

PUBLIC DISCLOSURE

April 1, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Vista Bank
RSSD #645465
5840 West Northwest Highway
Dallas, TX 75225

Federal Reserve Bank of Dallas
2200 North Pearl Street
Dallas, Texas 75201

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION COMMUNITY REINVESTMENT ACT RATING

This institution is rated: **Outstanding**.

The Lending Test is rated: **Satisfactory**.

The Community Development Test is rated: **Outstanding**.

Vista Bank (Vista or bank) is rated Outstanding. This rating is based on the following conclusions with respect to the performance criteria under the Lending Test and Community Development (CD) Tests:

- The bank's 12-quarter average net loan-to-deposit ratio (NLTD) is reasonable given its asset size, financial condition, and the credit needs of the delineated assessment areas (AAs).
- A majority of the bank's loans are originated inside the AAs.
- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Dallas (Reserve Bank) received any CRA-related complaints since the previous evaluation.
- Community development (CD) activity reflects excellent responsiveness to needs of its AAs.

SCOPE OF THE EVALUATION

Under the asset thresholds established by the CRA, Vista met the definition of a Large Bank beginning January 1, 2024. Given that the bank has not yet collected the requisite volume of loan data, examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate Vista's CRA performance¹. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as the AAs' credit needs and demographic and economic characteristics. Examiners assessed Vista's CRA performance within its five AAs in the state of Texas: Lubbock Metropolitan AA, Dallas-Fort Worth (DFW) Metropolitan AA, Austin Metropolitan AA, Hale County Nonmetropolitan AA, and Haskell County Nonmetropolitan AA. The Lubbock Metropolitan and DFW Metropolitan AAs received a full-scope review, while the Austin Metropolitan, Hale County Nonmetropolitan, and Haskell County Nonmetropolitan AAs received a limited-scope review. Examiners reviewed the following data:

- The bank's 12-quarter average NLTD ratio, ending December 31, 2023;
- A statistical sample of 116 small business loans from a universe of 272 loans originated between July 1, 2023 and December 31, 2023;
- The universe of 99 home mortgage loans reported on the bank's 2022 Home Mortgage Disclosure Act (HMDA) Loan/Application Register;

¹ The January 1, 2024 CRA asset thresholds define "large banks" as banks with assets of at least \$1.564 billion as of December 31 of both of the prior two calendar years. Vista's assets as of December 31, 2022 and December 31, 2023 surpassed this threshold; however, its assets in prior calendar years did not meet applicable thresholds. Based on the FFIECs Explanation of CRA Asset-Size Threshold Change, banks cannot be examined under the large bank examination procedures until they have at least one full year of CRA data collected.

- The bank’s qualified CD loans, investments and donations, and services from January 1, 2021 to December 31, 2023; and
- Information provided by three members of the communities served by the bank to further assess the credit and CD needs as well as the economic conditions of the AAs receiving a full-scope review.

Vista opened a branch in Palm Beach Gardens, Florida on July 15, 2023, and subsequently delineated a new AA consisting of Palm Beach County, Florida. This AA is coterminous with the West Palm Beach-Boca Raton-Delray Beach, FL Metropolitan Division (MD), which is part of the Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area (MSA). Due to the timing of the new AA delineation in proximity to the end of the review period for this evaluation, examiners did not evaluate Vista’s performance in the West Palm Beach Metropolitan AA. The bank’s performance in this AA will be evaluated under all applicable performance criteria as part of the institution’s next CRA evaluation.

DESCRIPTION OF THE INSTITUTION

Vista, a community bank headquartered in Dallas, Texas, has the following characteristics:

- Is a wholly owned subsidiary of Vista Bancshares, Inc, a single bank holding company.
- Has total assets of \$2.2 billion as of December 31, 2023.
- Operates 16 locations across the state of Texas and a new one in Florida.
- Maintains full-service automated teller machines (ATMs) at seven of its locations, two full-service standalone ATMs, with the remaining eight branches operating cash-only ATMs.
- Is a primarily commercial lender, as reflected in Table 1.

Table 1

Composition of Loan Portfolio as of December 31, 2023		
Loan Type	\$(000)	%
Agricultural	122,296	7.9
Commercial	1,222,983	78.7
Consumer	6,152	0.4
Residential Real Estate	193,622	12.5
Other	8,392	0.5
Gross Loans	1,553,445	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The Federal Reserve Bank of Dallas rated Vista’s CRA performance as **Satisfactory** at the March 1, 2021 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS²

LENDING TEST

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the Lubbock Metropolitan and DFW Metropolitan AAs (full-scope review) and a brief discussion of performance in the bank's AAs reviewed using limited-scope procedures.

The bank's overall performance under the Lending Test is satisfactory. This rating is based on a reasonable NLTD ratio, a majority of loans originated within the bank's AAs, and an overall reasonable geographic and borrower distribution of loans within the bank's full-scope AAs. Each of the performance criteria considered under this test are discussed below.

Comparable weight was given to the bank's performance in the Lubbock Metropolitan and DFW Metropolitan AAs, while the limited-scope AAs received a cursory review for comparative purposes. More consideration was given to the volume of loan originations than the dollar amount, as this represents the number of individuals or entities served. Additionally, for home mortgage lending, emphasis was placed on the bank's performance in comparison to the performance of HMDA-reporting institutions operating in the area (aggregate lending) rather than a comparison to respective demographic figures, as aggregate lending is a better indicator of credit demand. However, aggregate lending data related to small business lending was not relied upon, as the institution was not a reporter of small business loan data during this evaluation.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of extending credit in light of performance context, such as capacity to lend, availability of lending opportunities, demographic and economic factors present in the AAs, and the NLTD ratio of similarly situated institutions insured by the Federal Deposit Insurance Corporation (FDIC). Examiners considered the asset size, activity in the AAs delineated by Vista, and the institutions' loan portfolio when selecting similarly situated institutions.

The bank's average NLTD ratio is reasonable. Throughout the review period, the bank's NLTD ratio ranged between 72.0 percent and 86.6 percent. This is comparable to the NLTD ratios of the selected similarly situated institutions, none of which fluctuated more than 16.0 percent during the review period. The NLTD ratios of the bank and comparator institutions, as presented in Table 2, below, reflect reasonable level of lending in the AAs.

² The average NLTD ratio and percentage of loans and other lending-related activity in the AA only apply to the discussion of the bank's overall CRA performance. No discussion of these criteria applies to sections discussing the bank's performance in specific AAs.

Table 2

Comparative Net Loan-to-Deposit Ratios January 1, 2021 – December 31, 2023			
Institution	Location	Asset Size \$(000)	12-Quarter Average NLTD Ratio (%)
Vista Bank	Dallas, Texas	2,247,771	81.2
Similar Situated Institutions			
Bank #1	Fort Worth, Texas	2,625,755	85.3
Bank #2	Dallas, Texas	2,294,332	66.7
Bank #3	Wichita Falls, Texas	2,137,864	80.7

Assessment Area Concentration

This performance criterion evaluates the percentage of the bank’s lending extended inside and outside of the delineated AAs. Vista originated a majority of loans, by number and dollar, inside its AAs. As shown in Table 3, the percentage of originations made within the bank’s delineated AAs is generally consistent for each of the products reviewed at this evaluation and reflects favorably on the bank’s lending in its communities.

Table 3

Lending Inside and Outside of the Assessment Areas								
Loan Type	Inside Assessment Areas				Outside Assessment Areas			
	#	%	\$000s	%	#	%	\$000s	%
Home Purchase	41	68.3	22,897	65.8	19	31.7	11,898	34.2
Home Improvement	9	81.8	573	82.9	2	18.2	118	17.1
Refinancing	10	71.4	1,523	34.9	4	28.6	2,841	65.1
Multifamily	12	85.7	41,106	93.4	2	14.3	2,894	6.6
Total HMDA-related	72	72.7	66,099	78.8	27	27.3	17,751	21.2
Small Business	83	71.6	17,209	72.2	33	28.4	6,630	27.8
TOTAL LOANS	155	72.1	83,308	77.4	60	27.9	24,381	22.6

Note: Percentages may not total 100.0 percent due to rounding.

The remaining analysis is based on the loans made inside the bank’s AAs.

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AAs by income level of census tract and dispersion of loans throughout the AAs in light of performance context, such as the bank’s strategic focus, lending opportunities, and geographic characteristics. Vista’s overall geographic distribution of loans reflects reasonable distribution among census tracts of different income levels and dispersion throughout the AAs.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses of different revenue sizes. The bank’s lending has an overall reasonable distribution among individuals of different income levels and businesses of different revenue sizes.

COMMUNITY DEVELOPMENT TEST

The bank’s overall CD performance demonstrates excellent responsiveness to the needs of the delineated AAs, considering Vista’s capacity and the availability of such opportunities in the AAs. The bank addressed the CD needs of the AAs through qualified loans, investments, and services. As Vista met the CD needs of its AAs, consideration was also given to CD activity conducted outside of the delineated AAs, but in the broader statewide or regional area that includes them.

During the review period, the bank made 352 CD loans totaling more than \$96.8 million (approximately 4.3 percent of the bank’s total assets as of December 31, 2023), representing an increase of more than 1,100.0 percent from the previous evaluation. Growth was also noted in the bank’s CD investments and services, which increased by 256.2 percent and 406.0 percent, respectively. The significantly improved CD activity during the review period reflects favorably on the bank’s responsiveness to identified needs throughout the communities served.

Vista extended credit, invested, and engaged in CD services for a variety of purposes during the review period, as reflected in Table 4, below. This included large loans for affordable housing initiatives in the DFW Metropolitan AA and revitalization and stabilization efforts in the Lubbock Metropolitan AA, as well as investments in Small Business Investment Corporations (SBICs) serving the delineated AAs. During the review period, the bank also made large investments in two minority-owned depository institutions (MDIs) serving communities in Texas and Florida. Although the CRA generally provides that a bank’s CD activities are evaluated to the extent that they benefit the delineated AAs, activities undertaken in cooperation with MDIs, such as the \$23.0 million worth of investments made by Vista, are given special consideration as they are often particularly responsive to the credit needs of the communities in which the MDIs are chartered.

In addition to these targeted activities, the bank also established the Financial Literacy Resource Center, a hub for financial literacy tools and resources hosted on its public website. Vista’s Director of Community Development and Outreach specifically curated the resource center to provide communities within the bank’s AAs, and beyond, with ready access to financial literacy resources.

Details related to CD activity in the bank’s full scope AAs can be found in the separate AA discussions below.

Table 4

Community Development Activity									
Assessment Area: All									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	5	38,169	0	0	0	0	0	0	2
Community Services	6	5,520	7	26,800	29	140	36	26,940	224
Economic Development	2	13,000	4	1,377	3	8	7	1,385	19
Revitalization and Stabilization	339	40,113	1	2,000	4	88	5	2,088	3
Totals	352	96,802	12	30,177	36	236	48	30,413	248

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

LUBBOCK METROPOLITAN ASSESSMENT AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE LUBBOCK METROPOLITAN ASSESSMENT AREA

- The Lubbock Metropolitan AA consists of the entirety of Lubbock and Crosby counties in central Texas (see Appendix A for an AA map and Appendix B for additional demographic data). These counties, along with Lynn County, which is excluded from the AA, make up the Lubbock, Texas MSA.
- The bank operates five branches within the AA. One branch is located in moderate-income census tract, three are in middle-income census tract, and one branch is in an upper-income census tract.
- According to the June 30, 2023 FDIC Market Share Report, Vista had a 4.2 percent market share, ranking ninth out of 26 FDIC-insured depository institutions operating in the AA. City Bank led the market, with 18.2 percent of the market share. Other market leaders include PlainsCapital Bank and Prosperity Bank, with 15.3 percent and 9.3 percent, respectively.
- Examiners interviewed a representative of a small business development center serving in the area to obtain additional information on the financial climate of the region, particularly with respect to small businesses operating in the AA.

Table 5

Population Change			
Assessment Area: Lubbock Metropolitan			
Area	2015 Population	2020 Population	Percentage Change
Lubbock Metropolitan	296,789	315,772	6.4
Crosby County, Texas	6,007	5,133	-14.5
Lubbock County, Texas	290,782	310,639	6.8
Lubbock, Texas MSA	302,553	321,368	6.2
Texas	26,538,614	29,145,505	9.8

*Source: 2020 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey*

- The AA contains a total of 109 census tracts: eight low-income, 23 moderate-income, 45 middle-income, 26 upper-income, and seven unknown-income geographies.
- As depicted in Table 5, the AA population grew at a similar rate throughout the Lubbock area: however, the growth trailed the growth throughout the state of Texas, indicating that the population in other areas of the state are growing at a faster pace. Despite the overall growth in the Lubbock AA, Crosby County’s population decreased significantly over the same period of time.
- The community contact attributed the AA population growth to a thriving local economy, bolstered by excellent employment opportunities that have made the area more attractive to graduates from local universities who had historically favored larger metropolitan areas in the state over remaining in Lubbock.

Table 6

Median Family Income Change			
Assessment Area: Lubbock Metropolitan			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percentage Change (%)
Lubbock Metropolitan	63,283	69,722	10.2
Crosby County, Texas	44,561	55,375	24.3
Lubbock County, Texas	63,991	70,545	10.2
Lubbock, Texas MSA	63,275	70,036	10.7
Texas	68,523	76,073	11.0

*Source: 2011-2015 U.S. Census Bureau: American Community Survey
2016-2020 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- As shown in Table 6, the AA’s median family income (MFI) grew at a similar rate throughout Lubbock MSA and the state of Texas. Despite the growth experienced, the AA’s MFI is slightly below than the state of Texas’ MFI.
- While still trailing the MFI of the AA and the state of Texas, Crosby County’s MFI increased significantly since 2015. As the population in the county declined, lower-income individuals and families made up a large portion of the residents leaving the area. As a result, the MFI was heavily impacted by the remaining residents, who are more likely to be higher income.
- According to the 2023 FFIEC Census Data, 11.3 percent of families in the AA live below the poverty level, which is slightly above the poverty level of Texas, at 10.9 percent.

Table 7

Housing Cost Burden						
Assessment Area: Lubbock Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Lubbock Metropolitan	79.8	44.7	48.3	56.5	27.5	17.0
Crosby County, Texas	50.0	0.0	28.7	30.0	13.1	12.5
Lubbock County, Texas	80.2	45.2	48.6	57.9	28.0	17.1
Lubbock, Texas MSA	79.4	44.9	48.2	56.1	27.2	16.9
Texas	78.3	44.6	42.7	57.3	31.0	19.0

Cost burden is housing cost that equals 30.0 percent or more of household income.

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy

- As illustrated in Table 7, housing costs within the AA for low-income renters is a greater burden than to low-income homeowners, indicating that it is more economical for low-income families to purchase a home rather than rent. However other factors, such as downpayment requirements, act as a barrier to entry into homeownership for many low-income individuals.
- According to the 2023 FFIEC Census data, the AA’s median gross rent is \$943.
- The median age of housing stock in the AA is 44 years, and the median housing value is \$146,375.
- The community contact indicated that the already limited affordable housing options have been unable to keep up with the population growth. As more workers move to the area for the employment opportunities, the need for affordable housing has become more vital.

Table 8

Unemployment Rates					
Assessment Area: Lubbock Metropolitan					
Area	2019	2020	2021	2022	2023
Lubbock Metropolitan	2.9	5.8	4.6	3.4	3.4
Crosby County, Texas	4.0	5.4	5.6	4.1	4.3
Lubbock County, Texas	2.8	5.8	4.6	3.4	3.4
Lubbock, Texas MSA	2.9	5.7	4.6	3.4	3.4
Texas	3.5	7.7	5.6	3.9	4.1
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- As shown in Table 8, the AA unemployment rate declined in 2022 after facing a sharp increase due to the COVID-19 pandemic in 2020 and 2021. While it has not reached the pre-pandemic levels, the AA unemployment rate has stabilized and remains lower than the state of Texas' unemployment rate.
- The top three occupations in the Lubbock AA consists of office and administrative support, food preparation and service, and sales.
- Texas Tech University is a key employer to the Lubbock AA, significantly impacting the city's economy. Other key employers include United Supermarkets and AT&T Communications.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LUBBOCK METROPOLITAN ASSESSMENT AREA

The bank's lending performance in the Lubbock MSA AA is adequate, as the geographic distribution of lending and lending to borrowers of different income levels and businesses of different revenue sizes reflect an adequate distribution.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among census tracts of different income levels and dispersion throughout the AA. The bank's home mortgage lending in the AA reflects excellent distribution among geographies of different income levels, while the geographic distribution of small business loans is reasonable.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA lending in the AA is excellent. The bank's home mortgage lending was generally well dispersed throughout the AA, with comparable volumes originated across Lubbock and Crosby counties.

Low-income census tracts in the AA are almost exclusively located in the city of Lubbock and are geographically smaller than tracts of other income levels. These tracts comprise 6.7 percent of the total AA population and 7.7 percent of total households. During the review period, Vista originated one home mortgage loan in a low-income census tract. However, the bank's performance exceeds aggregate lending data, indicating decreased demand for home mortgage products among low-income census tracts.

The bank's distribution of home mortgage loans in moderate-income census tracts is significantly higher than the aggregate lenders' performance. Of the bank's total home mortgage loans, 40.0

percent were originated in moderate-income census tracts, despite these tracts containing less than 20.0 percent of owner-occupied housing units in the AA. The percentage of home mortgage loans originated in moderate-income census tracts more than tripled that of aggregate lenders, reflecting favorably on the bank’s responsiveness to credit needs in the AA.

Table 9

Distribution of 2022 Home Mortgage Lending by Income Level of Geography							
Assessment Area: Lubbock Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	5.0	2.0	62	1.2	0.9	4.5
Moderate	6	30.0	11.5	454	8.7	7.3	17.7
Middle	11	55.0	43.2	4,100	78.6	39.7	41.4
Upper	2	10.0	42.3	603	11.6	51.3	35.3
Unknown	0	0.0	1.0	0	0.0	0.8	1.1
Total	20	100.0	100.0	5,219	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.7	0	0.0	0.8	4.5
Moderate	5	71.4	13.4	461	62.0	8.6	17.7
Middle	1	14.3	43.4	102	13.7	41.1	41.4
Upper	1	14.3	39.8	180	24.2	48.1	35.3
Unknown	0	0.0	1.7	0	0.0	1.5	1.1
Total	7	100.0	100.0	743	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.4	0	0.0	0.7	4.5
Moderate	1	50.0	14.2	30	50.8	9.4	17.7
Middle	1	50.0	40.9	29	49.2	40.2	41.4
Upper	0	0.0	40.2	0	0.0	48.5	35.3
Unknown	0	0.0	2.4	0	0.0	1.2	1.1
Total	2	100.0	100.0	59	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	10.4	0	0.0	7.1	
Moderate	0	0.0	43.4	0	0.0	8.0	15.0
Middle	0	0.0	23.6	0	0.0	63.7	25.0
Upper	0	0.0	19.8	0	0.0	19.7	39.8
Unknown	1	100.0	2.8	1,444	100.0	1.4	15.8
Total	1	100.0	100.0	1,444	100.0	100.0	4.4
Total Home Mortgage Loans							Owner Occupied Units %
Low	1	3.3	2.7	62	0.8	2.4	
Moderate	12	40.0	12.6	945	12.7	7.8	4.5
Middle	13	43.3	42.6	4,231	56.7	44.6	17.7
Upper	3	10.0	40.9	783	10.5	44.2	41.4
Unknown	1	3.3	1.2	1,444	19.3	1.0	35.3
Total	30	100.0	100.0	7,465	100.0	100.0	1.1

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business lending is reasonable. Vista did not originate any of the 37 sampled small business loans to businesses located in the AA low-income census tracts. Given that low-income geographies make up 7.3 percent of all AA census tracts and contain 4.1 percent of the AA businesses, the lack of small business loans in these census tracts did not affect the bank’s overall performance. The bank’s small business lending among businesses located in moderate-income census tracts is significantly higher than its lending in low-income geographies. Moreover, Vista’s small business lending to businesses in moderate-income tracts is comparable to the percentage of AA businesses located in such tracts, indicating that the bank is meeting the credit needs.

Table 10

Distribution of 2023 Small Business Lending by Income Level of Geography					
Assessment Area: Lubbock Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	4.1
Moderate	6	16.2	119	2.9	17.9
Middle	13	35.1	680	16.5	38.1
Upper	18	48.6	3,331	80.6	37.9
Unknown	0	0.0	0	0.0	2.1
Total	37	100.0	4,131	100.0	100.0

*Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey*
Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

Vista’s lending distribution among individuals of different income levels and businesses of different revenue sizes is reasonable.

Residential Real Estate (HMDA) Lending

The borrower distribution of HMDA lending is reasonable. The percentage of total home mortgage loans originated by the bank to low-income borrowers exceeds the aggregate lenders’ performance. While the bank’s performance did not meet demographics, the fact that aggregate lenders’ performance also lagged behind demographics indicate reduced loan demand. Therefore, the bank’s performance shows willingness to meet the needs of low-income borrowers.

Vista’s HMDA lending to moderate-income borrowers is below the level of aggregate lending. With the bank and aggregate lenders not meeting the demographics, indicating reduced loan demand, Vista’s performance is reasonable.

Note that the distribution of the HMDA mortgage loans to borrowers of different income levels received little weight in the evaluation of the bank’s overall performance in the AA due the limited number of loans for which borrower income was collected.

Table 11

Distribution of 2022 Home Mortgage Lending by Borrower Income Level							
Assessment Area: Lubbock Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	10.0	3.6	50	1.0	2.0	22.9
Moderate	0	0.0	11.7	0	0.0	8.8	16.4
Middle	2	10.0	17.3	220	4.2	15.9	19.5
Upper	5	25.0	39.3	1,533	29.4	48.0	41.2
Unknown	11	55.0	28.2	3,416	65.5	25.4	0.0
Total	20	100.0	100.0	5,219	100.0	100.0	100.0
Refinance Loans							
Low	1	14.3	5.9	31	4.2	2.9	22.9
Moderate	1	14.3	13.3	51	6.9	8.6	16.4
Middle	0	0.0	17.8	0	0.0	14.0	19.5
Upper	1	14.3	35.3	180	24.2	48.3	41.2
Unknown	4	57.1	27.6	481	64.7	26.2	0.0
Total	7	100.0	100.0	743	100.0	100.0	100.0
Home Improvement Loans							
Low	1	50.0	7.1	29	49.2	4.5	22.9
Moderate	1	50.0	4.7	30	50.8	1.4	16.4
Middle	0	0.0	18.9	0	0.0	13.8	19.5
Upper	0	0.0	56.7	0	0.0	61.9	41.2
Unknown	0	0.0	12.6	0	0.0	18.4	0.0
Total	2	100.0	100.0	59	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	4	13.8	4.1	110	1.8	2.2	22.9
Moderate	2	6.9	11.6	81	1.3	8.6	16.4
Middle	2	6.9	17.0	220	3.7	15.4	19.5
Upper	6	20.7	37.9	1,713	28.5	47.8	41.2
Unknown	15	51.7	29.4	3,897	64.7	26.1	0.0
Total	29	100.0	100.0	6,021	100.0	100.0	100.0
<i>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Small Business Lending

The borrower distribution of small business lending is reasonable. As shown in Table 12, 93.2 percent of businesses within the AA reported revenues of \$1 million or less. While the bank is not a reporter of CRA small business loan data and its performance is not directly compared to the performance of aggregate, this data point provides context related to the loan demand. During the review period, compiled data related to aggregate lenders reflected 33.0 percent of reported small business loans originated to businesses with annual revenues of \$1 million or less, which the Vista exceeded. Additionally, approximately 73.3 percent of the bank’s small business loan originations were made in amounts of \$100,000 or less, which reflects favorably on the bank’s performance as smaller businesses typically require smaller dollar amounts.

Table 12

Distribution of 2023 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Lubbock Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	15	40.5	1,757	42.5	93.2
Over \$1 Million	8	21.6	2,167	52.5	5.7
Revenue Unknown	14	37.8	207	5.0	1.1
Total	37	100.0	4,131	100.0	100.0
By Loan Size					
\$100,000 or Less	30	81.1	870	21.1	
\$100,001 - \$250,000	3	8.1	660	16.0	
\$250,001 - \$1 Million	4	10.8	2,601	63.0	
Total	37	100.0	4,131	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	11	73.3	513	29.2	
\$100,001 - \$250,000	3	20.0	660	37.6	
\$250,001 - \$1 Million	1	6.7	584	33.2	
Total	15	100.0	1,757	100.0	
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

COMMUNITY DEVELOPMENT TEST

Vista’s CD performance demonstrates excellent responsiveness to the needs of the AA, considering the bank’s capacity and the availability of such opportunities. The bank addressed CD needs through a combination of qualified loans, investments, and services.

Since the previous evaluation, the bank’s CD activity in the AA has increased significantly. Qualified CD lending was extended with the purpose of revitalizing and stabilizing LMI geographies in the AA, including more than 50 loans originated through the second round of the Small Business Administration’s (SBA’s) Paycheck Protection Program (PPP), which was implemented to help small businesses retain employees during the COVID-19 pandemic. Additionally, the bank made two large loans to an organization that creates facilities and approximately employs 900 LMI individuals to produce and distribute sustainable fresh produce across the AA and beyond.

Vista also significantly increased the CD services provided in the AA since the previous evaluation. The bank provided approximately 260 hours across a variety of service. Bank representatives provided financial expertise on the boards of directors for charities and organizations serving small businesses. A large portion of Vista’s services were also provided through the teaching of financial education curriculum at local schools where a majority of students qualify for free or reduced-price meals under the United States Department of Agriculture’s (USDA’s) National School Lunch Program.

Overall, the bank’s increased CD activity reflects favorably on Vista’s responsiveness to the needs of the AA communities.

Table 13
Community Development Activity
Assessment Area: Lubbock Metropolitan

CD Purpose	CD Loans		Qualified Investments						CD Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	0	0	0	0	0	0	0	0	2
Community Services	0	0	1	1,000	8	15	9	1,015	104
Economic Development	0	0	0	0	0	0	0	0	1
Revitalization and Stabilization	57	5,698	0	0	1	2	1	2	3
Totals	57	5,698	1	1,000	9	17	10	1,017	110

DALLAS-FORT WORTH METROPOLITAN ASSESSMENT AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE DALLAS-FORT WORTH METROPOLITAN ASSESSMENT AREA

- The DFW Metropolitan AA includes portions of the Dallas-Plano-Irving, Texas MD and the Fort Worth-Arlington-Grapevine, Texas MD. The AA includes Dallas and Denton counties from the Dallas-Plano-Irving, Texas MD, but excludes Collin, Ellis, Hunt, Kaufman, and Rockwall counties. From the Fort Worth-Arlington-Grapevine, Texas MD, the AA includes Tarrant County but excludes Johnson, Parker, and Wise counties. See Appendix A for an AA map and Appendix B for additional demographic data.
- In April 2023, the bank opened a branch in Justin, Texas and expanded the delineation of the AA to include Denton County.
- The AA is comprised of 1,287 census tracts. Of these, 147 are low-income, 381 are moderate-income, 364 are middle-income, 376 are upper-income, and 19 are of unknown income geographies.
- Vista operates five locations within the AA, including its main office. One branch is located in a middle-income census tract, while the remaining locations are in upper-income geographies.
- According to the June 30, 2023 FDIC Market Share Report, the bank had a 0.1 percent market share, ranking 42nd out of 149 FDIC-insured depository institutions operating in the AA. Charles Schwab Bank, led the market with 41.4 percent of the market share, followed by Bank of America, and JPMorgan Chase Bank, with 17.9 and 12.4 percent, respectively.
- Examiners contacted a representative of a local small business development center and a member of the local government focusing on housing in Dallas County to obtain additional information about the AA’s economic conditions, credit and CD needs, as well as area banks meeting such needs.

Table 14

Population Change			
Assessment Area: Dallas-Fort Worth Metropolitan			
Area	2015 Population	2020 Population	Percentage Change
DFW Metropolitan	5,131,380	5,630,601	9.7
Dallas County, Texas	2,485,003	2,613,539	5.2
Denton County, Texas	731,851	906,422	23.9
Tarrant County, Texas	1,914,526	2,110,640	10.2
Dallas-Plano-Irving, Texas MD	4,519,004	5,129,966	13.5
Fort Worth-Arlington-Grapevine, Texas MD	2,252,637	2,507,421	11.3
Texas	26,538,614	29,145,505	9.8
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- As illustrated in Table 14, the AA population grew significantly between 2015 and 2020, adding approximately 500,000 residents in that period. Among all AA counties, only Dallas County experienced growth at a rate lower than that of the state of Texas, which is attributable to the suburban portions of other counties representing a more desirable location for those individuals and families relocating to the region.

- According to U.S. Census Bureau data, the Dallas-Fort Worth-Arlington, Texas MSA had the highest numeric increase in population between 2021 and 2022 of any U.S. metro area, with an annual jump of 170,396 people.
- Denton County experienced the largest amount of growth within the AA and ranked fourth among all U.S. counties in terms of numeric population growth between July 1, 2021, and July 1, 2022.
- A local contact attributed the rapid growth in the area to a thriving economy, with ample high paying employment opportunities, and a low cost of living compared to the geographies from which many new residents have left.

Table 15

Median Family Income Change			
Assessment Area: Dallas-Fort Worth Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percentage Change
DFW Metropolitan	70,315	80,060	13.9
Dallas County, Texas	61,072	69,689	14.1
Denton County, Texas	99,628	111,436	11.9
Tarrant County, Texas	76,367	82,856	8.5
Dallas-Plano-Irving, Texas MD	77,736	88,315	13.6
Fort Worth-Arlington-Grapevine, Texas MD	75,758	82,649	9.1
Texas	68,523	76,073	11.0
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- The AA MFI grew between 2015 and 2020 at a slightly greater rate than the 9.2 percent cumulative inflation rate during the same period per the United States Bureau of Labor Statistics' inflation data, which limits the practical effects of the increased MFI.
- While the FFIEC estimated MFIs for the Dallas-Plano-Irving, Texas and Fort Worth-Arlington-Grapevine, Texas MDs have continued to grow between 2020 and 2022 by 12.9 and 13.8 percent, respectively, commensurate growth in annual inflation rates negate the impact of such increase.
- Dallas County experienced the largest percentage growth Between 215 and 2020, though it remains the lowest MFIs among AA counties.
- A community contact noted that the increased wages in recent years are largely attributable to an influx of large companies that have brought higher paying jobs; however, many residents are actually worse off than before because of inflation.

Table 16

Housing Cost Burden						
Assessment Area: Dallas-Fort Worth Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
DFW Metropolitan	81.9	45.9	43.0	63.3	34.6	20.6
Dallas County, Texas	80.2	42.0	42.7	61.6	31.2	22.6
Denton County, Texas	86.7	56.6	41.7	69.8	48.1	18.8
Tarrant County, Texas	83.5	47.8	44.0	64.1	34.6	19.2
Dallas-Plano-Irving, Texas MD	81.3	47.6	42.0	63.0	36.2	20.6
Fort Worth-Arlington-Grapevine, Texas MD	82.1	46.5	43.4	61.4	33.0	18.7
Texas	78.3	44.6	42.7	57.3	31.0	19.0

Cost burden is housing cost that equals 30.0 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy

- As depicted in Table 16, the burden of housing cost for LMI individuals in the AA is generally higher than the state’s housing cost burden, with the highest burden on LMI renters and owners in Denton County, the least populated and most rural county in the AA.
- The data indicates that housing cost and the related burden on renters and owners increase as population density decreases, reflecting the regional trend of building bigger and more expensive homes in the suburban areas than would be possible in the more densely populated cities.

Throughout the AA, LMI renters utilize a larger percentage of their income for housing than LMI homeowners, though the disparity is greatest in Tarrant County.

Table 17

Unemployment Rates					
Assessment Area: Dallas-Fort Worth Metropolitan					
Area	2019	2020	2021	2022	2023
DFW Metropolitan	3.4	7.4	5.3	3.6	3.8
Dallas County, Texas	3.5	7.8	5.6	3.7	3.9
Denton County, Texas	3.0	6.4	4.4	3.2	3.6
Tarrant County, Texas	3.3	7.4	5.3	3.6	3.8
Dallas-Plano-Irving, Texas MD	3.3	7.1	5.0	3.5	3.8
Fort Worth-Arlington-Grapevine, Texas MD	3.3	7.2	5.2	3.6	3.8
Texas	3.5	7.7	5.6	3.9	4.1

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The unemployment rate for all AA counties, as illustrated in Table 17, peaked in 2020 due to COVID-19 pandemic and the mitigation efforts undertaken by state and local governments. The AA has recovered, with the 2022 and 2023 unemployment rates nearing pre-pandemic levels.
- Despite the continued influx of new residents, the unemployment rates for all AA counties generally have consistently remained below the statewide unemployment rate throughout the review period, indicating that sufficient opportunity existed in the AA job market to absorb the substantial population growth.
- The AA is home to many large employers, 21 of which have 10,000 or more employees. These major employers represent diverse segments of the economy, including manufacturing (Lockheed Martin, General Motors, and Raytheon), Healthcare (Baylor Scott & White,

Parkland Hospital, and University of Texas Southwestern Medical Center), and trade and transportation (Amazon, American Airlines, and DFW International Airport).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DALLAS-FORT WORTH METROPOLITAN ASSESSMENT AREA

The lending performance in the AA is adequate given Vista's geographic distribution of lending and lending to borrowers of different income levels and businesses and different revenue sizes.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among census tracts of different income levels and are adequately dispersed throughout the AA. Vista's home mortgage lending in the AA reflects excellent distribution among census tracts of different income levels, while the geographic distribution of small business loans is poor.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA lending among LMI census tracts in the AA is excellent. During the review period, the bank originated 39.3 percent of its home mortgage loans to borrowers in LMI census tracts, notably higher than the performance of aggregate lenders and greater than the percentage of owner-occupied housing units located in these tracts.

The bank originated one home mortgage loan among low-income census tracts, which reflects performance below the level of aggregate lenders and the percentage of AA owner-occupied units in these tracts. Among moderate-income census tracts, which make up the largest portion of the AA, Vista's distribution of home mortgage loans significantly exceeds the aggregate lenders' performance. More than one third of the bank's 2022 home mortgage loans were originated in moderate-income census tracts, which contain 26.8 percent of AA owner-occupied units. Although the number of bank multi-family originations in 2022 is too limited to conduct a meaningful evaluation, it is noted that half of the bank's multi-family loan originations, totaling more than \$4 million, were made in moderate-income census tracts.

Table 18

Distribution of 2022 Home Mortgage Lending by Income Level of Geography							
Assessment Area: Dallas-Fort Worth Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	8.1	0	0.0	4.3	6.8
Moderate	5	33.3	22.1	1,380	8.5	15.3	26.8
Middle	2	13.3	31.4	452	2.8	27.1	32.3
Upper	8	53.3	37.7	14,438	88.7	52.5	33.7
Unknown	0	0.0	0.6	0	0.0	0.8	0.4
Total	15	100.0	100.0	16,270	100.0	100.0	100.0
Refinance Loans							
Low	1	50.0	4.6	140	41.2	2.6	6.8
Moderate	0	0.0	21.2	0	0.0	13.6	26.8
Middle	0	0.0	35.9	0	0.0	27.5	32.3
Upper	1	50.0	37.8	200	58.8	55.6	33.7
Unknown	0	0.0	0.5	0	0.0	0.7	0.4
Total	2	100.0	100.0	340	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.3	0	0.0	2.1	6.8
Moderate	2	40.0	15.1	164	37.4	10.8	26.8
Middle	0	0.0	27.0	0	0.0	20.1	32.3
Upper	3	60.0	54.1	275	62.6	66.6	33.7
Unknown	0	0.0	0.6	0	0.0	0.4	0.4
Total	5	100.0	100.0	439	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	20.5	0	0.0	12.4	21.2
Moderate	3	50.0	39.6	4,217	24.5	32.4	30.6
Middle	2	33.3	20.3	11,405	66.2	30.3	25.1
Upper	0	0.0	18.3	0	0.0	23.9	21.2
Unknown	1	16.7	1.4	1,600	9.3	1.0	2.0
Total	6	100.0	100.0	17,222	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	1	3.6	6.9	140	0.4	5.5	6.8
Moderate	10	35.7	21.6	5,761	16.8	18.1	26.8
Middle	4	14.3	32.4	11,857	34.6	27.6	32.3
Upper	12	42.9	38.4	14,913	43.5	48.1	33.7
Unknown	1	3.6	0.6	1,600	4.7	0.8	0.4
Total	28	100.0	100.0	34,271	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The geographic distribution of small business lending is poor, as only one of the sampled small business loans originated by the bank in 2023 was extended in LMI census tracts. Businesses in the AA are served by a large number of financial institutions, with FFIEC aggregate reports reflecting approximately 163,000 small business originations made in the AA by 272 CRA loan data reporting institutions in 2022. Vista operates only five of the more than 1,100 banking offices in the AA and has less than 0.2 percent of the deposit market share. The limited market presence impacts the bank’s competitive advantage in generating loans throughout the large AA. The small business loans originated by the bank during the review period were generally made in proximity to its branches, which none are located in the AA LMI tracts.

Table 19

Distribution of 2023 Small Business Lending by Income Level of Geography					
Assessment Area: Dallas-Fort Worth Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	6.6
Moderate	1	3.8	400	3.9	22.1
Middle	5	19.2	2,140	20.6	30.4
Upper	20	76.9	7,843	75.5	40.0
Unknown	0	0.0	0	0.0	0.9
Total	26	100.0	10,383	100.0	100.0

*Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey*
Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and Businesses of Different Sizes

The bank’s lending has a reasonable distribution among individuals of different income levels and businesses of different revenue sizes. While Vista’s small business lending reflects reasonable penetration levels, the home mortgage lending penetration is poor. This performance aligns with the bank’s business strategy as a commercial lender.

Residential Real Estate (HMDA) Lending

The borrower distribution of HMDA lending is poor. In 2022, the bank did not originate any home mortgage loans to LMI borrowers in the AA. As reflected in Table 20, the significant majority of Vista’s HMDA-reportable loans were originated to borrowers with unknown income.

The distribution of the home mortgage loans to borrowers of different income levels received very little weight in the evaluation of the bank’s overall performance in the AA due the limited number of loans for which borrower income was collected. Only two out of the 22 1-4 family residential mortgage loans originated by the bank in 2022 were reported as being for the purchase of an owner-occupied dwelling. The remaining 20 loans were extended for investment properties, with 18 of those loans made to businesses rather than individuals. This aligns with the bank’s strategy as a commercial lender and does not have a negative impact on the bank’s CRA performance in the AA.

Further, as investment properties represent more risk for lenders, mortgages for these properties tend to come with higher interest rates than loans for owner-occupied or second homes. During a period in which average mortgage rates in the United States more than doubled³, the demand for these loans among LMI borrowers has decreased.

Table 20

Distribution of 2022 Home Mortgage Lending by Borrower Income Level Assessment Area: Dallas-Fort Worth Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	2.9	0	0.0	1.3	26.2
Moderate	0	0.0	14.5	0	0.0	9.3	18.9
Middle	0	0.0	20.4	0	0.0	17.2	19.3
Upper	3	20.0	37.1	8,792	54.0	51.9	35.6
Unknown	12	80.0	25.2	7,478	46.0	20.4	0.0
Total	15	100.0	100.0	16,270	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	10.4	0	0.0	5.1	26.2
Moderate	0	0.0	19.5	0	0.0	12.4	18.9
Middle	0	0.0	20.9	0	0.0	16.2	19.3
Upper	1	50.0	35.1	200	58.8	50.8	35.6
Unknown	1	50.0	14.2	140	41.2	15.5	0.0
Total	2	100.0	100.0	340	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.2	0	0.0	4.2	26.2
Moderate	0	0.0	12.3	0	0.0	7.5	18.9
Middle	0	0.0	17.3	0	0.0	11.6	19.3
Upper	0	0.0	60.0	0	0.0	72.2	35.6
Unknown	5	100.0	3.2	439	100.0	4.4	0.0
Total	5	100.0	100.0	439	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	5.3	0	0.0	2.4	26.2
Moderate	0	0.0	15.6	0	0.0	9.9	18.9
Middle	0	0.0	20.0	0	0.0	16.5	19.3
Upper	4	18.2	37.2	8,992	52.7	52.0	35.6
Unknown	18	81.8	21.9	8,057	47.3	19.2	0.0
Total	22	100.0	100.0	17,049	100.0	100.0	100.0
<i>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

³ The 30-year fixed rate mortgage average in the United States grew from 3.11 as of December 30, 2021 to a high of 7.08 as of November 10, 2022, as noted by the Freddie Mac, 30-Year Fixed Rate Mortgage Average in the United States [MORTGAGE30US], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/MORTGAGE30US>, March 14, 2024.).

Small Business Lending

The borrower distribution of small business lending is reasonable. While the bank’s performance was below the percentage of AA businesses reporting revenues of \$1 million or less, Vista originated a majority of its 2023 small business loans in the AA to businesses with revenues of \$1 million or less.

The AA businesses are served by a large number of financial institutions, including 272 banks that reported CRA loan data in 2022. Though the bank is not a CRA loan data reporter and evaluation of its performance cannot be based upon the performance of CRA loan data reporters, the FFIEC aggregate data provides context for small business lending demand and trends in the AA. In 2022, FFIEC data reflects that 49.1 percent of the reported small business loans in the AA were originated to businesses with gross annual revenues of \$1 million or less, which is an increase from the 43.8 percent of reported in 2021. This trend indicates that loan demand of businesses with gross annual revenues of \$1 million or less is far below the 92.2 percent of total AA businesses (as shown in Table 21) and reflects favorably on the bank’s distribution of small business loans among businesses of different sizes.

Table 21

Distribution of 2023 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Dallas-Fort Worth Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	14	53.8	4,470	43.1	92.2
Over \$1 Million	7	26.9	4,168	40.1	6.6
Revenue Unknown	5	19.2	1,746	16.8	1.2
Total	26	100.0	10,383	100.0	100.0
By Loan Size					
\$100,000 or Less	3	11.5	150	1.4	
\$100,001 - \$250,000	9	34.6	1,571	15.1	
\$250,001 - \$1 Million	14	53.8	8,663	83.4	
Total	26	100.0	10,383	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	14.3	100	2.2	
\$100,001 - \$250,000	7	50.0	1,225	27.4	
\$250,001 - \$1 Million	5	35.7	3,145	70.4	
Total	14	100.0	4,470	100.0	
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

COMMUNITY DEVELOPMENT TEST

The bank’s CD performance demonstrates excellent responsiveness to the AA needs, considering Vista’s capacity and the availability of such opportunities. The bank addressed CD needs through a combination of qualified loans, investments, and services.

The bank’s CD lending during the review period represented growth of more than 1,100.0 percent over the bank’s lending during the previous evaluation. Loans made for the purpose of revitalizing and stabilizing LMI geographies made up the largest portion of the bank’s CD lending. The majority of these loans were made through the SBA’s PPP program, which was designed to help small businesses retain employees during the COVID-19 pandemic. Additionally, Vista made loans to an investment company for the purchase and rehabilitation of housing stock, that will help to revitalize or stabilize the community by attracting new or retaining existing businesses and residents. With the median age of the AA housing stock in LMI census tracts nearing 50 years, renovations to rental units are often necessary to encourage new residents or retain existing ones.

The bank’s qualified investments in the AA also increased since the previous evaluation, primarily due to increased donations. While the bank engaged in the same number of qualified investments as in the previous evaluation, the dollar amount of the investments modestly increased. These investments consisted primarily of school bonds benefitting LMI geographies, as well as a municipal bond specifically targeted towards a moderate-income geography. Vista extended qualified donations to a variety of community development organizations, though the bank’s activity reflected a particular focus on after school and summer programs for LMI youth.

Vista significantly increased the CD services provided in the AA since the previous evaluation, providing 91 services for a total of approximately 900 hours. Bank representatives provided financial expertise on the boards of directors for charities and organizations serving small businesses as well as providing financial education at local schools where a majority of students qualify for free or reduced-price meals under the USDA’s National School Lunch Program.

Overall, the increased CD activity in the AA reflects favorably on the bank’s responsiveness to the needs of its communities and should continue to grow as Vista’s presence in the market increases.

Table 22

Community Development Activity									
Assessment Area: Dallas-Fort Worth Metropolitan									
CD Purpose	CD Loans		Qualified Investments						CD Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	3	4,207	0	0	0	0	0	0	0
Community Services	2	825	3	2,500	7	106	10	2,606	79
Economic Development	2	13,000	0	0	3	9	3	9	12
Revitalization and Stabilization	226	30,789	1	2,000	1	2	2	2,002	0
Totals	233	48,821	4	4,500	11	117	15	4,617	91

AUSTIN METROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE AUSTIN METROPOLITAN ASSESSMENT AREA

- The Austin Metropolitan AA is comprised of Hays, Travis, and Williams counties in their entirety, which represent a portion of the Austin-Round Rock-Georgetown, Texas MSA. The AA excludes the Bastrop and Caldwell counties. Refer to Appendix A for AA map and Appendix C for the AA tables.
- The AA is comprised of 471 census tracts, reflecting an increase of 139 geographies since the prior evaluation. Currently, the AA contains 33 low-, 110 moderate-, 162 middle-, 148 upper-, and 18 unknown-income census tracts. Since the prior evaluation, the number of AA census tracts classified as low-income declined, while the number of geographies of all other classifications increased.
- The bank operates one branch within the AA located in an upper-income census tract that offers lobby service and one full-service ATM. The bank did not open or close any branches in the AA since the previous evaluation.
- The population of the AA grew by more than 20 percent between 2015 and 2020, adding approximately 400,000 residents during that period.
- According to the June 30, 2023 FDIC Market Share Report, the bank had a 0.1 percent market share, ranking 47th out of 70 FDIC-insured depository institutions operating 415 offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE AUSTIN METROPOLITAN ASSESSMENT AREA

Conclusions regarding the bank's CRA performance are drawn from a review of available data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding Vista's performance in this AA do not change the overall performance rating for the bank.

Vista's lending and CD performance in the AA is consistent with the bank's performance overall.

NONMETROPOLITAN ASSESSMENT AREAS
(Limited-Scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE HALE COUNTY
NONMETROPOLITAN ASSESSMENT AREA**

- The Hale County Nonmetropolitan AA is comprised of the entirety of Hale County, a nonmetropolitan county in the Panhandle Plains region of Texas. Refer to Appendix A for AA map and Appendix C for the AA tables.
- The number of census tracts within the AA remains unchanged since the previous evaluation; however, census tract designations have changed. The AA is currently comprised of nine census tracts, including one moderate-, seven middle-, and one upper-income census tract. At the prior evaluation, the AA consisted of three moderate-, five middle-, and one upper-income census tract.
- The bank operates four branches within the AA, three located in moderate-income census tracts and one in an upper-income tract. All AA branches offer drive-through and lobby services as well as an ATM. The bank did not open or close any branches in the AA since the previous evaluation.
- The population of the AA estimated at 32,522 in 2020, represents a decline of approximately 8.4 percent since 2015.
- According to the June 30, 2023 FDIC Market Share Report, the bank had a 15.9 percent market share, ranking second out of nine FDIC-insured depository institutions operating from 13 offices in the AA.

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE HASKELL COUNTY
NONMETROPOLITAN ASSESSMENT AREA**

- The Haskell County Nonmetropolitan AA is comprised of the entirety of Haskell County, a nonmetropolitan county in west-central Texas. Refer to Appendix A for AA map and Appendix C for the AA tables.
- The number and income classification of census tracts within the AA remain unchanged since the previous evaluation. The AA is comprised of two distressed middle-income census tracts.
- The bank currently operates one branch in the AA that offers lobby service and a full-service ATM. Previously, Vista used to operate another branch in the AA, which was closed on January 22, 2021.
- The AA population estimated at 5,416 in 2020, represents a decline of approximately 7.5 percent since 2015.
- According to the June 30, 2023 FDIC Market Share Report, the bank had a 41.2 percent market share, ranking first out of five FDIC-insured depository institutions operating from five offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LIMITED-SCOPE ASSESSMENT AREAS

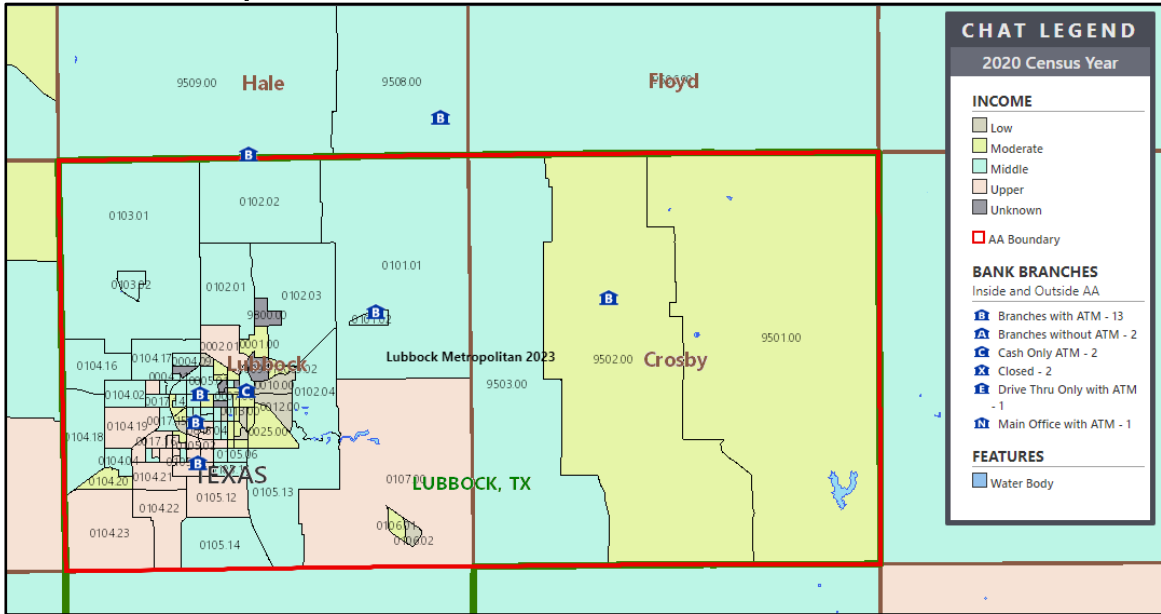
Conclusions regarding the bank’s CRA performance are drawn from a review of available data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding Vista’s performance in this AA do not change the overall performance rating for the bank.

Table 23

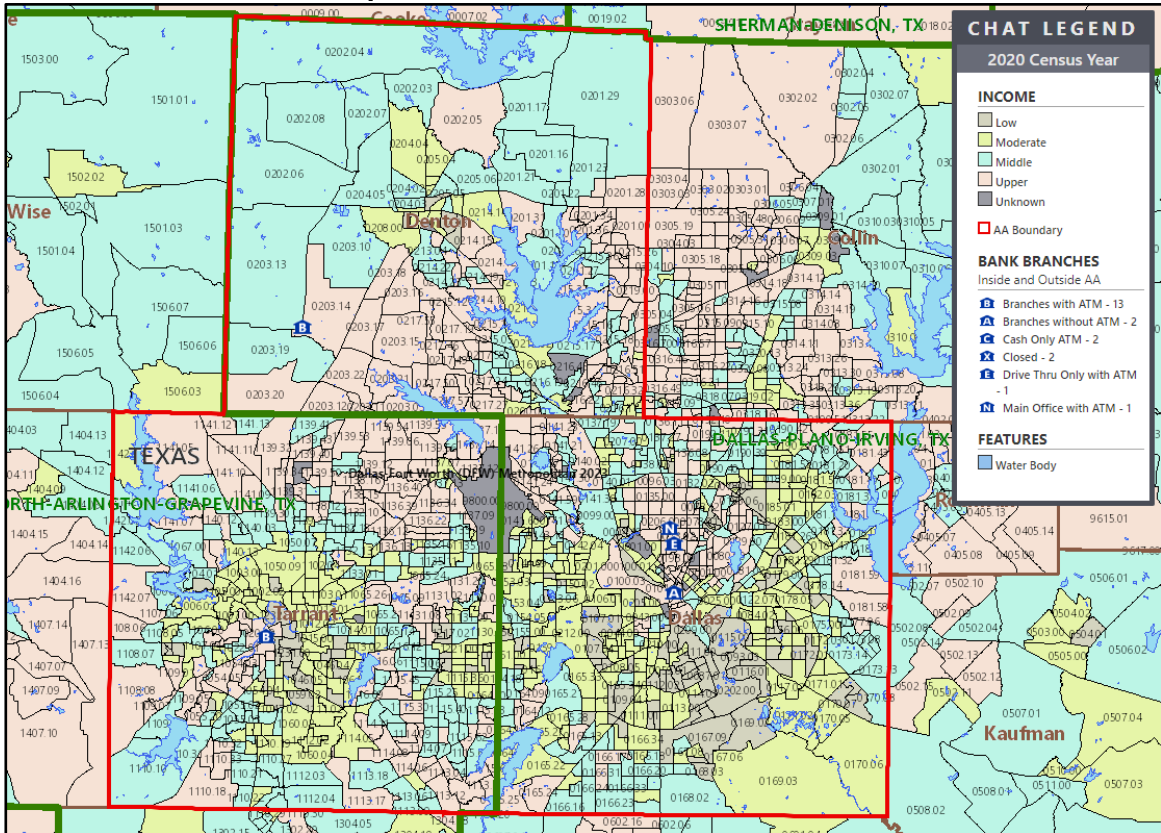
Conclusions with Respect to Performance Tests		
Assessment Area	Lending Test	Community Development Test
Hale County Nonmetropolitan	Consistent	Consistent
Haskell County Nonmetropolitan	Consistent	Consistent

APPENDIX A – MAPS OF ASSESSMENT AREAS

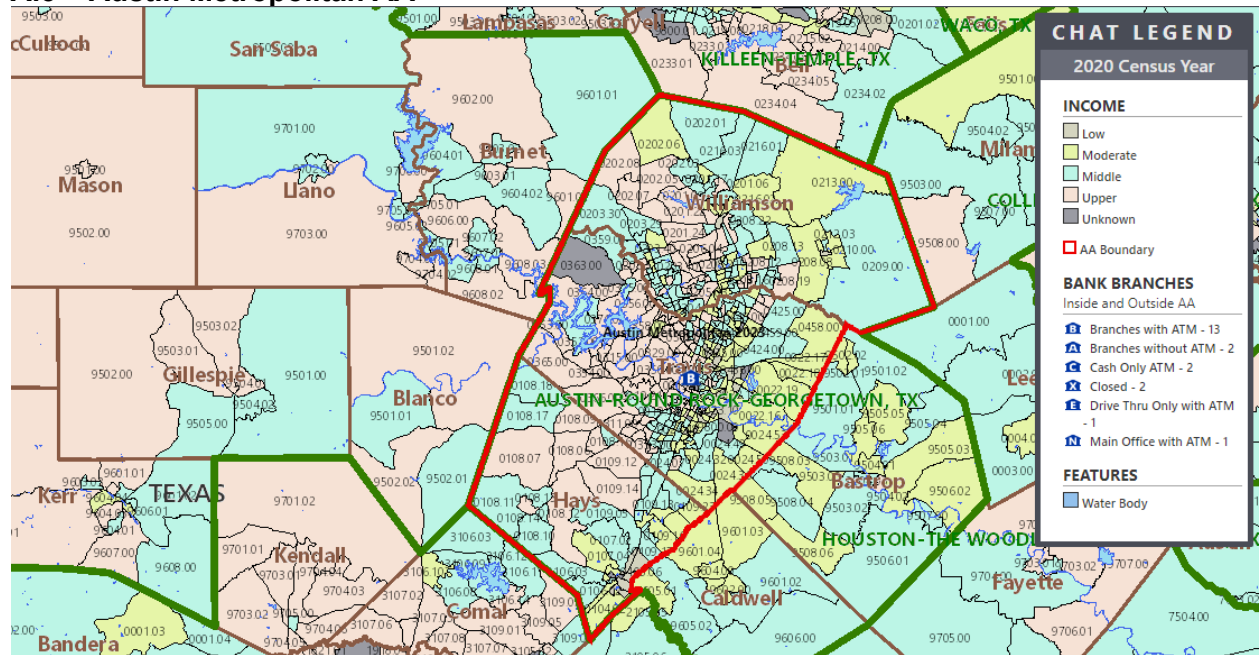
A.1 - Lubbock Metropolitan AA



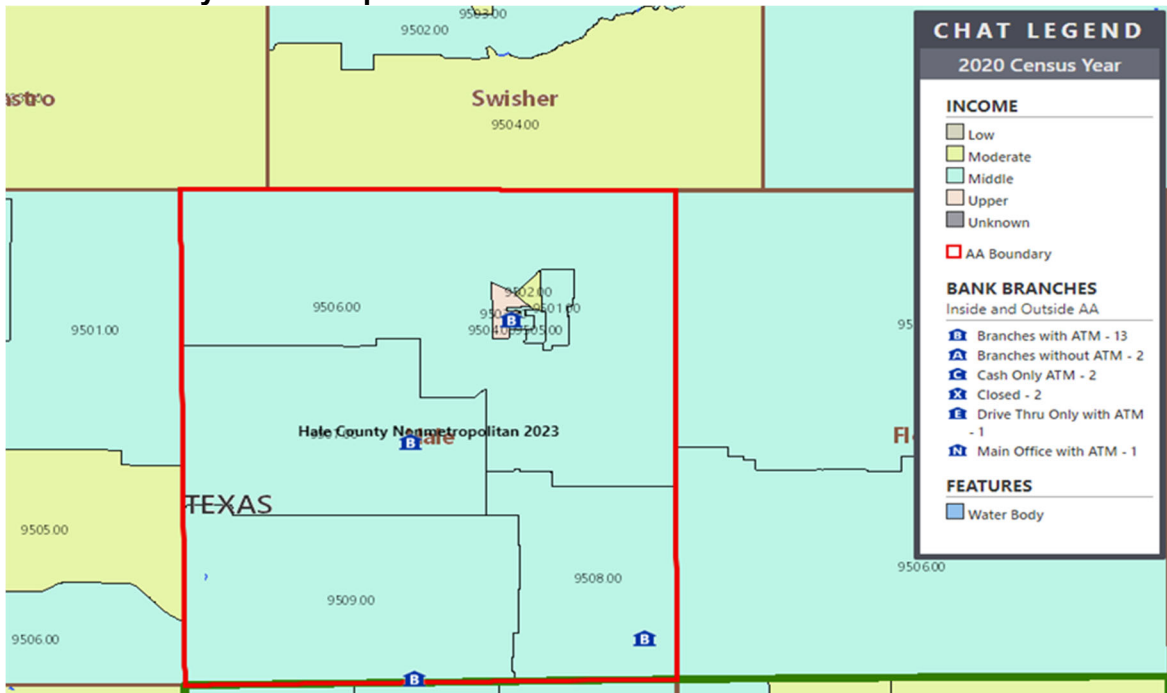
A.2 - Dallas-Fort Worth Metropolitan AA



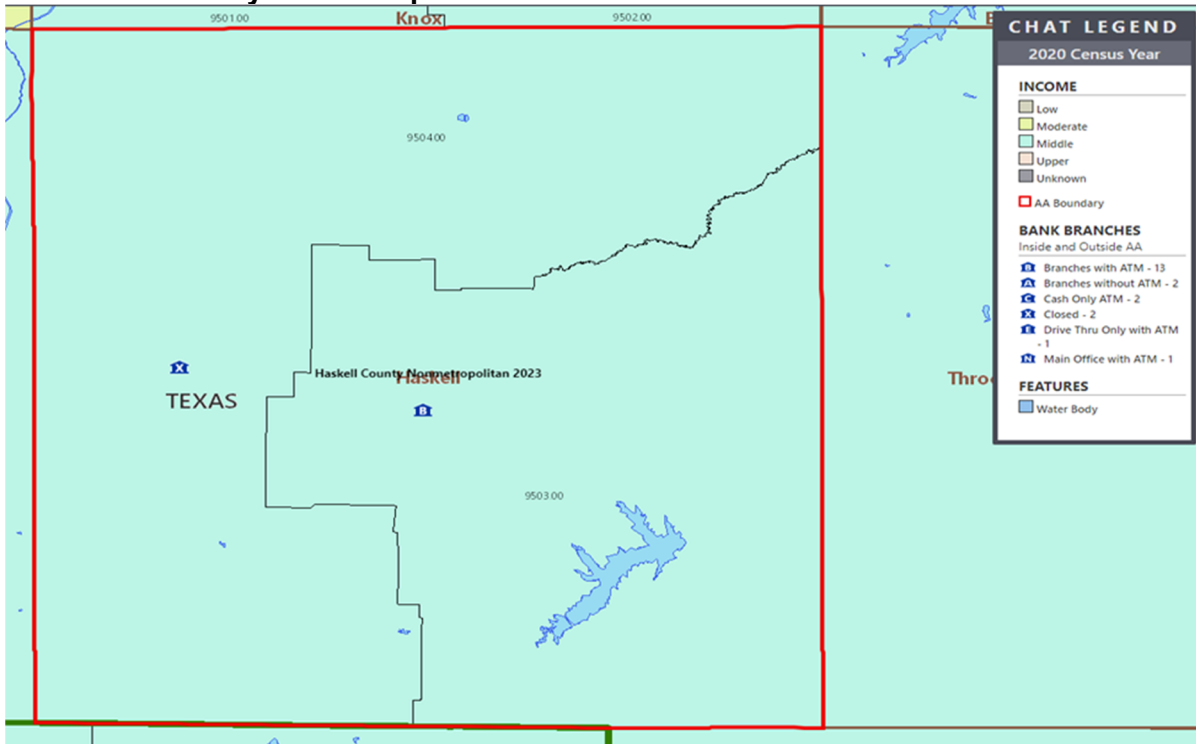
A.3 – Austin Metropolitan AA



A.4 – Hale County Nonmetropolitan AA



A.5 - Haskell County Nonmetropolitan AA



APPENDIX B – DEMOGRAPHIC INFORMATION OF FULL SCOPE ASSESSMENT AREAS

B.1 – Lubbock Metropolitan AA

Table B1-1

Combined Demographics Information (2022)								
Assessment Area: Lubbock Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	7.3	4,675	6.5	1,357	29.0	16,401	22.9
Moderate-income	23	21.1	15,376	21.4	2,927	19.0	11,747	16.4
Middle-income	45	41.3	29,040	40.5	2,924	10.1	13,998	19.5
Upper-income	26	23.9	21,541	30.0	684	3.2	29,567	41.2
Unknown-income	7	6.4	1,081	1.5	226	20.9	0	0.0
Total Assessment Area	109	100.0	71,713	100.0	8,118	11.3	71,713	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,709	2,981	4.5	27.8	6,162	57.5	1,566	14.6
Moderate-income	30,483	11,755	17.7	38.6	14,837	48.7	3,891	12.8
Middle-income	54,272	27,478	41.4	50.6	21,575	39.8	5,219	9.6
Upper-income	32,818	23,404	35.3	71.3	7,341	22.4	2,073	6.3
Unknown-income	3,659	715	1.1	19.5	2,394	65.4	550	15.0
Total Assessment Area	131,941	66,333	100.0	50.3	52,309	39.6	13,299	10.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	664	4.1	616	4.0	44	4.7	4	2.2
Moderate-income	2,919	17.9	2,647	17.4	248	26.6	24	13.3
Middle-income	6,228	38.1	5,846	38.4	313	33.5	69	38.1
Upper-income	6,199	37.9	5,821	38.2	296	31.7	82	45.3
Unknown-income	339	2.1	304	2.0	33	3.5	2	1.1
Total Assessment Area	16,349	100.0	15,234	100.0	934	100.0	181	100.0
Percentage of Total			93.2		5.7		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	7	1.1	7	1.1	0	0.0	0	0.0
Moderate-income	88	13.9	86	14.0	2	9.5	0	0.0
Middle-income	250	39.4	241	39.3	9	42.9	0	0.0
Upper-income	288	45.4	278	45.3	10	47.6	0	0.0
Unknown-income	2	0.3	2	0.3	0	0.0	0	0.0
Total Assessment Area	635	100.0	614	100.0	21	100.0	0	0.0
Percentage of Total Farms:			96.7		3.3		0.0	

Source: 2022 FFIEC Census Data and 2022 D&B Information

Table B1-2

Combined Demographics Information (2023)								
Assessment Area: Lubbock Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	7.3	4,675	6.5	1,357	29.0	16,401	22.9
Moderate-income	23	21.1	15,376	21.4	2,927	19.0	11,747	16.4
Middle-income	45	41.3	29,040	40.5	2,924	10.1	13,998	19.5
Upper-income	26	23.9	21,541	30.0	684	3.2	29,567	41.2
Unknown-income	7	6.4	1,081	1.5	226	20.9	0	0.0
Total Assessment Area	109	100.0	71,713	100.0	8,118	11.3	71,713	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,709	2,981	4.5	27.8	6,162	57.5	1,566	14.6
Moderate-income	30,483	11,755	17.7	38.6	14,837	48.7	3,891	12.8
Middle-income	54,272	27,478	41.4	50.6	21,575	39.8	5,219	9.6
Upper-income	32,818	23,404	35.3	71.3	7,341	22.4	2,073	6.3
Unknown-income	3,659	715	1.1	19.5	2,394	65.4	550	15.0
Total Assessment Area	131,941	66,333	100.0	50.3	52,309	39.6	13,299	10.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	657	4.2	610	4.2	42	4.6	5	3.0
Moderate-income	2,825	17.9	2,558	17.4	246	27.0	21	12.7
Middle-income	5,977	37.9	5,611	38.2	308	33.8	58	34.9
Upper-income	5,971	37.9	5,608	38.2	283	31.1	80	48.2
Unknown-income	330	2.1	296	2.0	32	3.5	2	1.2
Total Assessment Area	15,760	100.0	14,683	100.0	911	100.0	166	100.0
Percentage of Total				93.2			5.8	1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7	1.1	7	1.2	0	0.0	0	0.0
Moderate-income	86	13.8	84	14.0	2	9.1	0	0.0
Middle-income	249	40.0	239	39.8	10	45.5	0	0.0
Upper-income	279	44.8	269	44.8	10	45.5	0	0.0
Unknown-income	2	0.3	2	0.3	0	0.0	0	0.0
Total Assessment Area	623	100.0	601	100.0	22	100.0	0	0.0
Percentage of Total Farms:				96.5			3.5	0.0

Source: 2023 FFIEC Census Data and 2022 D&B Information

B.2 – Dallas-Fort Worth Metropolitan AA

Table B2-1

Combined Demographics Information (2022)								
Assessment Area: Dallas-Fort Worth Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	142	13.0	127,913	11.5	33,369	26.1	290,675	26.2
Moderate-income	353	32.3	342,931	30.9	48,132	14.0	209,964	18.9
Middle-income	300	27.4	331,784	29.9	21,130	6.4	213,627	19.3
Upper-income	283	25.9	300,435	27.1	8,059	2.7	394,176	35.6
Unknown-income	16	1.5	5,379	0.5	611	11.4	0	0.0
Total Assessment Area	1,094	100.0	1,108,442	100.0	111,301	10.0	1,108,442	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	235,701	61,679	6.8	26.2	148,384	63.0	25,638	10.9
Moderate-income	553,395	244,617	26.8	44.2	263,799	47.7	44,979	8.1
Middle-income	529,621	294,688	32.3	55.6	201,276	38.0	33,657	6.4
Upper-income	472,471	307,238	33.7	65.0	132,250	28.0	32,983	7.0
Unknown-income	17,006	3,696	0.4	21.7	10,815	63.6	2,495	14.7
Total Assessment Area	1,808,194	911,918	100.0	50.4	756,524	41.8	139,752	7.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	19,964	7.4	18,322	7.4	1,505	8.0	137	4.4
Moderate-income	64,092	23.9	58,850	23.8	4,713	25.1	529	17.0
Middle-income	82,069	30.5	75,835	30.7	5,472	29.1	762	24.5
Upper-income	100,299	37.3	91,741	37.2	6,897	36.7	1,661	53.3
Unknown-income	2,271	0.8	2,028	0.8	217	1.2	26	0.8
Total Assessment Area	268,695	100.0	246,776	100.0	18,804	100.0	3,115	100.0
Percentage of Total				91.8			7.0	1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	65	4.1	64	4.1	1	4.2	0	0.0
Moderate-income	241	15.1	236	15.0	5	20.8	0	0.0
Middle-income	441	27.6	438	27.9	3	12.5	0	0.0
Upper-income	837	52.5	822	52.3	15	62.5	0	0.0
Unknown-income	11	0.7	11	0.7	0	0.0	0	0.0
Total Assessment Area	1,595	100.0	1,571	100.0	24	100.0	0	0.0
Percentage of Total Farms:				98.5			1.5	0.0

Source: 2022 FFIEC Census Data and 2022 D&B Information

Table B2-2

Combined Demographics Information (2023)								
Assessment Area: Dallas-Fort Worth Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	147	11.4	130,628	9.9	34,161	26.2	319,067	24.2
Moderate-income	381	29.6	366,807	27.8	50,538	13.8	240,405	18.2
Middle-income	364	28.3	400,156	30.3	24,066	6.0	253,893	19.2
Upper-income	376	29.2	415,837	31.5	11,264	2.7	506,964	38.4
Unknown-income	19	1.5	6,901	0.5	814	11.8	0	0.0
Total Assessment Area	1,287	100.0	1,320,329	100.0	120,843	9.2	1,320,329	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	243,567	61,957	5.6	25.4	154,693	63.5	26,917	11.1
Moderate-income	605,348	258,202	23.3	42.7	297,767	49.2	49,379	8.2
Middle-income	636,131	358,637	32.4	56.4	237,839	37.4	39,655	6.2
Upper-income	620,700	424,724	38.3	68.4	157,464	25.4	38,512	6.2
Unknown-income	20,717	4,617	0.4	22.3	13,127	63.4	2,973	14.4
Total Assessment Area	2,126,463	1,108,137	100.0	52.1	860,890	40.5	157,436	7.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	19,855	6.6	18,207	6.6	1,522	7.6	126	3.8
Moderate-income	66,754	22.3	61,353	22.2	4,888	24.5	513	15.4
Middle-income	91,153	30.5	84,535	30.6	5,818	29.2	800	24.0
Upper-income	118,988	39.8	109,673	39.7	7,444	37.4	1,871	56.1
Unknown-income	2,476	0.8	2,195	0.8	257	1.3	24	0.7
Total Assessment Area	299,226	100.0	275,963	100.0	19,929	100.0	3,334	100.0
Percentage of Total				92.2			6.7	1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	63	3.0	62	3.0	1	3.8	0	0.0
Moderate-income	267	12.8	261	12.6	6	23.1	0	0.0
Middle-income	683	32.7	679	32.9	4	15.4	0	0.0
Upper-income	1,067	51.0	1,052	50.9	15	57.7	0	0.0
Unknown-income	11	0.5	11	0.5	0	0.0	0	0.0
Total Assessment Area	2,091	100.0	2,065	100.0	26	100.0	0	0.0
Percentage of Total Farms:				98.8			1.2	0.0

Source: 2023 FFIEC Census Data and 2022 D&B Information

APPENDIX C – Limited-Scope Review Assessment Area Tables

C.1 - Austin Metropolitan AA

Table C1-1

Combined Demographics (2022) Assessment Area: Austin Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	33	7.0	26,065	5.6	5,809	22.3	96,764	20.7
Moderate	110	23.4	99,512	21.3	10,092	10.1	81,102	17.4
Middle	162	34.4	172,544	36.9	8,779	5.1	98,070	21.0
Upper	148	31.4	165,430	35.4	4,097	2.5	191,347	40.9
Unknown	18	3.8	3,732	0.8	1,047	28.1	0	0.0
Total AA	471	100.0	467,283	100.0	29,824	6.4	467,283	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	56,440	12,202	2.8	21.6	39,041	69.2	5,197	9.2
Moderate	187,108	76,833	17.6	41.1	97,670	52.2	12,605	6.7
Middle	293,929	170,692	39.1	58.1	104,761	35.6	18,476	6.3
Upper	259,408	174,475	40.0	67.3	68,482	26.4	16,451	6.3
Unknown	13,997	2,208	0.5	15.8	10,004	71.5	1,785	12.8
Total AA	810,882	436,410	100.0	53.8	319,958	39.5	54,514	6.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4,827	3.9	4,386	3.8	389	5.5	52	2.8
Moderate	21,400	17.2	19,691	17.0	1,486	21.2	223	11.8
Middle	37,967	30.5	35,527	30.8	1,997	28.5	443	23.5
Upper	56,459	45.4	52,531	45.5	2,836	40.4	1,092	58.0
Unknown	3,770	3.0	3,386	2.9	310	4.4	74	3.9
Total AA	124,423	100.0	115,521	100.0	7,018	100.0	1,884	100.0
Percentage of Total Businesses:				92.8		5.6		1.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	38	2.8	36	2.7	2	15.4	0	0.0
Moderate	233	17.1	226	16.7	7	53.8	0	0.0
Middle	437	32.0	436	32.2	1	7.7	0	0.0
Upper	637	46.7	635	47.0	2	15.4	0	0.0
Unknown	20	1.5	19	1.4	1	7.7	0	0.0
Total AA	1,365	100.0	1,352	100.0	13	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		0.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C1-2

Combined Demographics (2023) Assessment Area: Austin Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	33	7.0	26,065	5.6	5,809	22.3	96,764	20.7
Moderate	110	23.4	99,512	21.3	10,092	10.1	81,102	17.4
Middle	162	34.4	172,544	36.9	8,779	5.1	98,070	21.0
Upper	148	31.4	165,430	35.4	4,097	2.5	191,347	40.9
Unknown	18	3.8	3,732	0.8	1,047	28.1	0	0.0
Total AA	471	100.0	467,283	100.0	29,824	6.4	467,283	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	56,440	12,202	2.8	21.6	39,041	69.2	5,197	9.2
Moderate	187,108	76,833	17.6	41.1	97,670	52.2	12,605	6.7
Middle	293,929	170,692	39.1	58.1	104,761	35.6	18,476	6.3
Upper	259,408	174,475	40.0	67.3	68,482	26.4	16,451	6.3
Unknown	13,997	2,208	0.5	15.8	10,004	71.5	1,785	12.8
Total AA	810,882	436,410	100.0	53.8	319,958	39.5	54,514	6.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4,827	3.9	4,386	3.8	389	5.5	52	2.8
Moderate	21,400	17.2	19,691	17.0	1,486	21.2	223	11.8
Middle	37,967	30.5	35,527	30.8	1,997	28.5	443	23.5
Upper	56,459	45.4	52,531	45.5	2,836	40.4	1,092	58.0
Unknown	3,770	3.0	3,386	2.9	310	4.4	74	3.9
Total AA	124,423	100.0	115,521	100.0	7,018	100.0	1,884	100.0
Percentage of Total Businesses:				92.8		5.6		1.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	38	2.8	36	2.7	2	15.4	0	0.0
Moderate	233	17.1	226	16.7	7	53.8	0	0.0
Middle	437	32.0	436	32.2	1	7.7	0	0.0
Upper	637	46.7	635	47.0	2	15.4	0	0.0
Unknown	20	1.5	19	1.4	1	7.7	0	0.0
Total AA	1,365	100.0	1,352	100.0	13	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C1-3

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Austin Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	2.0	0	0.0	1.6	2.8
Moderate	0	0.0	19.2	0	0.0	15.3	17.6
Middle	0	0.0	44.1	0	0.0	38.0	39.1
Upper	0	0.0	34.0	0	0.0	44.5	40.0
Unknown	1	100.0	0.7	600	100.0	0.6	0.5
Total	1	100.0	100.0	600	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.0	0	0.0	1.5	2.8
Moderate	0	0.0	16.4	0	0.0	12.2	17.6
Middle	1	100.0	41.5	440	100.0	32.3	39.1
Upper	0	0.0	39.7	0	0.0	53.5	40.0
Unknown	0	0.0	0.4	0	0.0	0.4	0.5
Total	1	100.0	100.0	440	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.3	0	0.0	1.0	2.8
Moderate	0	0.0	12.6	0	0.0	8.7	17.6
Middle	0	0.0	33.3	0	0.0	22.8	39.1
Upper	0	0.0	52.4	0	0.0	67.2	40.0
Unknown	0	0.0	0.4	0	0.0	0.3	0.5
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	15.8	0	0.0	12.2	13.4
Moderate	0	0.0	29.6	0	0.0	31.6	27.6
Middle	2	40.0	31.0	3,101	13.8	30.3	30.0
Upper	0	0.0	21.2	0	0.0	23.0	25.2
Unknown	3	60.0	2.5	19,339	86.2	3.0	3.7
Total	5	100.0	100.0	22,440	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	2.0	0	0.0	2.6	2.8
Moderate	0	0.0	18.0	0	0.0	16.0	17.6
Middle	3	42.9	42.5	3,541	15.1	35.2	39.1
Upper	0	0.0	36.9	0	0.0	45.5	40.0
Unknown	4	57.1	0.6	19,939	84.9	0.8	0.5
Total	7	100.0	100.0	23,480	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table C1-4

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Austin Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	3.9
Moderate	1	33.3	6	0.6	17.2
Middle	1	33.3	100	9.9	30.5
Upper	1	33.3	900	89.5	45.4
Unknown	0	0.0	0	0.0	3.0
Total	3	100.0	1,006	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table C1-5

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Austin Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	1.8	0	0.0	0.7	20.7
Moderate	0	0.0	10.6	0	0.0	6.6	17.4
Middle	0	0.0	19.6	0	0.0	16.0	21.0
Upper	0	0.0	47.8	0	0.0	56.9	40.9
Unknown	1	100.0	20.2	600	100.0	19.8	0.0
Total	1	100.0	100.0	600	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	7.8	0	0.0	4.2	20.7
Moderate	0	0.0	17.3	0	0.0	11.0	17.4
Middle	0	0.0	21.0	0	0.0	16.4	21.0
Upper	0	0.0	41.1	0	0.0	52.5	40.9
Unknown	1	100.0	12.9	440	100.0	16.0	0.0
Total	1	100.0	100.0	440	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.0	0	0.0	2.6	20.7
Moderate	0	0.0	11.0	0	0.0	5.8	17.4
Middle	0	0.0	19.4	0	0.0	12.3	21.0
Upper	0	0.0	63.1	0	0.0	76.7	40.9
Unknown	0	0.0	1.5	0	0.0	2.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	3.6	0	0.0	1.6	20.7
Moderate	0	0.0	12.4	0	0.0	7.5	17.4
Middle	0	0.0	19.9	0	0.0	15.7	21.0
Upper	0	0.0	46.8	0	0.0	56.4	40.9
Unknown	2	100.0	17.3	1,040	100.0	18.7	0.0
Total	2	100.0	100.0	1,040	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table C1-6

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Austin Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	0	0.0	0	0.0	92.8
Over \$1 Million	3	100.0	1,006	100.0	5.6
Revenue Unknown	0	0.0	0	0.0	1.5
Total	3	100.0	1,006	100.0	100.0
By Loan Size					
\$100,000 or Less	2	66.7	106	10.5	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	33.3	900	89.5	
Total	3	100.0	1,006	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	0	0.0	0	0.0	
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

C.2 – Hale County Nonmetropolitan AA

Table C2-1

Combined Demographics (2022)								
Assessment Area: Hale County Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,722	22.6
Moderate	1	11.1	1,073	14.1	238	22.2	1,315	17.3
Middle	7	77.8	5,029	66.1	668	13.3	1,703	22.4
Upper	1	11.1	1,507	19.8	162	10.7	2,869	37.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9	100.0	7,609	100.0	1,068	14.0	7,609	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,514	706	10.2	46.6	570	37.6	238	15.7
Middle	9,028	4,871	70.7	54.0	2,339	25.9	1,818	20.1
Upper	2,840	1,313	19.1	46.2	1,089	38.3	438	15.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	13,382	6,890	100.0	51.5	3,998	29.9	2,494	18.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	67	5.8	65	6.1	2	3.0	0	0.0
Middle	729	63.3	670	62.8	45	67.2	14	82.4
Upper	355	30.8	332	31.1	20	29.9	3	17.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,151	100.0	1,067	100.0	67	100.0	17	100.0
Percentage of Total Businesses:				92.7		5.8		1.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	4	1.7	4	1.8	0	0.0	0	0.0
Middle	183	78.9	171	78.8	12	80.0	0	0.0
Upper	45	19.4	42	19.4	3	20.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	232	100.0	217	100.0	15	100.0	0	0.0
Percentage of Total Farms:				93.5		6.5		0.0
Source: 2022 FFIEC Census Data								
2022 Dun & Bradstreet Data								
2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table C2-2

Combined Demographics (2023)								
Assessment Area: Hale County Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,722	22.6
Moderate	1	11.1	1,073	14.1	238	22.2	1,315	17.3
Middle	7	77.8	5,029	66.1	668	13.3	1,703	22.4
Upper	1	11.1	1,507	19.8	162	10.7	2,869	37.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9	100.0	7,609	100.0	1,068	14.0	7,609	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,514	706	10.2	46.6	570	37.6	238	15.7
Middle	9,028	4,871	70.7	54.0	2,339	25.9	1,818	20.1
Upper	2,840	1,313	19.1	46.2	1,089	38.3	438	15.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	13,382	6,890	100.0	51.5	3,998	29.9	2,494	18.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	67	5.8	65	6.1	2	3.0	0	0.0
Middle	729	63.3	670	62.8	45	67.2	14	82.4
Upper	355	30.8	332	31.1	20	29.9	3	17.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,151	100.0	1,067	100.0	67	100.0	17	100.0
Percentage of Total Businesses:				92.7		5.8		1.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	4	1.7	4	1.8	0	0.0	0	0.0
Middle	183	78.9	171	78.8	12	80.0	0	0.0
Upper	45	19.4	42	19.4	3	20.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	232	100.0	217	100.0	15	100.0	0	0.0
Percentage of Total Farms:				93.5		6.5		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table C2-3

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Hale County Nonmetropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.0	0	0.0	3.2	10.2
Middle	4	80.0	60.9	288	35.6	59.5	70.7
Upper	1	20.0	33.1	520	64.4	37.3	19.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	5	100.0	100.0	808	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.4	0	0.0	2.9	10.2
Middle	0	0.0	69.1	0	0.0	72.3	70.7
Upper	0	0.0	26.5	0	0.0	24.9	19.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	33.3	0	0.0	41.0	10.2
Middle	2	100.0	33.3	75	100.0	18.0	70.7
Upper	0	0.0	33.3	0	0.0	41.0	19.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	75	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	50.0	0	0.0	95.7	5.3
Middle	0	0.0	50.0	0	0.0	4.3	43.5
Upper	0	0.0	0.0	0	0.0	0.0	51.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.9	0	0.0	7.7	10.2
Middle	6	85.7	61.2	363	41.1	58.6	70.7
Upper	1	14.3	32.0	520	58.9	33.7	19.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	7	100.0	100.0	883	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table C2-4

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Hale County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	5.8
Middle	7	87.5	851	96.7	63.3
Upper	1	12.5	29	3.3	30.8
Unknown	0	0.0	0	0.0	0.0
Total	8	100.0	880	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table C2-5

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Hale County Nonmetropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	1	20.0	7.4	44	5.4	3.9	22.6
Moderate	0	0.0	22.4	0	0.0	17.1	17.3
Middle	2	40.0	22.4	109	13.5	19.7	22.4
Upper	1	20.0	29.1	520	64.4	42.3	37.7
Unknown	1	20.0	18.7	135	16.7	17.0	0.0
Total	5	100.0	100.0	808	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.9	0	0.0	1.8	22.6
Moderate	0	0.0	16.2	0	0.0	11.0	17.3
Middle	0	0.0	23.5	0	0.0	19.2	22.4
Upper	0	0.0	38.2	0	0.0	47.6	37.7
Unknown	0	0.0	19.1	0	0.0	20.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	22.6
Moderate	0	0.0	0.0	0	0.0	0.0	17.3
Middle	0	0.0	33.3	0	0.0	41.0	22.4
Upper	1	50.0	33.3	30	40.0	41.0	37.7
Unknown	1	50.0	33.3	45	60.0	18.0	0.0
Total	2	100.0	100.0	75	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	1	14.3	7.1	44	5.0	3.8	22.6
Moderate	0	0.0	20.2	0	0.0	15.7	17.3
Middle	2	28.6	21.7	109	12.3	19.2	22.4
Upper	2	28.6	29.3	550	62.3	42.4	37.7
Unknown	2	28.6	21.7	180	20.4	18.8	0.0
Total	7	100.0	100.0	883	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table C2-6

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Hale County Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	2	25.0	61	6.9	92.7
Over \$1 Million	3	37.5	520	59.1	5.8
Revenue Unknown	3	37.5	299	34.0	1.5
Total	8	100.0	880	100.0	100.0
By Loan Size					
\$100,000 or Less	6	75.0	180	20.5	
\$100,001 - \$250,000	1	12.5	250	28.4	
\$250,001 - \$1 Million	1	12.5	450	51.1	
Total	8	100.0	880	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	100.0	61	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	2	100.0	61	100.0	
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

C.3 – Haskell County Nonmetropolitan AA
Table C3-1

Combined Demographics (2022)								
Assessment Area: Haskell County Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	308	21.5
Moderate	0	0.0	0	0.0	0	0.0	228	15.9
Middle	2	100.0	1,430	100.0	135	9.4	334	23.4
Upper	0	0.0	0	0.0	0	0.0	560	39.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,430	100.0	135	9.4	1,430	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	3,465	1,551	100.0	44.8	611	17.6	1,303	37.6
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,465	1,551	100.0	44.8	611	17.6	1,303	37.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	245	100.0	223	100.0	15	100.0	7	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	245	100.0	223	100.0	15	100.0	7	100.0
Percentage of Total Businesses:				91.0		6.1		2.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	65	100.0	63	100.0	2	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	65	100.0	63	100.0	2	100.0	0	0.0
Percentage of Total Farms:				96.9		3.1		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C3-2

Combined Demographics (2023)								
Assessment Area: Haskell County Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	308	21.5
Moderate	0	0.0	0	0.0	0	0.0	228	15.9
Middle	2	100.0	1,430	100.0	135	9.4	334	23.4
Upper	0	0.0	0	0.0	0	0.0	560	39.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,430	100.0	135	9.4	1,430	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	3,465	1,551	100.0	44.8	611	17.6	1,303	37.6
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,465	1,551	100.0	44.8	611	17.6	1,303	37.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	245	100.0	223	100.0	15	100.0	7	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	245	100.0	223	100.0	15	100.0	7	100.0
Percentage of Total Businesses:				91.0		6.1		2.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	65	100.0	63	100.0	2	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	65	100.0	63	100.0	2	100.0	0	0.0
Percentage of Total Farms:				96.9		3.1		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table C3-3

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Haskell County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	7	100.0	559	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Total	7	100.0	559	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C3-4

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Haskell County Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	2	28.6	78	14.0	91.0
Over \$1 Million	2	28.6	350	62.6	6.1
Revenue Unknown	3	42.9	132	23.6	2.9
Total	7	100.0	559	100.0	100.0
By Loan Size					
\$100,000 or Less	6	85.7	259	46.3	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	14.3	300	53.7	
Total	7	100.0	559	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	100.0	78	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	2	100.0	78	100.0	

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Note: Vista did not report any home mortgage loans in the Haskell County Nonmetropolitan AA in 2022 and 2023. As such, there are no HMDA tables noted for this AA.

APPENDIX D – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100.0 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50.0 percent of the area median income, or a median family income that is less than 50.0 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80.0 percent and less than 120.0 percent of the area median income, or a median family income that is at least 80 percent and less than 120.0 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50.0 percent and less than 80.0 percent of the area median income, or a median family income that is at least 50.0 percent and less than 80.0 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120.0 percent of the area median income, or a median family income that is more than 120.0 percent, in the case of a geography.