



PUBLIC DISCLOSURE

July 10, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

InterBank
RSSD# 1187001

4921 North May Avenue
Oklahoma City, Oklahoma 73112

Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, Missouri 64198

NOTE: This document is an evaluation of this bank'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 bank. The rating assigned to this bank does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION’S COMMUNITY REINVESTMENT ACT RATING

This institution is rated: **Satisfactory**

The following table indicates the performance level of InterBank (the bank) with respect to the lending, investment, and service tests.

Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			X
High Satisfactory	X		
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

** The lending test is weighted more heavily than the investment and service tests in determining the overall rating.*

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to assessment area (AA) credit needs, although the bank makes limited use of innovative and/or flexible lending practices in serving AA credit needs.
- A high percentage of the bank’s loans are originated within its delineated AAs.
- The bank’s distribution of loans by income level of geography (geographic distribution) is adequate.
- The bank’s distribution of loans among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes (borrower distribution) is good.
- The bank makes a relatively high level of community development (CD) loans.

Investment Test

- The bank makes an adequate level of qualified CD investments and grants although it is rarely in a leadership position. In addition, the bank makes rare use of innovative and/or complex investments to support CD initiatives but exhibits adequate responsiveness to credit and CD needs.

Service Test

- The bank’s delivery systems are accessible to geographies and/or individuals of different income levels in its AAs.

- The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals.
- The bank is a leader in providing CD services and is responsive to the available service opportunities.

DESCRIPTION OF INSTITUTION

The bank is an interstate financial institution headquartered in Oklahoma City, Oklahoma. The bank’s characteristics include:

- The bank is a wholly owned subsidiary of Olney Bancshares of Texas, Inc.
- The bank has total assets of \$4.2 billion as of March 31, 2023.
- Including its headquarters in Oklahoma City, Oklahoma, the bank operates 46 banking facilities throughout 12 assessment areas (AAs) in the states of Oklahoma and Texas.
- The bank’s primary business strategy is commercial banking, including lending to small- and medium-sized businesses, followed by a mixture of residential real estate and agricultural lending products.

Table 1

Composition of Loan Portfolio as of March 31, 2023		
Loan Type	\$(000)	%
Construction and Land Development	527,285	14.7
Farmland	86,864	2.4
1- to 4-Family Residential Real Estate	184,698	5.1
Multifamily Residential Real Estate	13,602	0.4
Non-Farm Non-Residential Real Estate	1,638,122	45.6
Agricultural	209,265	5.8
Commercial and Industrial	888,005	24.7
Consumer	19,879	0.6
Other	25,648	0.7
Gross Loans	3,593,368	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the Community Reinvestment Act (CRA) at its February 24, 2020 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.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Large Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, and credit needs. Examiners reviewed the following data:

- The bank's home purchase, home refinance, home improvement, and multi-family loans reported on the bank's 2020, 2021 and 2022 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers (LARs);
- The bank's small business and small farm loans reported on the bank's 2020, 2021, and 2022 CRA LARs;
- CD loans originated from January 1, 2020 through December 31, 2022;
- Qualified investments that were made from January 1, 2020 through December 31, 2022, qualified investments made prior to but still outstanding during this period, and qualified grants and donations made during this period; and,
- Retail banking services and CD services from January 1, 2020 through December 31, 2022.

Table 2 illustrates the bank's presence in each AA by number of branches including the type of performance review analysis applied in this evaluation of each AA (full-scope or limited-scope), the number of banking offices, the percentage of lending and deposits compared to the bank-wide and the state level totals, and the bank's June 30, 2022 deposit market share as a percentage of all Federal Deposit Insurance Corporation (FDIC)-insured financial institutions.

The overall CRA rating was determined after assessing the bank's CRA activities within the states of Oklahoma and Texas, with more weight placed on the bank's performance in Texas due to having a larger loan, deposit, and branch distribution within the state. By product, the bank's small business lending was weighted more heavily in the lending test analysis due to the significant volume of loan originations relative to other product lines, as well as the strategic emphasis at the institution-level.

Additionally, emphasis was placed on the bank's lending performance in comparison to aggregate lending data, as it is considered a representative indicator of credit demand within the AAs. Lending was also compared to area demographic data to gauge performance in comparison to available opportunities but considered to a lesser extent.

It is noted that within the lending test analysis, aggregate lending comparison data was publicly available for only 2020 and 2021 home mortgage and CRA data at the time of this evaluation. The bank's 2022 lending performance was only compared to demographic data for all product lines. Additionally, while included in the lending tables and totals throughout this report, home mortgage loans reported on the bank's HMDA

LAR with a purpose of “Multifamily”, “Other” or “Not Applicable” were not evaluated individually in the geographic and borrower analyses based on low lending volumes.

Table 2

Review Type and Market Share by AA								
Assessment Area	Review Type	Br. #	Percent of Bank’s Lending by \$ ¹		Percent of Bank’s Deposits by \$ ²		Deposit Market Share	
			Bank	State	Bank	State	% Market Share ²	Market Share Rank ³
State of Oklahoma		19	40.8	100.0	38.4	100.0	1.0	16 of 204
Oklahoma City, OK Metropolitan	Full	10	14.8	36.4	21.6	56.2	1.5	12 of 68
Southwest Oklahoma	Full	5	17.1	41.9	7.0	18.3	9.8	3 of 24
Enid, Oklahoma MSA	Limited	1	3.3	8.1	3.0	7.8	3.2	4 of 14
North Central Oklahoma	Limited	3	5.5	13.6	6.8	17.8	26.0	1 of 6
State of Texas		27	59.2	100.0	61.6	100.0	0.1	56 of 478
Dallas-Fort Worth Combined	Full	8	13.5	22.9	27.7	45.0	0.3	36 of 144
Coleman County, Texas	Full	1	11.9	20.1	2.7	4.4	36.5	2 of 3
North Central Texas	Full	6	15.8	26.7	13.8	22.5	33.6	1 of 9
East Texas Panhandle	Limited	4	6.4	10.8	4.3	6.9	8.2	7 of 14
Central Texas	Limited	5	7.9	13.3	9.3	15.1	10.3	3 of 18
Childress County, Texas	Limited	1	1.2	2.0	0.8	1.3	13.4	3 of 3
West Texas Panhandle	Limited	1	1.8	3.1	2.3	3.7	8.1	6 of 8
Amarillo, Texas Metropolitan	Limited	1	0.7	1.1	0.8	1.3	0.3	13 of 22

¹ Based on the bank’s HMDA, small business, and small farm lending used in the analysis.
² Based on the June 30, 2022 FDIC’s Deposit Market Share Report.
³ Based on the bank’s ranking among FDIC-insured financial institutions in each AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

This performance evaluation first discusses the bank’s overall performance, followed by an in-depth evaluation of the bank’s record of lending, investment, and service test performance in the states of Oklahoma and Texas. Conclusions with respect to the lending test for full-scope reviewed AAs are reflected in the body of the report, while lending data for AAs that received a limited-scope review are located in Appendix E.

While conclusions with respect to the lending test included 2020, 2021, and 2022 loan originations, only 2020 and 2021 loan years will be displayed in tables throughout the body of this report. The bank’s 2022 lending tables can be found in Appendix F.

LENDING TEST

The bank’s overall lending test performance is high satisfactory. This conclusion is consistent with the lending test ratings for the states of Oklahoma and Texas.

Lending Activity

This performance criterion evaluates the bank’s lending volume considering the bank’s resources and business strategy and other information from the performance context. The bank’s overall lending activities reflect good responsiveness to AA credit needs. Table 3 summarizes the bank’s lending activities considered in this performance analysis.

Table 3

Summary of Lending Activity Reviewed				
Loan Type	2020 - 2022			
	#	\$(000)	#%	\$%
Home Improvement	72	0.5	4,327	0.3
Home Purchase	1,016	7.5	227,711	14.6
Multi-Family Housing	45	0.3	343,062	22.0
Refinancing	844	6.2	170,618	10.9
Other Purpose Closed-End	41	0.3	4,034	0.3
Total HMDA related	2,018	14.9	749,752	48.0
Small Business Loans	7,942	58.6	577,437	37.0
Small Farm Loans	3,586	26.5	235,296	15.1
TOTAL LOANS	13,546	100.0	1,562,485	100.0

Note: Affiliate loans include only loans originated or purchased within the bank’s AAs.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The bank continues to provide government-sponsored lending programs through agencies, such as the Federal Housing Administration (FHA), Veterans Administration (VA), Small Business Administration

(SBA), and United States Department of Agriculture (USDA) Rural Housing Service, although origination volumes were limited. During the evaluation period, the bank originated 28 FHA loans totaling \$5.6 million and one USDA Rural Housing Service loan totaling \$146 thousand.

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the bank’s AAs. The bank originated a high percentage of loans, by number and dollar, inside its AAs.

Table 4

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	##%	\$(000)	\$%	#	##%	\$(000)	\$%
Home Purchase - Conventional	848	85.9	185,213	83.4	139	14.1	36,751	16.6
Home Purchase - FHA	27	93.1	5,336	92.8	2	6.9	411	7.2
Home Improvement	69	95.8	4,124	95.3	3	4.2	203	4.7
Multi-Family Housing	31	68.9	183,261	53.4	14	31.1	159,801	46.6
Other Purpose Closed-End	39	95.1	3,796	94.1	2	4.9	238	5.9
Refinancing	734	87.0	139,453	81.7	110	13.0	31,165	18.3
Total HMDA related	1,748	86.6	521,183	69.5	270	13.4	228,569	30.5
Small Business	6,898	86.9	476,324	82.5	1,043	13.1	100,924	17.5
Small Farm	2,874	80.1	188,158	80.0	712	19.9	47,138	20.0
Total Loans	11,520	85.0	1,185,665	75.9	2,025	15.0	376,631	24.1
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank’s overall geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AAs. This conclusion is derived from adequate penetration levels noted in the state evaluations of Oklahoma and Texas.

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

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses and farms of different revenue sizes. The bank’s lending has an overall good penetration among individuals of different income levels and businesses and farms of different sizes. This conclusion is derived from good penetration levels noted in the state evaluations of Oklahoma and Texas.

Community Development Lending

This performance criterion evaluates the bank’s level of CD lending. The bank makes a relatively high level of CD loans, which is consistent with the conclusions derived in the state evaluations of Oklahoma and Texas.

Examples of CD loans that were considered particularly responsive to AA needs include:

- The bank originated a \$48.5 million loan for the construction of a large-scale mixed-income housing community which provides affordable housing for LMI residents. Housing costs are tiered on an affordability scale based on incomes and half of all units are set-aside for LMI individuals to ensure all levels of income-bases can afford housing in the property.
- The bank originated a \$15.1 million loan for the construction of a hotel located in a low-income tract and a predominately moderate-income area. The loan is considered responsive to the economic development needs of the area by financing a small business which will provide permanent job creation, retention, and/or improvement for a LMI area and its residents.

Table 5

Community Development Loans – All		
Community Development Purpose	#	\$(000)
Affordable Housing	9	49,909
Community Services	5	23,503
Economic Development	4	38,570
Revitalization and Stabilization	30	50,472
Outside Activities	1	7,500
Total Loans	49	169,954

INVESTMENT TEST

This performance criterion evaluates the bank’s level of qualified grants, donations, or in-kind contributions of property made since the last examination that have a primary purpose of community development.

The bank’s overall performance under the investment test is low satisfactory, which is consistent with the ratings noted in the state evaluations of Oklahoma and Texas. The bank made an adequate level of qualified CD investments and grants, which exhibit adequate responsiveness to the credit and CD needs of its AAs. However, the bank is rarely in a leadership position and makes rare use of innovative and/or complex investments although it exhibits adequate responsiveness to CD needs.

Table 6 illustrates the total volumes of investment and donation activities by CD purpose, including an itemization of investments that remain on the bank’s balance sheet (prior-

period) and new investments made during the current evaluation period. While weighting is generally even among prior-period and current-period investments, the bank made a notable level of new investments during the evaluation period, which demonstrates the bank's performance in meeting the ongoing investment needs within its AAs.

Examples of qualified CD investments include:

- During the evaluation period, the bank invested in 11 certificates of deposit totaling \$2.4 million which were held in minority- and/or women-owned financial institutions.
- The bank received ongoing CD credit for a prior-period investment totaling \$4.7 million in a fund held by a Small Business Investment Company (SBIC) which provides capital and other financial services to established small businesses and newly formed start-up companies.

In addition to its qualified investments, the bank's level of CD donations was most responsive to area organizations that provide community services for LMI individuals and families. The bank's philanthropic activity included donations to 135 different area organizations, including nonprofit entities and local grassroots agencies, and to organizations that support activities that provide for the revitalization and stabilization of their respective geographies. Examples of the responsive donations include:

- The bank made three donations totaling \$25,624 to an educational facility located in a sparsely populated, rural community within a bank AA for which a substantial portion of the students who receive its services are from LMI homes, based on free and reduced lunch participation rates.
- The bank made 18 donations totaling \$21,600 to a well-known, nonprofit agency throughout its two-state presence that provides an array of community services targeted to LMI individuals and families, including financial assistance, shelter, food, medical access, and educational resources.

Table 6

Investments, Grants, and Donations – All								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	14	15	14	15
Community Services	0	0	11	2,429	195	173	206	2,602
Economic Development	2	4,769	0	0	28	41	29	4,811
Revitalization and Stabilization	0	0	0	0	1	5	1	5
Outside Activities	0	0	0	0	0	0	0	0
Total	2	4,769	11	2,429	238	234	251	7,433
¹ Book Value of Investment								
² Original Market Value of Investment								

SERVICE TEST

The bank’s overall performance under the service test is outstanding. This performance conclusion is derived from an outstanding service test rating in the state of Texas, followed by a high satisfactory rating in Oklahoma. The volume and responsiveness of CD services provided by bank representatives in the state of Texas had a positive influence on the overall state rating, which is discussed in greater detail in the individual state performance evaluations.

Retail Banking Services

This performance criterion evaluates the bank’s level of service-delivery systems provided in each geographic classification.

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank’s various geographies and to individuals of different income levels throughout its Oklahoma and Texas AAs. Table 7 illustrates the location of bank branches and ATM units by tract relative to the income-level of tracts within the AAs.

Due to the lack of any expansion or closing activities during the evaluation period, the bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank’s product offerings are also generally consistent across its different markets and branch locations. The majority of branches maintain lobby hours from 8:00 AM to 5:00 PM

Monday through Friday, as well as drive-through services from 8:00 AM to 6:00 PM. Saturday hours also are offered at a majority of the bank’s branches from 8:00 AM to 12:00 PM.

Table 7

Retail Banking and Community Development Services – All												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	2.2	17.4	52.2	28.3	0.0	100.0	10.4	28.5	31.0	28.0	2.1	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
2.6	18.4	44.7	34.2	0.0	100.0	10.0	27.3	33.2	28.7	0.9	100.0	
Changes in Branch Location	Number of Branches (#)					Net Change in Branch Locations (#)						
	Total Branches		Openings (#)	Closings (#)		Low	Mod	Mid	Upp	Unk	Total	
	46		0	0		0	0	0	0	0	0	
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	13	122	21	5	161	63						

¹ Based on 2022 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

This performance criterion evaluates the bank’s level of CD services. The bank is a leader in providing CD services. As illustrated in Table 7, bank employees supported 63 organizations within its AA, providing 161 CD services offering their technical and professional expertise. The services provided were generally comprised of board of director (board) or committee membership, providing technical assistance on financial matters, such as budgeting, financial planning, and credit review; financial education and literacy; and supporting organizations’ marketing and fundraising efforts. Examples of CD services that were considered particularly responsive to AA needs included:

- A roundtable discussion hosted by the bank and led by executive bank management that provided financial expertise to various market leaders, business owners, and nonprofit executives to establish partnerships for impacting area community development needs, including needs of LMI individuals and those of small businesses. The roundtable sessions occurred in the bank’s three most populated and diverse markets of Dallas, Ft. Worth and Oklahoma City and resulted in 18 CD services and 90 hours of allocated outreach.
- Nine bank representatives provided 10 services to an area housing organization that sponsored financial literacy programs for LMI individuals. The financial education programs included budget and savings programs, fraud protection, and credit literacy sessions.

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.

STATE OF OKLAHOMA

CRA rating for Oklahoma: **Satisfactory**
The Lending Test is rated: **High Satisfactory**
The Investment Test is rated: **Low Satisfactory**
The Service Test is rated: **High Satisfactory**

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to AA credit needs, although the bank makes limited use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans including LMI is good.
- The bank makes a relatively high level of CD loans within its AAs.

Investment Test

- The bank makes an adequate level of qualified CD investments and grants but is rarely in a leadership position. In addition, the bank makes rare use of innovative and/or complex investments to support CD initiatives but exhibits adequate responsiveness to the credit and CD needs throughout its Oklahoma AAs.

Service Test

- The bank's delivery systems are accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals.
- The bank provides a relatively high level of CD services within its Oklahoma AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Oklahoma was consistent with the overall scope for the institution. Full-scope reviews were conducted for the Oklahoma City, Oklahoma Metropolitan AA and Southwest Oklahoma AA, with relatively greater weight given to the performance of activities conducted in the Oklahoma City, Oklahoma Metropolitan AA.

Limited-scope reviews were conducted for the Enid, Oklahoma Metropolitan Statistical Area (MSA) AA and North Central Oklahoma AA to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state evaluation.

The analysis of loans originated in the state includes 2,590 small business, 1,239 small farm, and 873 home mortgage loans. Weighting among individual product groups aligns with discussion in the overall Institution Scope of Examination section of this report.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN OKLAHOMA

The bank delineates 4 of its 13 AAs and operates 19 of its 46 branches in the state of Oklahoma. The bank's presence throughout the state includes a majority of its banking offices in the state capital of Oklahoma City, while the bank's remaining offices are positioned in relatively less-populated communities throughout central, northcentral, and southwest Oklahoma. Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report, with a primary emphasis on commercial lending, followed by agricultural and residential real estate lending. Detailed descriptions of the bank's operations in each AA are provided in each AA performance discussion.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA

LENDING TEST

The bank's performance under the lending test in the state of Oklahoma is high satisfactory. The lending test performance in the Oklahoma City, Oklahoma Metropolitan AA is good, while the Southwest Oklahoma AA noted an adequate lending test conclusion.

With respect to the geographic and borrower distribution analyses for home mortgage lending, home improvement and multifamily loans were not evaluated at the individual product level due to having insufficient volume for a meaningful analysis. As such, only home purchase and home refinance lending were evaluated at the individual product level for both the Oklahoma City, Oklahoma Metropolitan AA and the Southwest Oklahoma AA.

Lending Activity

The bank's overall lending activities in the state of Oklahoma reflect good responsiveness to AA credit needs, driven primarily by lending volumes noted for the Oklahoma City, Oklahoma Metropolitan AA. The bank makes limited use of innovative and/or flexible

lending programs to serve AA credit needs, including LMI borrowers. The lending programs offered in the state generally mirror those outlined in the overall Institution Lending Activity section of this report.

Geographic Distribution of Loans

The bank’s overall geographic distribution of lending within Oklahoma reflects adequate distribution among the different census tracts and dispersion throughout the AAs. This conclusion mirrors the performance noted in the full scope-reviewed AAs.

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

The bank’s lending within Oklahoma has an overall good penetration among individuals of different income levels and businesses and farms of different sizes. This conclusion mirrors the performance noted in the full scope-reviewed AAs.

Community Development Lending

The bank provides a relatively high level of CD loans within the state of Oklahoma. Table 8 illustrates the volume and purpose of CD lending within the state, which accounted for 30.6 percent of bank-wide CD loans by number and 24.4 percent by dollar volume. The Oklahoma City, Oklahoma Metropolitan AA accounted for the largest volume of CD loan originations, at 9 of 15 qualified loans. As the table illustrates, CD lending within the state was most responsive to area revitalization and stabilization needs.

Table 8

Community Development Loans – State of Oklahoma		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	3	21,397
Economic Development	1	2,566
Revitalization and Stabilization	11	17,487
Total Loans	15	41,450

INVESTMENT TEST

The bank’s overall performance under the investment test in the state of Oklahoma is low satisfactory. The investment test in the Oklahoma City, Oklahoma Metropolitan AA is good, while the Southwest Oklahoma AA investment test is adequate.

The bank has an adequate level of qualified CD investments and grants within Oklahoma but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits adequate responsiveness to the credit and CD needs

of its AAs. In addition to investments made within its delineated Oklahoma AAs, the bank made six investments totaling \$1.2 million in minority- and/or women-owned financial institutions that were beyond the boundaries of bank AAs, but within a broader statewide area.

While the investment test performance conclusion is good in the Oklahoma City, Oklahoma Metropolitan AA, which generally commanded greater weight in the state analysis, the bank’s investment activities in the state’s other AAs, particularly Enid, Oklahoma MSA and North Central Oklahoma AAs, reflected weaker investment performance and influenced the overall state conclusion.

Table 9

Investments, Grants, and Donations – State of Oklahoma								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	10	7	10	7
Community Services	0	0	2	500	93	94	95	594
Economic Development	0	0	0	0	14	20	14	20
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Outside Activities	0	0	6	1,179	0	0	6	1,179
Total	0	0	8	1,679	117	121	125	1,800
¹ Book Value of Investment ² Original Market Value of Investment								

SERVICE TEST

The bank’s overall performance under the service test in the state of Oklahoma is high satisfactory. This conclusion is supported by good service test performance noted in both the Oklahoma City, Oklahoma Metropolitan and Southwest Oklahoma AAs.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Oklahoma are accessible to the bank’s various geographies and to individuals of different income levels in each AA. The bank operates six of its 19 Oklahoma branches in LMI census tracts, including its headquarters, while the remaining 13 branches are distributed among middle- and upper-income census tracts.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. As

discussed in the overall Institution Service Test section, the bank did not open or close any branches during the evaluation period.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Lobby and drive-through hours, as well as product offerings, are generally consistent across all the bank’s branch locations and AAs, which were previously discussed in the overall Institution section of this report.

Table 10

Retail Banking and Community Development Services – State of Oklahoma												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	5.3	26.3	47.4	21.1	0.0	100.0	7.0	24.2	34.7	29.6	4.5	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
5.9	23.5	47.1	23.5	0.0	100.0	5.7	22.9	38.7	31.4	1.3	100.0	
Changes in Branch Location	Number of Branches (#)				Net Change in Branch Locations (#)							
	Total Branches		Openings (#)	Closings (#)	Low	Mod	Mid	Upp	Unk	Total		
	19		0	0	0	0	0	0	0	0		
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	2	23	9	3	37	18						
¹ Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank provides a relatively high level of CD services within the state of Oklahoma. As illustrated in Table 10, bank representatives performed 37 CD services to 18 area organizations throughout two of its four AAs. The CD services were most responsive to organizations which provide community services to LMI individuals and were comprised of a mixture of board membership capacities and financial literacy education sessions at schools with a majority of student populations eligible for free or reduced lunches.

**OKLAHOMA CITY, OKLAHOMA METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE OKLAHOMA CITY,
OKLAHOMA METROPOLITAN AA**

The bank's Oklahoma City, Oklahoma Metropolitan AA consists of Canadian, Cleveland, Logan, and Oklahoma Counties in their entirety, which are four of the seven counties that comprise the Oklahoma City, Oklahoma MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA is comprised of 29 low-, 100 moderate-, 126 middle-, 113 upper-, and 19 unknown-income census tracts. Since the previous evaluation which reflected 2015 American Community Survey estimate census data (ACS data), the number of low-income census tracts increased by one tract and the total number of moderate-income census tracts decreased by three tracts. In total, the number of census tracts decreased by 47 tracts.
- The bank operates 10 of its 46 banking offices in the Oklahoma City, Oklahoma Metropolitan AA, including its headquarters. Six of these offices are full-service locations with an ATM on its premises, three are limited-service drive-through facilities with an ATM, and one branch does not offer ATM services.
- Of the bank's distribution of banking offices among income tracts, one facility is located in a low-income tract, five are located in moderate-income tracts, one is located in a middle-income tract, and three are located in upper-income tracts.
- According to the June 30, 2022 FDIC Market Share Report, the bank had a 1.5 percent market share, ranking 12th out of 68 FDIC-insured institutions operating from 351 locations in the AA.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed for meaningful performance context related to perspectives on area economic conditions and credit needs. The community member represented an economic development organization that serves the AA.

Table 11

Population Change			
Assessment Area: Oklahoma City, Oklahoma Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Oklahoma City, Oklahoma Metropolitan	1,193,780	1,295,780	8.5
Canadian County, OK	126,193	154,405	22.4
Cleveland County, OK	268,614	295,528	10.0
Logan County, OK	44,493	49,555	11.4
Oklahoma County, OK	754,480	796,292	5.5
Oklahoma City, OK MSA	1,318,408	1,425,695	8.1
Oklahoma	3,849,733	3,959,353	2.8
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- All the counties within the AA have experienced an increase in population from 2015 to 2020, with increases ranging from 5.5 percent in Oklahoma County to 22.4 percent in Canadian County.
- Population growth within the AA has outpaced the overall statewide population growth rate, at 8.5 percent and 2.8 percent, respectively.

Table 12

Median Family Income Change			
Assessment Area: Oklahoma City, Oklahoma Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Oklahoma City, Oklahoma Metropolitan	70,074	75,324	7.5
Canadian County, OK	79,529	85,700	7.8
Cleveland County, OK	76,689	80,924	5.5
Logan County, OK	73,817	90,430	22.5
Oklahoma County, OK	65,933	70,629	7.1
Oklahoma City, OK MSA	69,988	75,170	7.4
Oklahoma	63,401	67,511	6.5
<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 median family income (MFI) within the AA is comparable to the MFI for the state; growth in the AA was driven by a significant increase in Logan County, which experienced the largest increase in MFI at 22.5 percent.
- The portion of families in the AA living below the poverty level in 2020, at 9.7 percent, is below the state of Oklahoma figure of 11.3 percent. The portion of AA families living below the poverty level in the AA ranged from 4.9 percent in Canadian County to 11.7 percent in Oklahoma County.

Table 13

Housing Cost Burden						
Assessment Area: Oklahoma City, Oklahoma Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Oklahoma City, Oklahoma Metropolitan	75.9	30.2	40.2	57.9	27.5	16.8
Canadian County, OK	70.1	33.2	33.0	62.1	33.0	15.6
Cleveland County, OK	79.2	32.4	39.8	62.1	29.7	16.0
Logan County, OK	62.3	22.8	38.8	42.6	27.7	15.3
Oklahoma County, OK	75.8	29.3	41.0	57.5	25.9	17.4
Oklahoma City, OK MSA	75.2	29.4	39.8	56.4	26.7	16.5
Oklahoma	71.1	30.5	37.9	52.5	24.5	16.0

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The housing affordability ratio¹ in the AA, at 36.8 percent, was comparable to the state of Oklahoma figure of 37.8 percent. Housing affordability ratios for the four AA counties ranged from 35.3 percent in Oklahoma County to 43.1 percent in Canadian County.
- The median housing value in the AA of \$163,877 was above the state of Oklahoma figure of \$142,400. The median housing values in the four AA counties ranged from \$157,500 in Oklahoma County to \$176,000 in Logan County.
- A community member stated the housing stock in the area continues to increase as more people move to Oklahoma City and that the market is recognized as being affordable.

Table 14

Unemployment Rates					
Assessment Area: Oklahoma City, Oklahoma Metropolitan					
Area	2017	2018	2019	2020	2021
Oklahoma City, Oklahoma Metropolitan	3.6	3.0	2.9	6.2	3.7
Canadian County, OK	3.3	2.7	2.7	5.9	3.2
Cleveland County, OK	3.3	2.8	2.7	5.7	3.2
Logan County, OK	3.5	2.9	2.7	5.2	3.3
Oklahoma County, OK	3.8	3.2	3.0	6.5	4.1
Oklahoma City, OK MSA	3.6	3.0	2.9	6.2	3.7
Oklahoma	4.0	3.3	3.1	6.2	3.8

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

¹ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

- The increase in unemployment rates during 2020 was driven by the COVID-19 pandemic (pandemic). The overall effect in the AA was similar to the State of Oklahoma. However, unemployment in the AA has largely returned to pre-pandemic levels.
- Major industries in the AA include government, aviation/aerospace, energy, healthcare, and hospitality and entertainment.
- Major employers in the AA include the State of Oklahoma, Tinker Air Force Base, University of Oklahoma, INTEGRIS, FAA Mike Moroney Aeronautical Center, and retail businesses including Walmart Inc., Hobby Lobby, and Amazon.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE OKLAHOMA CITY, OKLAHOMA METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the Oklahoma City, Oklahoma Metropolitan AA is good.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in the AA includes 1,057 small business, 431 home mortgage, and 222 small farm loans.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank's flexible lending products is discussed in the overall Institution section of this report.

Geographic Distribution of Loans

The bank's overall geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage and small business loans reflects adequate penetration, while the distribution of small farm loans reflects excellent penetration.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. As illustrated in Table 15, the distribution of 2021 home mortgage loans among LMI census tracts was comparable to the aggregate lending data and the demographic figure of owner-occupied units.

The geographic distribution of home mortgage loans in 2020 reflected penetration levels below 2021 lending patterns; however, performance in 2022 was more consistent with 2021 lending patterns.

An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2021 home purchase loans among LMI census tracts was comparable to the aggregate lending data, as well as the demographic figure.

The geographic distribution of home purchase loans in 2020 reflected lending levels below 2021 lending patterns, while lending in 2022 was more consistent with 2021 lending patterns.

An analysis of the dispersion of loans was conducted and revealed conspicuous gaps or lapses in 2020 lending that included LMI tract(s); however, the overall conclusion for the two-year analysis of lending performance was not impacted due to the bank's overall home purchase loan penetration among LMI tracts during the analysis period.

Home Refinance Loans

The geographic distribution of home refinance lending is excellent. The distribution of 2021 home refinance loans among low-income tracts was above the aggregate lending figure by number volume, below by dollar volume, and below the demographic figure. Lending among moderate-income census tracts was significantly above aggregate lending data by number and dollar volume, and comparable to the demographic figure.

The geographic distribution of home refinance loans in 2020 and 2022 reflected lending levels below 2021 lending patterns, but still in line with aggregate lenders and the demographic figures.

An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 15

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Oklahoma City, Oklahoma Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Lo w	0	0.0	2.0	0	0.0	1.1	1	1.3	2.3	84	0.4	1.4	3.7
Mo d e r a t e	3	4.8	14.0	598	3.9	9.3	10	12.7	14.5	1,576	7.5	9.6	19.7
M i d d l e	22	35.5	35.5	3,409	22.3	30.3	29	36.7	36.9	6,955	33.2	31.5	39.9
U p p e r	37	59.7	48.4	11,266	73.8	59.1	39	49.4	46.2	12,364	58.9	57.2	36.7
U n k n o w n	0	0.0	0.1	0	0.0	0.2	0	0.0	0.1	0	0.0	0.2	0.1
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	62	100.0	100.0	15,273	100.0	100.0	79	100.0	100.0	20,979	100.0	100.0	100.0
Refinance Loans													
Lo w	0	0.0	1.0	0	0.0	0.5	1	1.8	1.2	52	0.5	0.7	3.7
Mo d e r a t e	16	14.5	9.0	1,305	6.2	5.7	11	20.0	11.1	1,305	11.3	7.3	19.7
M i d d l e	27	24.5	32.6	4,474	21.1	26.1	15	27.3	35.3	2,867	24.9	29.1	39.9
U p p e r	66	60.0	57.3	15,002	70.9	67.5	28	50.9	52.2	7,313	63.4	62.7	36.7
U n k n o w n	1	0.9	0.2	377	1.8	0.2	0	0.0	0.1	0	0.0	0.2	0.1
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	110	100.0	100.0	21,158	100.0	100.0	55	100.0	100.0	11,537	100.0	100.0	100.0
Home Improvement Loans													
Lo w	0	0.0	3.1	0	0.0	2.2	0	0.0	2.8	0	0.0	1.8	3.7
Mo d e r a t e	1	20.0	11.9	70	47.0	8.6	4	100.0	13.7	144	100.0	10.3	19.7
M i d d l e	1	20.0	38.0	17	11.4	31.3	0	0.0	34.7	0	0.0	29.7	39.9
U p p e r	3	60.0	46.9	62	41.6	57.4	0	0.0	48.7	0	0.0	58.0	36.7
U n k n o w n	0	0.0	0.1	0	0.0	0.4	0	0.0	0.1	0	0.0	0.1	0.1
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	5	100.0	100.0	149	100.0	100.0	4	100.0	100.0	144	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Lo w	0	0.0	10.2	0	0.0	4.4	0	0.0	12.9	0	0.0	4.3	8.5
Mo d e r a t e	0	0.0	40.3	0	0.0	29.4	1	33.3	40.3	198	8.1	34.9	39.8
M i d d l e	2	100.0	29.8	444	100.0	32.7	2	66.7	30.3	2,234	91.9	34.8	32.6
U p p e r	0	0.0	19.0	0	0.0	32.9	0	0.0	16.2	0	0.0	22.5	17.7
U n k n o w n	0	0.0	0.7	0	0.0	0.6	0	0.0	0.3	0	0.0	3.5	1.4
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	2	100.0	100.0	444	100.0	100.0	3	100.0	100.0	2,432	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied
Lo w	0	0.0	1.7	0	0.0	1.0	2	1.4	1.9	136	0.4	1.3	3.7
Mo d e r a t e	21	11.6	12.1	2,003	5.4	8.9	26	18.2	13.2	3,223	9.1	10.4	19.7
M i d d l e	53	29.3	34.5	8,364	22.6	28.8	47	32.9	36.3	12,181	34.3	30.9	39.9
U p p e r	106	58.6	51.5	26,330	71.0	61.0	68	47.6	48.4	19,927	56.2	57.0	36.7
U n k n o w n	1	0.6	0.1	377	1.0	0.2	0	0.0	0.1	0	0.0	0.4	0.1
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	181	100.0	100.0	37,074	100.0	100.0	143	100.0	100.0	35,467	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The geographic distribution of small business lending is adequate. As illustrated in Table 16, the distribution of 2021 small business loans among low-income tracts was comparable to the aggregate lending data by number and dollar volume, and the demographic figure of the percentage of businesses. Lending among moderate-income tracts was above the aggregate lending data by number volume, and comparable by dollar volume and to the demographic figure.

The geographic distribution of 2020 small business loans reflected penetration levels consistent with 2021 lending patterns. However, the geographic distribution of 2022 small business loans reflected excellent penetration among LMI census tracts.

An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 16

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Oklahoma City, Oklahoma Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	15	3.1	4.4	2,933	5.8	5.8	8	2.0	4.5	1,754	4.5	5.6	4.7
Moderate	117	23.8	20.5	11,898	23.6	23.5	109	27.0	20.3	9,203	23.9	22.0	23.3
Middle	213	43.4	33.6	19,277	38.2	32.4	165	40.8	33.7	14,213	36.8	33.9	34.6
Upper	140	28.5	38.5	15,938	31.6	33.4	118	29.2	38.6	13,137	34.1	33.8	34.0
Unknown	6	1.2	2.6	355	0.7	4.8	4	1.0	2.3	269	0.7	4.6	3.4
Tract-Unk	0	0.0	0.4	0	0.0	0.2	0	0.0	0.7	0	0.0	0.1	
Total	491	100.0	100.0	50,401	100.0	100.0	404	100.0	100.0	38,576	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Small Farm Lending

The geographic distribution of small farm lending is excellent. As illustrated in Table 17, the bank did not originate any small farm loans in low-income tracts in 2020 or 2021; however, this was comparable to low levels of aggregate lending data and the low demographic figures of the percentages of farms, which indicate limited opportunities to lend. In comparison, lending among moderate-income tracts was significantly above the aggregate lending data and the demographic figure for 2020 and 2021. However, lending

in moderate-income tracts for 2022 was below prior year performance in the moderate-income tracts and similar in the low-income tracts.

An analysis of the dispersion of loans was conducted and revealed gaps or lapses including in LMI tracts, particularly for 2022 lending; however, this did not impact the overall conclusion due to the bank’s overall distribution performance in moderate-income tracts and the level of competition in the AA.

Table 17

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Oklahoma City, Oklahoma Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.6	0	0.0	0.8	0	0.0	0.5	0	0.0	1.4	1.9
Moderate	33	42.3	18.5	1,968	38.1	16.9	27	36.0	13.7	1,863	32.7	14.0	14.7
Middle	29	37.2	49.3	2,377	46.0	50.9	31	41.3	52.7	2,419	42.4	57.4	42.5
Upper	16	20.5	31.0	818	15.8	29.6	17	22.7	32.3	1,419	24.9	27.2	40.5
Unknown	0	0.0	0.2	0	0.0	1.7	0	0.0	0.2	0	0.0	0.0	0.5
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.5	0	0.0	0.1	
Total	78	100.0	100.0	5,163	100.0	100.0	75	100.0	100.0	5,701	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 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 and Farms of Different Sizes

The bank’s lending has a good distribution among individuals of different income levels and businesses and farms of different sizes. Small business and small farm lending reflects good penetration, while home mortgage lending reflects adequate penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2021 home mortgage loans to LMI borrowers was below the aggregate lending data by number and dollar volume, and below the demographic figure of families by family income.

The borrower distribution of 2020 home mortgage loans reflected performance above that of 2021 lending patterns, which drove the overall adequate conclusion considering higher loan volumes; however, the borrower distribution of 2022 home mortgage loans reflected performance consistent with 2021 lending patterns.

Home Purchase Loans

The borrower distribution of home purchase lending is poor. The distribution of 2021 home purchase loans to low-income borrowers was comparable to aggregate lending data, and below the demographic figure. Lending to moderate-income borrowers was below the aggregate lending data as well as the demographic figure.

The borrower distribution of 2020 and 2022 home purchase loans was consistent with 2021 lending patterns.

Home Refinance Loans

The borrower distribution of home refinance lending is poor. The distribution of 2021 home refinance loans to low-income borrowers was below aggregate lending data by number volume and the demographic figure, and comparable to aggregate lending data by dollar volume. Lending to moderate-income borrowers was below all aggregate lending data as well as the demographic figure.

The borrower distribution of 2020 home refinance loans was above 2021 lending levels, with better performance to moderate-income borrowers, while 2022 lending levels were consistent with 2021 patterns.

Table 18

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Oklahoma City, Oklahoma Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$ (000)	\$ %	\$ %	#	%	%	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Lo w	2	3.2	6.3	260	17	3.6	3	3.8	5.2	359	17	2.9	21.3
Mo d e r a t e	7	11.3	19.6	1,118	7.3	15.2	5	6.3	16.1	708	3.4	12.2	17.3
M i d d l e	14	22.6	19.8	3,003	19.7	19.0	11	13.9	17.8	2,845	13.6	16.8	20.3
U p p e r	29	46.8	32.3	8,688	56.9	42.7	32	40.5	30.7	10,492	50.0	40.0	41.0
U n k n o w n	10	16.1	21.9	2,204	14.4	19.4	28	35.4	30.2	6,575	31.3	28.1	0.0
T o t a l	62	100.0	100.0	15,273	100.0	100.0	79	100.0	100.0	20,979	100.0	100.0	100.0
Refinance Loans													
Lo w	2	1.8	3.2	141	0.7	1.3	0	0.0	4.1	0	0.0	2.0	21.3
Mo d e r a t e	18	16.4	10.6	2,362	11.2	6.5	4	7.3	12.2	440	3.8	8.0	17.3
M i d d l e	8	7.3	15.7	1,334	6.3	12.3	9	16.4	17.1	1,150	10.0	13.9	20.3
U p p e r	46	41.8	41.0	13,650	64.5	49.6	23	41.8	35.6	6,793	58.9	43.5	41.0
U n k n o w n	36	32.7	29.6	3,671	17.4	30.3	19	34.5	31.0	3,154	27.3	32.7	0.0
T o t a l	110	100.0	100.0	21,158	100.0	100.0	55	100.0	100.0	11,537	100.0	100.0	100.0
Home Improvement Loans													
Lo w	1	20.0	6.5	30	20.1	3.3	0	0.0	5.9	0	0.0	3.3	21.3
Mo d e r a t e	0	0.0	12.5	0	0.0	8.6	1	25.0	12.2	26	18.1	8.4	17.3
M i d d l e	2	40.0	18.8	29	19.5	13.7	0	0.0	19.5	0	0.0	15.1	20.3
U p p e r	0	0.0	52.0	0	0.0	62.1	0	0.0	52.5	0	0.0	59.6	41.0
U n k n o w n	2	40.0	10.2	90	60.4	12.2	3	75.0	9.8	118	81.9	13.6	0.0
T o t a l	5	100.0	100.0	149	100.0	100.0	4	100.0	100.0	144	100.0	100.0	100.0
Total Home Mortgage Loans													
Lo w	7	3.9	4.7	481	13	2.5	3	2.1	4.7	359	1.1	2.5	21.3
Mo d e r a t e	25	14.0	14.9	3,480	9.5	10.9	10	7.1	14.2	1,174	3.6	10.3	17.3
M i d d l e	24	13.4	17.3	4,366	11.9	15.5	21	15.0	17.3	4,120	12.5	15.5	20.3
U p p e r	75	41.9	35.4	22,338	61.0	45.1	56	40.0	33.0	17,535	53.1	41.4	41.0
U n k n o w n	48	26.8	27.6	5,965	16.3	26.0	50	35.7	30.8	9,847	29.8	30.3	0.0
T o t a l	179	100.0	100.0	36,630	100.0	100.0	140	100.0	100.0	33,035	100.0	100.0	100.0
<p><i>Source: 2021 FFIEC Census Data</i></p> <p><i>2011-2015 U.S. Census Bureau: American Community Survey</i></p> <p><i>Note: Percentages may not total 100.0 percent due to rounding.</i></p> <p><i>Multifamily loans are not included in the borrower distribution analysis.</i></p> <p><i>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</i></p>													

Small Business Lending

The borrower distribution of small business lending is good. The distribution of loans originated in 2021 to businesses with annual revenues of \$1 million or less (small businesses) reflected penetration levels significantly above aggregate lending data by number and dollar volume. The bank’s proportion of loans to small businesses was comparable to the demographic figure.

The borrower distribution of 2020 and 2022 small business loans reflected consistent performance to that of 2021 lending patterns.

Table 19

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Oklahoma City, Oklahoma Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	326	66.4	29.4	18,818	37.3	25.7	312	77.2	41.3	19,304	50.0	31.7	91.5
Over \$1 Million	149	30.3		30,070	59.7		81	20.0		18,453	47.8		7.4
Revenue Unknown	16	3.3		1,513	3.0		11	2.7		819	2.1		1.1
Total	491	100.0		50,401	100.0		404	100.0		38,576	100.0		100.0
By Loan Size													
\$100,000 or Less	374	76.2	86.6	11,776	23.4	29.8	313	77.5	90.9	7,930	20.6	34.2	
\$100,001 - \$250,000	62	12.6	7.5	10,005	19.9	20.2	54	13.4	5.0	8,607	22.3	18.1	
\$250,001 - \$1 Million	55	11.2	5.9	28,620	56.8	50.0	37	9.2	4.2	22,039	57.1	47.7	
Total	491	100.0	100.0	50,401	100.0	100.0	404	100.0	100.0	38,576	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	293	89.9		7,554	40.1		273	87.5		5,916	30.6		
\$100,001 - \$250,000	15	4.6		2,438	13.0		22	7.1		3,460	17.9		
\$250,001 - \$1 Million	18	5.5		8,826	46.9		17	5.4		9,928	51.4		
Total	326	100.0		18,818	100.0		312	100.0		19,304	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Small Farm Lending

The borrower distribution of small farm lending is good. The distribution of loans originated in 2021 to farms with annual revenues of \$1 million or less (small farms) reflected penetration levels above aggregate lending data by number volume and

comparable by dollar volume. The bank’s proportion of loans to small farms was comparable to the demographic figure.

The borrower distribution of 2020 and 2022 small farm loans reflected consistent performance to that of 2021 lending patterns.

Table 20

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Oklahoma City, Oklahoma Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	67	85.9	73.0	3,745	72.5	76.9	67	89.3	69.5	4,091	71.8	70.5	97.8
Over \$1 Million	7	9.0		972	18.8		7	9.3		1,595	28.0		2.1
Revenue Unknown	4	5.1		446	8.6		1	1.3		15	0.3		0.1
Total	78	100.0		5,163	100.0		75	100.0		5,701	100.0		100.0
By Loan Size													
\$100,000 or Less	61	78.2	85.1	1,863	36.1	36.4	56	74.7	85.4	1,718	30.1	35.6	
\$100,001 - \$250,000	14	17.9	9.7	2,406	46.6	28.4	16	21.3	9.7	2,924	51.3	30.2	
\$250,001 - \$500,000	3	3.8	5.2	894	17.3	35.2	3	4.0	4.9	1,059	18.6	34.2	
Total	78	100.0	100.0	5,163	100.0	100.0	75	100.0	100.0	5,701	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	55	82.1		1,506	40.2		54	80.6		1,603	39.2		
\$100,001 - \$250,000	10	14.9		1,661	44.4		11	16.4		1,929	47.2		
\$250,001 - \$500,000	2	3.0		578	15.4		2	3.0		559	13.7		
Total	67	100.0		3,745	100.0		67	100.0		4,091	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank provides a relatively high level of CD loans in the AA. The bank originated nine CD loans totaling almost \$30.0 million in this AA and was most responsive to area revitalization and stabilization needs. Examples of CD lending activities include:

- Financing totaling \$2.6 million for the construction of a hospitality facility that is considered responsive to area economic development needs. The property is located in a moderate-income tract and provides job creation for LMI individuals.
- Financing totaling \$2.9 million for the renovation and expansion of a commercial

retail property located in a moderate-income area. The impact of the loan will address area revitalization and stabilization needs and will include activities that help attract new, or retain existing, businesses or residents, including job creation.

Table 21

Community Development Loans – Oklahoma City Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	2	16,971
Economic Development	1	2,566
Revitalization and Stabilization	6	10,250
Total Loans	9	29,787

INVESTMENT TEST

The bank’s performance under the investment test in the Oklahoma City, Oklahoma Metropolitan AA is good. The bank has a significant level of qualified CD investments and grants and is occasionally in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits good responsiveness to the credit and CD needs of its AA. The composition of investments in the AA was a mixture of certificates of deposit in minority- and/or women-owned financial institutions, as well as a significant volume of donations distributed among organizations that provide activities that benefit area CD needs. Table 22 illustrates the volume of activities qualified and their respective CD criteria.

Examples of investments in the AA include:

- As indicated, the bank placed two certificates of deposit totaling \$500 thousand during the evaluation period in a minority- and/or women-owned financial institution.
- Four donations totaling \$5,950 were made to an area organization that provides small business resources and other support services to foster small business growth in the AA.

Table 22

Investments, Grants, and Donations – Oklahoma City Metropolitan AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	10	7	10	7
Community Services	0	0	2	500	70	59	72	559
Economic Development	0	0	0	0	9	10	9	10
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	2	500	90	76	92	576
¹ Book Value of Investment ² Original Market Value of Investment								

SERVICE TEST

The bank’s performance under the service test in the Oklahoma City, Oklahoma Metropolitan AA is good.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates ten banking facilities, including its headquarters, in the AA. One branch is located in a low-income census tract, five are in moderate-income census tracts, one is in a middle-income census tract, and three are located in upper-income census tracts. Furthermore, ATM units are accessible at all banking offices, except for one branch which is located in a moderate-income census tract and is in close proximity to a drive-through facility with an ATM.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. As discussed at the overall institution-level, the bank did not open or close any branches during the evaluation period.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Lobby and drive-through hours, as well as product offerings, are generally consistent across all the bank’s branch locations, which were previously discussed in the overall Institution section of this report.

Table 23

Retail Banking and Community Development Services – Oklahoma City, Oklahoma Metropolitan AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	10.0	50.0	10.0	30.0	0	100.0	7.5	25.8	32.6	29.2	0.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
11.1	44.1	11.1	33.3	0	100.0	6.0	24.6	36.7	31.1	1.5	100.0	
Changes in Branch Location	Number of Branches (#)					Net Change in Branch Locations (#)						
	Total Branches	Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total	
	10	0		0		0	0	0	0	0	0	
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	2	17	5	1	25	11						

¹ Based on 2022 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank provides a relatively high level of CD services. For this evaluation period, bank representatives performed 25 CD services across 11 organizations that were responsive to all CD needs, but particularly organizations that provide community services to LMI individuals and families. Capacities served by bank staff were predominately in board membership or financial and/or small business educational outreach sessions.

Examples of CD services performed in the AA include:

- A roundtable discussion hosted by the bank and led by executive bank management that provided financial expertise to various market leaders, business owners, and nonprofit executives to establish partnerships for impacting area community development needs, including needs of LMI individuals and those of small businesses. The roundtable sessions resulted in 8 CD services and 32 hours of banker time allocated to the activities.
- A member of the bank’s executive leadership provided 7 CD services across four area organizations during the evaluation period. Capacities served included board membership and multiple financial and/or small business educational instruction sessions.

**ENID, OKLAHOMA MSA ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE ENID, OKLAHOMA
MSA AA**

The bank's AA is comprised of the Enid, Oklahoma MSA in its entirety, which consists of Garfield County. Characteristics considered in the evaluation of the AA include:

- The AA is comprised of one low-, two moderate-, nine middle-, and five upper-income census tracts. Since the prior evaluation, the number of census tracts has increased by five. At the last evaluation there were three moderate-, six middle-, and three upper-income census tracts.
- Based on the 2020 ACS data, the population of the AA was 62,846.
- The bank operates one full-service branch in the AA that is located in a middle-income census tract. An on-site, cash-only ATM is available at the branch.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank had a 3.2 percent market share, ranking 4th out of 14 FDIC-insured depository institutions operating from 24 offices in the AA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ENID,
OKLAHOMA MSA AA**

The state of Oklahoma AA listed in the table below was reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in this area does not change the rating for the state of Oklahoma.

Table 24

Assessment Area	Lending Test	Investment Test	Service Test
Enid, Oklahoma AA	Below	Below	Below

**SOUTHWEST OKLAHOMA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SOUTHWEST OKLAHOMA AA

The bank's Southwest Oklahoma AA consists of Beckham, Custer, Kiowa, and Washita Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA is comprised of one moderate-, eleven middle-, and six upper-income census tracts. Since the prior evaluation, the total number of moderate-income census tracts has decreased by one, while the numbers of middle- and upper-income census tracts has increased by two and one, respectively. In 2022, the entirety of Kiowa County (three middle-income census tracts) was considered distressed, as determined annually by the FFIEC.
- The bank operates 5 of its 46 banking offices in the Southwest Oklahoma AA. Four branches are in middle-income census tracts, and the remaining branch is in an upper-income census tract.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank had a 9.8 percent market share, ranking 3rd out of 24 FDIC-insured depository institutions operating out of 47 offices in the AA.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed for meaningful performance context related to perspectives on area economic conditions and credit needs. The community member was a representative of a local economic development association.

Table 25

Population Change			
Assessment Area: Southwest Oklahoma			
Area	2015 Population	2020 Population	Percent Change
Southwest Oklahoma	73,229	70,356	(3.9)
Beckham County, OK	23,300	22,410	(3.8)
Custer County, OK	28,978	28,513	(1.6)
Kiowa County, OK	9,302	8,509	(8.5)
Washita County, OK	11,649	10,924	(6.2)
NonMSA Oklahoma	1,333,350	1,289,548	(3.3)
Oklahoma	3,849,733	3,959,353	2.8

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

- The AA has experienced an overall decrease in population between 2015 and 2020. In contrast, the state of Oklahoma has experienced a slight increase in population since 2015.
- According to the 2020 Census data, the largest population center in the AA is the town of Weatherford, in Custer County, with a population of 12,076.

Table 26

Median Family Income Change Assessment Area: Southwest Oklahoma			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Southwest Oklahoma	62,039	63,474	2.3
Beckham County, OK	70,142	61,832	(11.8)
Custer County, OK	58,817	69,596	18.3
Kiowa County, OK	53,791	51,921	(3.5)
Washita County, OK	64,115	62,336	(2.8)
NonMSA Oklahoma	56,258	58,565	4.1
Oklahoma	63,401	67,511	6.5
<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 moderate increase in MFI for the entire AA is driven exclusively by substantial growth within Custer County.
- The portion of families in the AA living below the poverty level in 2020, at 12.2 percent, is slightly above the state of Oklahoma figure of 11 percent. The portion of AA families living below the poverty level in the AA ranged from 9.2 percent in Washita County to 19.6 percent in Kiowa County.
- Concentration of LMI families in the AA ranged from 28.8 percent in Washita County to 44.4 percent in Kiowa County.

Table 27

Housing Cost Burden						
Assessment Area: Southwest Oklahoma						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Southwest Oklahoma	58.9	16.3	30.3	53.2	19.0	15.5
Beckham County, OK	57.0	20.8	25.5	64.2	19.6	19.4
Custer County, OK	65.2	12.4	35.1	58.0	19.5	15.3
Kiowa County, OK	48.3	14.7	31.5	36.4	22.0	13.1
Washita County, OK	50.0	19.6	23.6	45.0	14.3	11.5
NonMSA Oklahoma	64.4	27.6	34.5	48.4	21.4	15.5
Oklahoma	71.1	30.5	37.9	52.5	24.5	16.0

Source: HUD, 2015-2019 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The housing affordability ratio in the AA, at 43.2 percent, was above the statewide figure for Oklahoma at 37.8 percent, indicating the presence of more affordable housing. Housing affordability ratios within the AA ranged from 36.7 percent in Custer County to 58.6 percent in Washita County.
- The median housing value in the AA of \$114,439 is lower than the state of Oklahoma value of \$142,400. Median housing values within the AA ranged from \$66,200 in Kiowa County to \$140,100 in Custer County.

Table 28

Unemployment Rates					
Assessment Area: Southwest Oklahoma					
Area	2017	2018	2019	2020	2021
Southwest Oklahoma	3.6	2.6	2.8	6.3	3.7
Beckham County, OK	3.7	2.5	3.0	7.7	4.3
Custer County, OK	3.1	2.3	2.4	5.5	3.2
Kiowa County, OK	5.0	4.0	3.5	5.1	3.3
Washita County, OK	4.2	2.9	3.2	6.8	4.3
NonMSA Oklahoma	4.3	3.5	3.4	6.0	3.8
Oklahoma	4.0	3.3	3.1	6.2	3.8

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment in the area has trended similarly with the statewide figure and reflects a similar rate of unemployment as the overall state as of 2021.
- A community member stated that oil and gas, manufacturing, and transportation are important industries in the area, which is echoed with the major employers listed in the area.
- Major employers in the AA include Bar-S Foods Co (Clinton), Superior Fabrication, Inc (Elk City), Imation Corp (Weatherford), SKF USA Inc. (Hobart), and W-W Manufacturing Co, Inc (Thomas).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTHWEST OKLAHOMA AA

LENDING TEST

The bank's performance under the lending test in the Southwest Oklahoma AA is adequate.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of loans originated in the AA includes 935 small business, 764 small farm, and 273 home mortgage loans.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank's flexible lending products is discussed in the overall Institution section of this report.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of small business and small farm loans reflects adequate penetration, while the distribution of home mortgage loans reflects good penetration.

Home Mortgage Lending

The geographic distribution of home mortgage lending is good. As illustrated in Table 29, the geographic distribution of 2021 home mortgage loans among the AA's sole moderate-income census tract was comparable to aggregate lending data by number volume and the demographic figure of owner-occupied units and was below aggregate data by dollar volume.

The geographic distribution of home mortgage loans in 2020 reflected consistent lending patterns when compared to 2021 data. Lending patterns in 2022 were below 2021 levels, while still adequate. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2021 home purchase loans in the moderate-income census tract was comparable to aggregate data by number volume and the demographic figure and below aggregate data by dollar volume.

The geographic distribution of home purchase loans in 2020 and 2022 reflected penetration levels consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The distribution of 2021 home refinance loans in the moderate-income census tract was below the aggregate data by number volume and the demographic figure and significantly below by dollar volume.

The geographic distribution of home refinance loans in 2020 reflected performance above the penetration levels of 2021 lending patterns, which bolstered the overall conclusion. Due to low lending volume, 2022 refinance loans were not evaluated, as there was insufficient data to make a meaningful analysis. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 29

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Southwest Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	3	7.9	7.8	125	3.2	6.6	4	9.5	8.3	247	4.6	7.7	8.0
M i d d l e	12	31.6	34.2	1,065	26.9	26.8	13	31.0	35.3	1,119	20.7	30.3	47.8
U p p e r	23	60.5	58.0	2,767	69.9	66.6	25	59.5	56.3	4,047	74.8	61.9	44.2
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	38	100.0	100.0	3,957	100.0	100.0	42	100.0	100.0	5,413	100.0	100.0	100.0
Refinance Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	8	11.0	7.5	1,436	14.5	7.7	2	4.2	6.8	95	1.5	6.3	8.0
M i d d l e	26	35.6	33.1	2,872	29.1	29.0	20	41.7	32.5	2,649	42.0	27.9	47.8
U p p e r	39	53.4	59.3	5,573	56.4	63.4	26	54.2	60.7	3,556	56.4	65.8	44.2
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	73	100.0	100.0	9,881	100.0	100.0	48	100.0	100.0	6,300	100.0	100.0	100.0
Home Improvement Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	2	50.0	30.8	39	37.9	24.7	0	0.0	13.3	0	0.0	12.5	8.0
M i d d l e	2	50.0	23.1	64	62.1	15.2	2	40.0	30.0	54	37.8	16.0	47.8
U p p e r	0	0.0	46.2	0	0.0	60.1	3	60.0	56.7	89	62.2	71.5	44.2
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	4	100.0	100.0	103	100.0	100.0	5	100.0	100.0	143	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	0	0.0	20.0	0	0.0	26.4	0	0.0	42.9	0	0.0	59.6	31.4
M i d d l e	2	66.7	20.0	390	52.6	11.1	0	0.0	14.3	0	0.0	6.1	15.9
U p p e r	1	33.3	60.0	351	47.4	62.5	0	0.0	42.9	0	0.0	34.3	52.7
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	3	100.0	100.0	741	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	13	11.0	8.2	1,600	10.9	7.7	6	6.3	7.9	342	2.9	8.0	8.0
M i d d l e	42	35.6	33.3	4,391	29.9	27.4	35	36.8	34.5	3,822	32.2	29.0	47.8
U p p e r	63	53.4	58.5	8,691	59.2	64.9	54	56.8	57.6	7,692	64.9	62.9	44.2
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	118	100.0	100.0	14,682	100.0	100.0	95	100.0	100.0	11,856	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The geographic distribution of small business lending is adequate. As illustrated in Table 30, the distribution of loans in the moderate-income census tract was comparable to the aggregate data by number volume and dollar volume, and below the demographic figure of the percentage of total businesses.

The geographic distribution of small business loans in 2020 reflected penetration levels consistent with 2021 lending patterns. However, the geographic distribution of small business loans in 2022 reflected performance below 2021 lending patterns, with zero loans originated in the moderate-income tract.

An analysis of the dispersion of loans was conducted and revealed a conspicuous gap or lapse, particularly in the moderate-income tract for 2022 lending; however, this did not impact the overall conclusion given the overall adequate distribution in other years.

Table 30

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Southwest Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	47	16.5	16.6	2,308	20.4	29.6	40	8.7	11.7	1,487	12.2	16.8	15.5
Middle	115	40.4	44.9	3,532	31.2	33.0	224	48.5	47.6	4,069	33.5	43.3	39.7
Upper	123	43.2	37.1	5,485	48.4	36.9	198	42.9	39.3	6,605	54.3	39.4	44.8
Tract-Unk	0	0.0	1.3	0	0.0	0.5	0	0.0	1.4	0	0.0	0.5	
Total	285	100.0	100.0	11,325	100.0	100.0	462	100.0	100.0	12,161	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Small Farm Lending

The geographic distribution of small farm lending is adequate. As illustrated in Table 31, the distribution of 2021 small farm loans in the moderate-income census tract was comparable to the aggregate lending data and below the demographic figure of the percentage of farms.

The geographic distribution of small farm loans in 2020 and 2022 reflected penetration levels consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 31

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Southwest Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	2.3	3.1	73	0.6	3.2	6	2.4	3.7	116	0.9	3.1	8.0
Middle	172	65.6	71.9	9,590	73.2	76.0	159	64.4	69.1	9,373	69.5	76.6	57.8
Upper	84	32.1	24.9	3,435	26.2	20.8	82	33.2	27.0	3,999	29.6	20.2	34.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.1	
Total	262	100.0	100.0	13,098	100.0	100.0	247	100.0	100.0	13,488	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 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 and Farms of Different Sizes

The bank’s lending has a good distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of small business and small farm loans reflects excellent penetration, while the distribution of home mortgage loans reflects adequate penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate, driven primarily by the bank’s home refinance lending. The distribution of 2021 home mortgage loans to low-income borrowers was significantly above the aggregate lending data by number volume and dollar volume and below the demographic figure. Lending to moderate-income borrowers was comparable to aggregate data by number volume, and below aggregate lending data by dollar volume, as well as the demographic figure.

The borrower distribution of home mortgage loans in 2020 and 2022 reflected consistent penetration levels to 2021 lending performance.

Home Purchase Loans

The borrower distribution of home purchase lending is poor. The distribution of 2021 home purchase loans to low-income borrowers was comparable to the aggregate lending data but below the demographic figure. Lending to moderate-income borrowers was significantly below aggregate lending data by number volume, as well as the demographic figure, and below the aggregate lending data by dollar volume.

The borrower distribution of home purchase loans in 2020 reflected consistent penetration levels to 2021 lending performance. However, the borrower distribution of home purchase loans in 2022 was above 2021 lending performance, reflecting adequate performance.

Home Refinance Loans

The borrower distribution of home refinance lending is good. The distribution of 2021 home refinance loans to low-income borrowers was significantly above the aggregate lending data by number and dollar volume, but significantly below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data by number and dollar volume and below the demographic figure.

The borrower distribution of home refinance loans in 2020 reflected penetration levels above 2021 lending performance, while the 2022 distribution reflected penetration below 2021 lending performance, but still adequate.

Table 32

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Southwest Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	# %	# %	\$(000)	\$ %	\$ %	#	# %	# %	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Lo w	2	5.3	5.1	121	3.1	3.0	3	7.1	6.3	179	3.3	3.1	19.9
Mo d e r a t e	3	7.9	14.5	190	4.8	11.1	2	4.8	15.0	203	3.8	10.9	15.9
M i d d l e	6	15.8	23.1	653	16.5	19.9	8	19.0	16.4	805	14.9	14.7	17.7
U p p e r	14	36.8	35.9	2,242	56.7	46.2	17	40.5	34.0	3,508	64.8	43.4	46.5
U n k n o w n	13	34.2	21.4	751	19.0	19.8	12	28.6	28.3	718	13.3	27.8	0.0
T o t a l	38	100.0	100.0	3,957	100.0	100.0	42	100.0	100.0	5,413	100.0	100.0	100.0
Re finance Loans													
Lo w	1	1.4	1.7	40	0.4	0.6	3	6.3	2.6	221	3.5	1.2	19.9
Mo d e r a t e	7	9.6	4.8	396	4.0	2.4	4	8.3	7.5	350	5.6	5.1	15.9
M i d d l e	8	11.0	12.3	1,099	11.1	10.0	2	4.2	14.3	331	5.3	11.1	17.7
U p p e r	32	43.8	50.9	6,019	60.9	58.7	23	47.9	46.9	4,530	71.9	54.8	46.5
U n k n o w n	25	34.2	30.3	2,327	23.6	28.3	16	33.3	28.7	868	13.8	27.8	0.0
T o t a l	73	100.0	100.0	9,881	100.0	100.0	48	100.0	100.0	6,300	100.0	100.0	100.0
Home Improvement Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	1	20.0	6.7	20	14.0	4.7	19.9
Mo d e r a t e	1	25.0	7.7	13	12.6	1.5	2	40.0	6.7	77	53.8	3.7	15.9
M i d d l e	2	50.0	26.9	65	63.1	19.3	0	0.0	16.7	0	0.0	12.9	17.7
U p p e r	1	25.0	61.5	25	24.3	78.7	1	20.0	53.3	31	21.7	63.2	46.5
U n k n o w n	0	0.0	3.8	0	0.0	0.5	1	20.0	16.7	15	10.5	15.6	0.0
T o t a l	4	100.0	100.0	103	100.0	100.0	5	100.0	100.0	143	100.0	100.0	100.0
Total Home Mortgage Loans													
Lo w	3	2.6	3.4	161	1.2	1.7	7	7.4	4.7	420	3.5	2.3	19.9
Mo d e r a t e	11	9.6	9.5	599	4.3	6.3	8	8.4	11.8	630	5.3	8.4	15.9
M i d d l e	16	13.9	17.3	1,817	13.0	14.3	10	10.5	15.3	1,136	9.6	13.1	17.7
U p p e r	47	40.9	41.5	8,286	59.4	51.3	41	43.2	38.6	8,069	68.1	47.6	46.5
U n k n o w n	38	33.0	28.3	3,078	22.1	26.4	29	30.5	29.6	1,601	13.5	28.6	0.0
T o t a l	115	100.0	100.0	13,941	100.0	100.0	95	100.0	100.0	11,856	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 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.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The borrower distribution of small business lending is excellent. The distribution of loans originated in 2021 to businesses with annual revenues of \$1 million or less (small businesses) reflected penetration levels significantly above aggregate lending data by

number and dollar volume. The bank’s proportion of loans to small businesses was comparable to the demographic figure.

The borrower distribution of 2020 small business loans reflected performance below 2021 lending patterns, while still being good. The borrower distribution of 2022 small business loans reflected performance consistent with 2021 lending patterns.

Table 33

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Southwest Oklahoma													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	240	84.2	47.3	6,686	59.0	30.2	437	94.6	50.9	9,050	74.4	37.5	89.3
Over \$1 Million	30	10.5		4,318	38.1		24	5.2		3,094	25.4		8.6
Revenue Unknown	15	5.3		321	2.8		1	0.2		17	0.1		2.1
Total	285	100.0		11,325	100.0		462	100.0		12,161	100.0		100.0
By Loan Size													
\$100,000 or Less	265	93.0	93.1	6,161	54.4	46.9	441	95.5	95.3	7,427	61.1	54.5	
\$100,001 - \$250,000	13	4.6	4.4	1,978	17.5	19.5	15	3.2	3.1	2,187	18.0	18.0	
\$250,001 - \$1 Million	7	2.5	2.5	3,186	28.1	33.6	6	1.3	1.6	2,547	20.9	27.4	
Total	285	100.0	100.0	11,325	100.0	100.0	462	100.0	100.0	12,161	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	230	95.8		4,602	68.8		425	97.3		6,844	75.6		
\$100,001 - \$250,000	7	2.9		983	14.7		10	2.3		1,431	15.8		
\$250,001 - \$1 Million	3	1.3		1,101	16.5		2	0.5		775	8.6		
Total	240	100.0		6,686	100.0		437	100.0		9,050	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Small Farm Lending

The borrower distribution of small farm lending is excellent. The distribution of loans originated in 2021 to farms with annual revenues of \$1 million or less (small farms) reflected penetration levels above aggregate lending data and comparable to the demographic figure.

The borrower distribution of 2020 and 2022 small farm loans reflected consistent performance to that of 2021 lending patterns.

Table 34

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Southwest Oklahoma													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	%	%	#	%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	240	91.6	78.6	12,049	92.0	86.0	239	96.8	80.1	12,490	92.6	87.8	97.1
Over \$1 Million	3	1.1		540	4.1		4	1.6		840	6.2		2.9
Revenue Unknown	19	7.3		509	3.9		4	1.6		158	1.2		0.0
Total	262	100.0		13,098	100.0		247	100.0		13,488	100.0		100.0
By Loan Size													
\$100,000 or Less	225	85.9	84.1	6,156	47.0	39.6	209	84.6	84.3	6,219	46.1	39.6	
\$100,001 - \$250,000	30	11.5	11.5	4,774	36.4	35.0	32	13.0	12.4	5,251	38.9	37.9	
\$250,001 - \$500,000	7	2.7	4.4	2,168	16.6	25.4	6	2.4	3.3	2,018	15.0	22.6	
Total	262	100.0	100.0	13,098	100.0	100.0	247	100.0	100.0	13,488	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	206	85.8		5,778	48.0		206	86.2		6,179	49.5		
\$100,001 - \$250,000	28	11.7		4,403	36.5		28	11.7		4,593	36.8		
\$250,001 - \$500,000	6	2.5		1,868	15.5		5	2.1		1,718	13.8		
Total	240	100.0		12,049	100.0		239	100.0		12,490	100.0		

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Community Development Lending

The bank provides an adequate level of CD loans in this AA. As illustrated in Table 35, the bank originated two CD loans totaling \$7.0 million in this AA, both of which were responsive to area revitalization and stabilization needs. In both instances, the financing supported two commercial entities operating in distressed areas with activities that help attract new, or retain existing, businesses or residents, including job creation or retention for LMI individuals.

Table 35

Community Development Loans – Southwest Oklahoma AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	0	0
Economic Development	0	0
Revitalization and Stabilization	2	6,945
Total Loans	2	6,945

INVESTMENT TEST

The bank’s performance under the investment test in the Southwest Oklahoma AA is adequate. The bank has an adequate level of qualified CD investments and grants but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments although it exhibits adequate responsiveness to the credit and CD needs of its AA. As illustrated in Table 36, the bank’s investment activities within the AA were comprised of philanthropic donations primarily made to organizations that provide community services to LMI individuals and families.

Examples of CD donations in the AA include:

- The bank made three donations totaling \$25,624 to an educational facility located in one of the AA’s rural communities that possess a substantial majority of its student population eligible for free or reduced lunches.
- The bank made four donations totaling \$10,000 to an area economic development organization for the benefit of area small business programs and support services.

Table 36

Investments, Grants, and Donations – Southwest Oklahoma AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	18	33	18	33
Economic Development	0	0	0	0	4	10	4	10
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	0	0	22	43	22	43

¹ Book Value of Investment
² Original Market Value of Investment

SERVICE TEST

The bank’s performance under the service test in the Southwest Oklahoma AA is good.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates five banking facilities in the AA. Four branches are in middle-income census tracts and one branch is located in an upper-income census tract. One branch is a drive-through only facility and ATM units are accessible at all banking offices.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Lobby and drive-through hours, as well as product offerings, are generally consistent across all the bank’s branch locations, which were previously discussed in the overall Institution section of this report.

Table 37

Retail Banking and Community Development Services – Southwest Oklahoma AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	80.0	20.0	0.0	100.0	0.0	5.6	61.1	33.3	0.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
0.0	0.0	80.0	20.0	0.0	100.0	0.0	7.4	55.4	37.2	0.0	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	5		0	0			0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization		Total Services	Total Organizations					
	0	6	4	2		12	7					
¹ Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank provides a relatively high level of CD services in the AA. During the evaluation period, 4 bank representatives performed 12 CD services to 7 organizations in the AA.

The capacities of bank staff included board membership and treasurer positions, as well as financial literacy instruction in area schools that contain a majority student population eligible for free or reduced lunches.

Examples of CD services performed in the AA include:

- A bank representative provided six CD services to three area organizations in board membership capacities. The organizations were considered responsive to area economic development needs and revitalization and stabilization needs.
- A bank representative provided two CD services as a treasurer on the board of a rural area non-profit agency that manages donations and gifts and distributes the funding to other area community services organizations that serve LMI individuals and families in need.

**NORTH CENTRAL OKLAHOMA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NORTH CENTRAL OKLAHOMA AA

The bank's AA is comprised of Kingfisher County in its entirety. Characteristics considered in the evaluation of this AA include:

- The AA is comprised of two middle- and two upper-income census tracts. At the prior evaluation, the AA reflected four upper-income census tracts.
- Based on the 2020 ACS data, the population of the AA was 15,184.
- The bank operates two full-service branches and one limited-service (drive-through) branch in the AA. On-site, cash-only ATM units are located at the full-service branch in Hennessey and at the Kingfisher limited-service branch.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank had a 26.0 percent market share, ranking first out of six FDIC-insured depository institutions operating from eleven offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTH CENTRAL OKLAHOMA AA

The state of Oklahoma AA listed in the table below was reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in this area does not change the rating for the state of Oklahoma.

Table 38

Assessment Area	Lending Test	Investment Test	Service Test
North Central Oklahoma AA	Exceeds	Below	Below

STATE OF TEXAS

CRA rating for Texas:	Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	Low Satisfactory
The Service Test is rated:	Outstanding

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to AA credit needs although the bank makes limited use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans including LMI is good.
- The bank makes a relatively high level of CD loans within its AAs.

Investment Test

- The bank makes an adequate level of qualified CD investments and grants and is occasionally in a leadership position. In addition, while the bank makes rare use of innovative and/or complex investments to support CD initiatives, it exhibits adequate responsiveness to the credit and CD needs throughout its Texas AAs.

Service Test

- The bank's delivery systems are reasonably accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its Texas AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Texas was consistent with the overall scope for the institution. Full-scope reviews were conducted for the Dallas – Fort Worth Combined Metropolitan AA, Coleman County, Texas AA, and North Central Texas AA. Limited-scope reviews were conducted for the Amarillo, Texas Metropolitan AA, Central Texas

AA, Childress County, Texas AA, East Texas Panhandle AA, and West Texas Panhandle AA to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state evaluation.

The state conclusion placed the greatest weight on activities conducted in the Dallas – Fort Worth Combined Metropolitan and North Central Texas AAs based on the concentrations of branching, lending, and deposits held in these AAs, with the most weight on performance in the Dallas – Fort Worth Combined Metropolitan AA.

The analysis of loans originated in the state includes 4,308 small business, 1,635 small farm, and 875 home mortgage loans. Weighting among individual product groups aligns with discussion in the overall Institution Scope of Examination section of this report.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN TEXAS

The bank delineates 9 of its 13 AAs and operates 27 of its 46 branches in the state of Texas. The bank operates 8 branches in the geographically expansive and densely populated Dallas – Fort Worth Combined Metropolitan AA, while its remaining branches are distributed among lessor populated and predominately rural AAs throughout the state. Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report, with a primary emphasis on commercial lending, followed by agricultural and residential real estate lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

The bank's performance under the lending test in the state of Texas is high satisfactory. The lending test conclusion in the Dallas – Fort Worth Combined Metropolitan AA is good, while the lending test conclusion in the North Central Texas and Coleman County, Texas AAs are adequate.

With respect to the geographic and borrower distribution analyses for home mortgage lending, some products were not evaluated at the individual product level due to having insufficient volume for a meaningful analysis. As such, only home purchase and home refinance lending were evaluated at the individual product level for the Dallas – Fort Worth Combined Metropolitan AA, whereas only home purchase lending was evaluated for the Coleman County, Texas AA and the North Central Texas AA.

Lending Activity

The bank’s overall lending activities in the state of Texas reflect good responsiveness to AA credit needs. The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers.

Geographic Distribution of Loans

The bank’s overall geographic distribution of lending within the state of Texas reflects adequate distribution among the different census tracts and dispersion throughout the AAs. This conclusion is consistent among the three full scope-reviewed AAs.

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

The bank’s lending within the state of Texas has an overall good penetration among individuals of different income levels and businesses and farms of different sizes. This conclusion is consistent among the three full scope-reviewed AAs.

Community Development Lending

The bank provides a relatively high level of CD loans within the state of Texas. The bank originated 33 CD loans totaling \$121.0 million in AAs within the state, which accounted for 67.3 percent of bank-wide CD loans by number and 71.2 percent by dollar volume. The predominate area where CD lending occurred was in the Dallas – Fort Worth Combined Metropolitan AA where 29 loans totaling \$118.1 million were originated. As the table illustrates, CD lending within the state was most responsive to area revitalization and stabilization needs.

Table 39

Community Development Loans – State of Texas		
Community Development Purpose	#	\$(000)
Affordable Housing	9	49,909
Community Services	2	2,106
Economic Development	3	36,004
Revitalization and Stabilization	19	32,985
Total Loans	33	121,004

INVESTMENT TEST

The bank’s overall performance under the investment test in the state of Texas is low satisfactory. The investment test in the Dallas – Fort Worth Combined Metropolitan AA is good, while the investment test conclusions for the North Central Texas and Coleman County, Texas AAs are poor.

The bank has an adequate level of qualified CD investments and grants within Texas and is occasionally in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits adequate responsiveness to the credit and CD needs of its AAs. As illustrated in Table 40, the substantial majority of investment activities were comprised of donations which were made to organizations that provide community services to LMI individuals. It is noted that 50.0 percent of donations by number and 77.2 percent by dollar volume were allocated to the Dallas – Fort Worth Combined Metropolitan AA and the remaining distributed across the bank’s remaining seven AAs in the state. While responsive to the needs of the bank’s largest AA, the limited investments in its remaining Texas AAs, and in particular the other full scope-reviewed AAs, influenced the overall state conclusion.

Table 40

Investments, Grants, and Donations – State of Texas								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	4	9	4	9
Community Services	0	0	3	750	102	79	105	829
Economic Development	2	4,769	0	0	14	21	16	4,790
Revitalization and Stabilization	0	0	0	0	1	5	1	5
Total	2	4,769	3	750	121	114	126	5,633

¹ Book Value of Investment
² Original Market Value of Investment

SERVICE TEST

The bank’s overall performance under the service test in the state of Texas is outstanding. This conclusion was derived from excellent service test ratings for the Dallas – Fort Worth Combined Metropolitan and North Central Texas AAs, while the Coleman County, Texas AA rating is adequate.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Texas are reasonably accessible to the bank’s various geographies and to individuals of different income levels in each AA. The bank operates 2 of its 27 Texas branches in LMI census tracts, while the remaining 25 branches are distributed among middle- and upper-income census tracts.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. As

discussed in the overall Institution Service Test section, there were no branch openings or closures since the prior evaluation.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Lobby and drive-through hours, as well as product offerings, are generally consistent across all the bank’s branch locations and AAs, which were previously discussed in the overall Institution section of this report.

Table 41

Retail Banking and Community Development Services – State of Texas												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	11.1	55.6	33.3	0.0	100.0	11.5	29.9	29.8	27.4	1.3	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
0.0	14.3	42.9	42.9	0.0	100.0	11.2	28.5	31.6	28.0	0.7	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	27		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	11	99		12		2		124		40		
¹ Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services within the state of Texas. As illustrated in Table 41, bank representatives performed 124 CD services to 40 area organizations throughout its Texas AAs. The CD services were most responsive to organizations which provide community services to LMI individuals and were generally comprised of board or committee membership providing technical assistance on financial matters, such as budgeting, financial planning, and credit review; financial education and literacy; and supporting organizations’ marketing and fundraising efforts.

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

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE DALLAS – FORT WORTH COMBINED METROPOLITAN AA

The bank’s Dallas – Fort Worth Combined Metropolitan AA consists of Dallas, Ellis, Parker, and Tarrant Counties in their entirety. These counties are four of the eleven counties that comprise the Dallas – Fort Worth – Arlington, Texas MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA is comprised of 143 low-, 365 moderate-, 331 middle-, 304 upper-, and 16 unknown-income census tracts. Since the prior evaluation, the number of census tracts has increased by 211. The number of low-income census tracts has decreased by 17, and the number of moderate-income census tracts has increased by 82.
- The bank operates eight full-service offices with on-site, cash-only ATMs in the AA, including one branch in a moderate-income census tract. Additionally, the bank operates one loan production office (LPO) within the AA.
- According to the June 30, 2022 FDIC Market Share Report, the bank had a 0.3 percent market share, ranking 36th out of 144 FDIC-insured institutions operating from 1,057 locations in the AA.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed for meaningful performance context related to perspectives on area economic conditions and credit needs. The community member represented an organization focused on economic development.

Table 42

Population Change			
Assessment Area: Dallas – Fort Worth Combined Metropolitan Area			
Area	2015 Population	2020 Population	Percent Change
Dallas - Fort Worth Combined Metropolitan Area	4,678,005	5,064,856	8.3
Dallas County, TX	2,485,003	2,613,539	5.2
Ellis County, TX	157,058	192,455	22.5
Parker County, TX	121,418	148,222	22.1
Tarrant County, TX	1,914,526	2,110,640	10.2
Dallas-Plano-Irving, TX MD	4,519,004	5,129,966	13.5
Fort Worth-Arlington-Grapevine, TX 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 above, the AA includes a significant portion of the overall MSA population, at 66.3 percent, based on 2020 Census information.
- During the period from 2015 to 2020, most of the counties in the AA experienced substantial population growth; however, the overall growth in the AA was outpaced by the state of Texas, as the AA was hampered by limited growth in Dallas County.

Table 43

Median Family Income Change			
Assessment Area: Dallas – Fort Worth Combined Metropolitan Area			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Dallas - Fort Worth Combined Metropolitan Area	66,129	76,566	15.8
Dallas County, TX	61,072	69,689	14.1
Ellis County, TX	78,280	89,870	14.8
Parker County, TX	88,541	97,507	10.1
Tarrant County, TX	76,367	82,856	8.5
Dallas-Plano-Irving, TX MD	77,736	88,315	13.6
Fort Worth-Arlington-Grapevine, TX 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 experienced notable growth in MFIs during the period between 2015 and 2020.
- The portion of families in the AA living below the poverty level in 2020, at 9.8 percent, is below the state of Texas figure of 10.9 percent. The portion of AA families living below the poverty level in the AA ranged from 6.3 percent in Parker County to 11.4 percent in Dallas County.

Table 44

Housing Cost Burden						
Assessment Area: Dallas – Fort Worth Combined Metropolitan Area						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Dallas - Fort Worth Combined Metropolitan Area	79.7	39.6	42.6	62.1	31.7	20.6
Dallas County, TX	78.9	37.3	42.4	61.4	30.4	22.6
Ellis County, TX	79.2	35.9	42.3	55.6	25.2	15.5
Parker County, TX	69.4	29.8	36.1	59.0	28.1	17.2
Tarrant County, TX	81.5	43.9	43.2	63.9	34.2	19.2
Dallas-Plano-Irving, TX MD	79.9	43.8	41.9	63.1	35.9	20.7
Fort Worth-Arlington-Grapevine, TX MD	80.7	42.5	42.7	62.1	32.3	18.9
Texas	77.4	42.4	42.4	57.5	30.9	19.2

Source: HUD, 2015-2019 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The housing affordability ratio in the AA, at 32.5 percent, was between the figures for the Dallas Metropolitan District (MD) and the state of Texas, at 29.2 percent and 34.1 percent, respectively. Housing affordability ratios for the four AA counties ranged from 31.9 percent in Dallas County to 37.2 percent in Ellis County.
- The AA’s median gross rent of \$1,151 is slightly higher than the statewide figure of \$1,082.

Table 45

Unemployment Rates					
Assessment Area: Dallas – Fort Worth Combined Metropolitan Area					
Area	2017	2018	2019	2020	2021
Dallas - Fort Worth Combined Metropolitan Area	3.8	3.7	3.4	7.5	5.4
Dallas County, TX	4.0	3.8	3.5	7.8	5.6
Ellis County, TX	3.5	3.3	3.1	6.0	4.5
Parker County, TX	3.5	3.1	2.9	5.8	4.4
Tarrant County, TX	3.8	3.5	3.3	7.4	5.3
Dallas-Plano-Irving, TX MD	3.7	3.6	3.3	7.0	5.0
Fort Worth-Arlington-Grapevine, TX MD	3.8	3.5	3.3	7.2	5.2
Texas	4.3%	3.9	3.5	7.7	5.7

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment in the AA has been consistent with the overall MSA and state of Texas levels.
- Primary industries in the AA include transportation, professional and business

services, education, health services, government, and leisure and hospitality.

- Major employers include the DFW Airport (including American Airlines and Southwest Airlines), several universities, Texas Health Resources Inc., Lockheed Martin, Walmart Inc, Charles Schwab, and Ariat International.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DALLAS – FORT WORTH COMBINED METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the Dallas – Fort Worth Combined Metropolitan AA is good.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in the AA includes 1,163 small business, 291 home mortgage, and 106 small farm loans.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank's flexible lending products is discussed in the overall Institution section of this report.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage lending reflects poor penetration, the distribution of small business lending reflects adequate penetration, and the distribution of small farm lending reflects excellent penetration.

Home Mortgage Lending

The geographic distribution of home mortgage lending is poor. As illustrated in Table 46, the geographic distribution of 2021 home mortgage loans among low-income census tracts was below aggregate data and the demographic figure of owner-occupied units. Lending in moderate-income census tracts was below aggregate data by number volume, as well as the demographic figure, and comparable to aggregate data by dollar volume.

The geographic distribution of home mortgage loans in 2020 reflected penetration levels consistent with 2021 lending patterns; however, performance in 2022 was above 2021 lending patterns.

An analysis of dispersion of loans was conducted and revealed conspicuous gaps or lapses in lending, particularly in LMI tracts; however, given the significant size of the Dallas – Fort Worth Combined Metropolitan AA, which contains 441 LMI tracts, and the bank’s smaller branch footprint (only eight branch locations across the four-county AA), the bank’s dispersion of lending is considered reasonable. As such, no further impact to the conclusion was derived from the dispersion analysis.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2021 home purchase loans in low-income tracts was below aggregate lending data by number volume and significantly below aggregate data by dollar volume as well as the demographic figure. Lending in moderate-income tracts was comparable to the aggregate lending data by number volume and below aggregate data by dollar volume as well as the demographic figure.

The geographic distribution of home purchase loans in 2020 and 2022 reflected performance consistent with the penetration levels of 2021 lending patterns.

An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Home Refinance Loans

The geographic distribution of home refinance lending is poor. The geographic distribution of 2021 home refinance loans among low-income tracts was comparable to the aggregate lending data and below the demographic figure. Lending in moderate-income tracts was below the aggregate lending data by number volume, comparable by dollar volume, and significantly below the demographic figure.

The geographic distribution of home refinance loans in 2020 reflected performance below 2021 lending patterns and contributed to the overall conclusion. Due to low lending volume, 2022 refinance loans were not evaluated, as there was insufficient data to conduct a meaningful analysis.

An analysis of the dispersion of loans was conducted and revealed conspicuous gaps or lapses in line with 2021 lending patterns; however, there was no impact to the overall conclusion given the performance context explained above (limited branch presence, large numbers of LMI tracts and relatively limited lending volumes).

Table 46

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Dallas-Fort Worth Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	3	6.7	5.8	215	1.8	4.1	1	2.3	6.3	58	0.4	4.2	7.4
Moderate	6	13.3	18.4	1,315	11.2	13.6	7	15.9	19.7	1,519	9.4	14.3	24.9
Middle	17	37.8	34.0	3,822	32.4	28.9	15	34.1	33.0	3,682	22.7	28.2	31.4
Upper	19	42.2	41.6	6,436	54.6	53.0	21	47.7	40.5	10,974	67.6	52.8	36.2
Unknown	0	0.0	0.3	0	0.0	0.4	0	0.0	0.4	0	0.0	0.5	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	45	100.0	100.0	11,788	100.0	100.0	44	100.0	100.0	16,233	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.1	0	0.0	2.7	2	4.1	3.3	367	2.3	2.5	7.4
Moderate	4	5.7	12.5	517	2.8	8.5	3	6.1	14.6	1,773	11.0	9.9	24.9
Middle	25	35.7	29.9	6,075	32.6	23.9	19	38.8	31.7	3,989	24.7	25.1	31.4
Upper	41	58.6	54.3	12,017	64.6	64.7	25	51.0	50.2	10,009	62.0	62.3	36.2
Unknown	0	0.0	0.1	0	0.0	0.2	0	0.0	0.1	0	0.0	0.2	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	70	100.0	100.0	18,609	100.0	100.0	49	100.0	100.0	16,138	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.1	0	0.0	2.2	0	0.0	3.5	0	0.0	2.3	7.4
Moderate	1	25.0	12.8	15	4.1	9.2	0	0.0	13.2	0	0.0	9.2	24.9
Middle	2	50.0	27.5	284	77.0	22.7	3	60.0	27.8	180	65.5	21.8	31.4
Upper	1	25.0	56.5	70	19.0	65.7	2	40.0	55.3	95	34.5	66.6	36.2
Unknown	0	0.0	0.1	0	0.0	0.2	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	369	100.0	100.0	5	100.0	100.0	275	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	25.5	0	0.0	23.5	0	0.0	23.6	0	0.0	19.1	26.1
Moderate	0	0.0	38.3	0	0.0	31.6	1	100.0	35.5	1,956	100.0	28.9	30.0
Middle	3	100.0	23.2	14,615	100.0	24.5	0	0.0	25.3	0	0.0	29.6	24.2
Upper	0	0.0	13.0	0	0.0	20.5	0	0.0	15.4	0	0.0	21.4	19.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.9	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	14,615	100.0	100.0	1	100.0	100.0	1,956	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	3	2.5	4.4	215	0.5	4.6	3	3.0	4.8	425	1.2	4.7	7.4
Moderate	11	9.0	15.8	1,847	4.1	12.4	11	11.0	17.1	5,248	15.1	13.6	24.9
Middle	47	38.5	32.0	24,796	54.6	26.2	37	37.0	32.3	7,851	22.6	26.8	31.4
Upper	61	50.0	47.6	18,523	40.8	56.5	49	49.0	45.6	21,173	61.0	54.6	36.2
Unknown	0	0.0	0.2	0	0.0	0.3	0	0.0	0.3	0	0.0	0.4	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	122	100.0	100.0	45,381	100.0	100.0	100	100.0	100.0	34,697	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of 2021 small business loans among low-income tracts was comparable to the aggregate lending data by number and dollar volume, and below the demographic figure of the percentage of total businesses. Lending among moderate-income tracts was comparable to aggregate lending, as well as the demographic figure.

The geographic distribution of 2020 and 2022 small business loans reflected penetration levels consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 47

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Dallas - Fort Worth Combined Metropolitan Area													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	39	7.0	0.0	3,484	6.3	0.0	25	6.3	0.0	3,804	8.0	0.0	9.6
Moderate	96	17.2	0.0	12,956	23.5	0.0	78	19.6	0.0	12,448	26.3	0.0	23.7
Middle	232	41.5	0.0	20,393	37.0	0.0	157	39.5	0.0	16,629	35.1	0.0	28.2
Upper	192	34.3	0.0	18,230	33.1	0.0	137	34.5	0.0	14,440	30.5	0.0	37.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	559	100.0	0.0	55,063	100.0	0.0	397	100.0	0.0	47,321	100.0	0.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is excellent. As illustrated in Table 48, the distribution of 2021 small farm loans among low-income tracts was significantly above aggregate lending data by number volume, significantly below by dollar volume, and below the demographic figure. Lending among moderate-income tracts was significantly above the aggregate lending data by number volume and the demographic figure of the percentage of total farms, and comparable to the aggregate data by dollar volume.

The geographic distribution of 2020 and 2022 small business loans reflected penetration levels below 2021 lending patterns, while still good. In 2020, the bank's distribution among moderate-income tracts was above aggregate lending by number volume, aligning with

the overall excellent rating. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 48

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Dallas-Fort Worth Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	1	2.6	3.4	25	0.8	6.1	1	2.5	1.5	25	0.6	2.2	4.4
Moderate	7	18.4	13.0	205	6.7	12.9	9	22.5	13.4	629	14.7	12.8	14.1
Middle	25	65.8	38.3	1,740	56.6	39.1	24	60.0	35.7	2,713	63.2	40.7	30.1
Upper	5	13.2	44.5	1,104	35.9	41.1	6	15.0	47.8	926	21.6	44.0	50.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.6	0	0.0	0.1	0.3
Tract-Unk	0	0.0	0.8	0	0.0	0.7	0	0.0	1.0	0	0.0	0.1	
Total	38	100.0	100.0	3,074	100.0	100.0	40	100.0	100.0	4,293	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 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 and Farms of Different Sizes

The bank’s lending has a good distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage loans reflects poor penetration, the distribution of small business loans reflects good penetration, and the distribution of small farm loans reflects excellent penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is poor. The distribution of 2021 home mortgage loans to LMI borrowers was below aggregate lending data by number volume and significantly below by dollar volume and the demographic figure of families by family income.

The borrower distribution of home mortgage loans in 2020 and 2022 reflected consistent penetration levels to 2021 lending performance.

Home Purchase Loans

The borrower distribution of home purchase lending is poor. The distribution of 2021 home purchase loans to LMI borrowers was significantly below aggregate lending data by both number and dollar volume, as well as the demographic figure.

The borrower distribution of home purchase loans in 2020 and 2022 reflected consistent penetration levels to 2021 lending performance.

Home Refinance Loans

The borrower distribution of home refinance lending is poor. The distribution of 2021 home refinance loans to low-income borrowers was comparable to aggregate lending data by number volume, but significantly below aggregate lending data by dollar volume and below the demographic figure. The distribution of 2021 home purchase loans to moderate-income borrowers was significantly below aggregate lending data, as well as the demographic figure.

The borrower distribution of home refinance loans in 2020 reflected consistent penetration levels to 2021 lending performance. Due to low lending volume, 2022 refinance loans were not evaluated, as there was insufficient data to make a meaningful analysis.

Table 49

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Dallas-Fort Worth Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	1	2.2	5.1	150	1.3	2.7	0	0.0	3.7	0	0.0	1.8	27.1
Moderate	5	11.1	20.8	936	7.9	14.1	3	6.8	16.2	584	3.6	10.9	17.6
Middle	6	13.3	24.0	1,383	11.7	20.7	1	2.3	20.0	326	2.0	17.2	18.3
Upper	15	33.3	39.9	4,733	40.2	51.8	19	43.2	36.3	6,973	43.0	49.6	36.9
Unknown	18	40.0	10.2	4,586	38.9	10.7	21	47.7	23.8	8,350	51.4	20.5	0.0
Total	45	100.0	100.0	11,788	100.0	100.0	44	100.0	100.0	16,233	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.5	0	0.0	1.6	2	4.1	4.3	134	0.8	2.1	27.1
Moderate	5	7.1	10.6	548	2.9	6.3	0	0.0	12.8	0	0.0	7.7	17.6
Middle	12	17.1	17.6	1,845	9.9	13.2	5	10.2	18.1	970	6.0	13.5	18.3
Upper	44	62.9	47.8	13,603	73.1	59.0	29	59.2	41.8	10,264	63.6	53.7	36.9
Unknown	9	12.9	20.4	2,613	14.0	19.9	13	26.5	22.9	4,770	29.6	23.0	0.0
Total	70	100.0	100.0	18,609	100.0	100.0	49	100.0	100.0	16,138	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.9	0	0.0	2.7	0	0.0	5.7	0	0.0	3.1	27.1
Moderate	0	0.0	12.5	0	0.0	8.5	1	20.0	11.7	100	36.4	7.6	17.6
Middle	0	0.0	18.0	0	0.0	13.6	1	20.0	17.0	55	20.0	12.9	18.3
Upper	2	50.0	60.7	104	28.2	69.7	3	60.0	62.2	120	43.6	71.8	36.9
Unknown	2	50.0	3.9	265	71.8	5.5	0	0.0	3.3	0	0.0	4.5	0.0
Total	4	100.0	100.0	369	100.0	100.0	5	100.0	100.0	275	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	0.8	4.2	150	0.5	2.1	2	2.0	4.1	134	0.4	1.9	27.1
Moderate	10	8.4	14.7	1,484	4.8	9.8	5	5.1	14.2	779	2.4	9.2	17.6
Middle	18	15.1	19.7	3,228	10.5	16.3	7	7.1	18.7	1,351	4.1	15.2	18.3
Upper	61	51.3	42.7	18,440	59.9	54.8	51	51.5	39.3	17,357	53.0	51.8	36.9
Unknown	29	24.4	18.8	7,464	24.3	17.0	34	34.3	23.7	13,120	40.1	21.8	0.0
Total	119	100.0	100.0	30,766	100.0	100.0	99	100.0	100.0	32,741	100.0	100.0	100.0
<p>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p>													

Small Business Lending

The borrower distribution of small business lending is good. The distribution of loans originated in 2021 to businesses with annual revenues of \$1 million or less (small businesses) reflected penetration levels significantly above aggregate lending data by

number and dollar volume. The bank’s proportion of loans to small businesses was comparable to the demographic figure of the percentage of total businesses.

The borrower distribution of 2020 and 2022 small business loans reflected consistent performance to that of 2021 lending patterns.

Table 50

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Dallas-Fort Worth Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	355	63.5	36.3	21,275	38.6	23.3	259	65.2	41.4	19,256	40.7	25.9	91.9
Over \$1 Million	178	31.8		31,261	56.8		121	30.5		25,288	53.4		7.0
Revenue Unknown	26	4.7		2,527	4.6		17	4.3		2,777	5.9		1.1
Total	559	100.0		55,063	100.0		397	100.0		47,321	100.0		100.0
By Loan Size													
\$100,000 or Less	414	74.1	86.5	13,635	24.8	30.5	280	70.5	91.5	8,854	18.7	34.4	
\$100,001 - \$250,000	91	16.3	7.5	15,069	27.4	19.8	64	16.1	4.6	11,291	23.9	17.7	
\$250,001 - \$1 Million	54	9.7	6.0	26,359	47.9	49.6	53	13.4	3.9	27,176	57.4	47.9	
Total	559	100.0	100.0	55,063	100.0	100.0	397	100.0	100.0	47,321	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	316	89.0		9,098	42.8		222	85.7		6,059	31.5		
\$100,001 - \$250,000	25	7.0		4,003	18.8		20	7.7		3,641	18.9		
\$250,001 - \$1 Million	14	3.9		8,174	38.4		17	6.6		9,556	49.6		
Total	355	100.0		21,275	100.0		259	100.0		19,256	100.0		

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The borrower distribution of small farm lending is excellent. The distribution of loans originated in 2021 to farms with annual revenues of \$1 million or less (small farms) reflected penetration levels significantly above aggregate lending data by number volume and comparable by dollar volume. The bank’s proportion of loans to small farms was comparable to the demographic figure of the percentage of total farms.

The borrower distribution of 2020 small farm loans reflected consistent performance to that of 2021 lending patterns. The borrower distribution of 2022 small farm loans reflected performance below, but still good, when compared to 2021 lending patterns.

Table 51

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Dallas-Fort Worth Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	36	94.7	54.1	2,996	97.5	53.9	36	90.0	52.8	3,302	76.9	50.1	98.8
Over \$1 Million	1	2.6		25	0.8		3	7.5		641	14.9		1.2
Revenue Unknown	1	2.6		53	1.7		1	2.5		350	8.2		0.0
Total	38	100.0		3,074	100.0		40	100.0		4,293	100.0		100.0
By Loan Size													
\$100,000 or Less	29	76.3	88.9	835	27.2	44.3	26	65.0	88.8	820	19.1	36.8	
\$100,001 - \$250,000	5	13.2	6.0	860	28.0	18.8	10	25.0	7.0	1,908	44.4	27.6	
\$250,001 - \$500,000	4	10.5	5.1	1,379	44.9	36.9	4	10.0	4.2	1,565	36.5	35.6	
Total	38	100.0	100.0	3,074	100.0	100.0	40	100.0	100.0	4,293	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	27	75.0		757	25.3		26	72.2		820	24.8		
\$100,001 - \$250,000	5	13.9		860	28.7		7	19.4		1,267	38.4		
\$250,001 - \$500,000	4	11.1		1,379	46.0		3	8.3		1,215	36.8		
Total	36	100.0		2,996	100.0		36	100.0		3,302	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Community Development Lending

The bank is a leader in making CD loans in the AA. As illustrated in Table 52, the bank originated 29 CD loans totaling \$118.1 million in this AA and was most responsive to area revitalization and stabilization needs by number of CD loans, while financing dollars were generally mixed across the varying CD purposes. Examples of CD lending activities include:

- The bank originated a \$48.5 million loan for the construction of a large-scale mixed-income housing community which provides affordable housing for LMI residents. Housing costs are tiered on an affordability scale based on incomes, and half of all units are set-aside for LMI individuals to ensure all levels of income-bases can afford housing in the property.

- The bank originated a \$15.1 million loan for the construction of a hotel located in a low-income tract and a predominately moderate-income area. The loan is considered responsive to the economic development needs of the area by financing a small business which will provide permanent job creation, retention, and/or improvement for a LMI area and its residents.

Table 52

Community Development Loans – Dallas – Fort Worth Combined Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	9	49,909
Community Services	2	2,100
Economic Development	3	36,004
Revitalization and Stabilization	16	30,123
Total Loans	29	118,136

INVESTMENT TEST

The bank’s performance under the investment test in the Dallas – Fort Worth Combined Metropolitan AA is good. The bank has qualified CD investments and grants and is occasionally in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits good responsiveness to the credit and CD needs of its AA. As illustrated in Table 53, the bank’s investment activities were primarily comprised of donation activities, including those most responsive to organizations that provide community services to LMI individuals.

Examples of investment activities in the AA includes:

- The bank donated \$5,000 to a private fund for the purpose of the revitalization and stabilization of a historic area within the AA that contains a significant presence of LMI tracts. Among the improvement projects that the fund benefits are resources for small businesses and area improvements to attract new, or retain, existing business and residents within the area.
- The bank received ongoing CD credit for a prior-period investment totaling \$4.8 million in a SBIC fund which provides capital and other financial services to established small businesses and newly formed start-up companies.

Table 53

Investments, Grants, and Donations – Dallas – Fort Worth Combined Metropolitan AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	4	9	4	9
Community Services	0	0	3	750	46	55	49	805
Economic Development	2	4,769	0	0	9	19	11	4,788
Revitalization and Stabilization	0	0	0	0	1	5	1	5
Total	2	4,769	3	750	60	88	65	5,607
¹ <i>Book Value of Investment</i>								
² <i>Original Market Value of Investment</i>								

SERVICE TEST

The bank’s performance under the service test in the Dallas – Fort Worth Combined Metropolitan AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates eight banking facilities and one LPO in the AA. One branch is in a moderate-income census tract and the remaining seven are located in middle- and upper-income census tracts. The LPO is located in a middle-income census tract. Furthermore, ATM units are accessible at all banking offices.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. As indicated in Table 54, there were no branch closures or openings since the prior evaluation period.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Lobby and drive-through hours, as well as product offerings, are generally consistent across all the bank’s branch locations, which were previously discussed in the overall Institution section of this report.

Table 54

Retail Banking and Community Development Services – Dallas – Fort Worth Combined Metropolitan AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	12.5	25.0	62.5	0.0	100.0	12.3	31.5	28.6	26.2	1.4	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
0.0	12.5	25.0	62.5	0.0	100.0	11.9	29.7	30.8	26.8	0.8	100.0	
Changes in Branch Location	Number of Branches (#)					Net Change in Branch Locations (#)						
	Total Branches	Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total	
	8	0		0		0	0	0	0	0	0	
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	11	57	5	2	75	21						

¹ Based on 2022 FFIEC census tract definitions.
 Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank is a leader in providing CD services in the AA. During the evaluation, bank representatives performed 75 CD services to 21 organizations and as illustrated in Table 54, were most responsive to organizations that provide community services to LMI individuals. The CD services were generally comprised of a mixture of board membership capacities and financial literacy education outreach sessions at schools with a majority of student populations eligible for free or reduced lunches, as well as outreach among key stakeholders in community-impact organizations.

Examples of CD services performed in the AA include:

- A strategic roundtable discussion hosted by the bank and led by executive bank management that provided financial expertise to various market leaders, business owners, and nonprofit executives to establish partnerships for impacting area community development needs, including needs of LMI individuals and those of small businesses. The roundtable sessions resulted in 10 CD services and 58 hours of banker time allocated to the activities.
- Twelve bank representatives provided 16 CD services through financial literacy sessions to schools that contain a majority of student populations eligible for free or reduced lunches. As a result of a pause on in-person financial education sessions during the pandemic, the bank collaborated with area schools to provide virtual, interactive financial literacy sessions which involved breakout sessions led by bank staff, including executive leadership.

**AMARILLO, TEXAS METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

**DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE AMARILLO, TEXAS
METROPOLITAN AA**

The bank’s Amarillo, Texas Metropolitan AA consists of Oldham, Potter, and Randall Counties in their entirety, which are three of the five counties that comprise the Amarillo, Texas MSA. Characteristics considered in the evaluation of the AA include:

- The AA contains 69 census tracts, including 6 low-, 18 moderate-, 21 middle-, 23 upper-, and 1 unknown-income census tract(s). At the prior evaluation, the AA reflected 3 low-, 19 moderate-, 23 middle-, 18 upper-, and 1 unknown-income census tract(s).
- Based on 2020 ACS data, the population of the AA was 261,036, a 3.9 percent increase since the prior evaluation.
- The bank operates one full-service branch without an ATM in a middle-income census tract.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank had a 0.3 percent market share, ranking 13th out of 22 FDIC-insured depository institutions operating from 65 offices in the AA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE AMARILLO,
TEXAS METROPOLITAN AA**

The state of Texas AA listed in the table below was reviewed using limited-scope examination procedures. Conclusions regarding the institution’s CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank’s performance in this area does not change the rating for the state of Texas.

Table 55

Assessment Area	Lending Test	Investment Test	Service Test
Amarillo, Texas Metropolitan AA	Below	Below	Below

**COLEMAN COUNTY, TEXAS ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE COLEMAN COUNTY, TEXAS AA

The bank's Coleman County, Texas AA consists of the entirety of Coleman County. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- For the evaluation periods of 2020 and 2021, the AA contained three census tracts, including two moderate- and one middle-income census tract(s). For 2022, the three census tract designations changed to include two middle- and one upper-income census tract(s).
- The bank operates one full-service branch with a cash-only ATM in a middle-income census tract.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank had a 36.5 percent market share, ranking 2nd out of three FDIC-insured depository institutions operating from five offices in the AA.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed for meaningful performance context related to perspectives on area economic conditions and credit needs. The community member represented an organization that promotes and supports area small businesses and farms.

Table 56

Population Change			
Assessment Area: Coleman County, Texas			
Area	2015 Population	2020 Population	Percent Change
Coleman County, Texas	8,536	7,684	(10.0)
NonMSA Texas	3,060,473	3,051,458	(0.3)
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>			

- The bank's office is located in the town of Coleman, which has a population of 3,998.
- The AA has a larger portion of individuals aged 65 and over (a sector of the population who typically requires less credit), at 26.5 percent, than the statewide figure of 12.3 percent.

Table 57

Median Family Income Change			
Assessment Area: Coleman County, Texas			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Coleman County, Texas	46,597	57,571	23.6
NonMSA Texas	57,030	61,785	8.3
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.

- The portion of families in the AA living below the poverty level in 2020, at 13.2 percent, was above the figures for metropolitan areas statewide and the state of Texas, at 12.5 percent and 10.9 percent, respectively.
- While the AA experienced an increase in MFI, incomes in the area remain notably below the overall statewide levels.

Table 58

Housing Cost Burden						
Assessment Area: Coleman County, Texas						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Coleman County, Texas	40.0	0.0	14.3	60.9	8.6	16.8
NonMSA Texas	64.3	30.7	35.0	48.0	20.6	16.4
Texas	77.4	42.4	42.4	57.5	30.9	19.2

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

Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The housing affordability ratio in the AA, at 57.3 percent, was above the nonmetropolitan areas statewide and the state of Texas figures at 43 percent and 34.10 percent, respectively.

Table 59

Unemployment Rates					
Assessment Area: Coleman County, Texas					
Area	2017	2018	2019	2020	2021
Coleman County, Texas	4.5	4.0	4.1	7.3	6.0
NonMSA Texas	4.9	4.1	3.7	7.2	6.0
Texas	4.3	3.9	3.5	7.7	5.7

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates in the AA are generally commensurate with the overall statewide levels, although the pandemic had a smaller impact on AA rates when compared to the statewide figure.
- A community member stated the area has struggled to attract and retain businesses due to the small workforce and related availability to fill new jobs.
- As of the first quarter of 2022, the primary AA industries by number of employees included local government agencies (543 employees), retail trade (269 employees), accommodation and food services (232 employees), manufacturing (140 employees), and construction (130 employees).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COLEMAN COUNTY, TEXAS AA

LENDING TEST

The bank's performance under the lending test in the Coleman County, Texas AA is adequate.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in the AA includes 820 small business, 491 small farm, and 60 home mortgage loans.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. This conclusion was derived from adequate penetration noted in small business and small farm lending, which carried the predominate weight in the analysis. Home mortgage lending reflected excellent penetration, although due to its limited volume, it had less influence on the overall conclusion.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. As illustrated in Table 60, the geographic distribution of 2021 home mortgage loans among moderate-income tracts was significantly above the aggregate lending data, as well as the demographic figure of owner-occupied units. Additionally, 100.0 percent of the bank's home mortgage

loans in 2021 were originated in moderate-income census tracts, which reflects favorably on this analysis.

The geographic distribution of home mortgage loans in 2020 and 2022 was not evaluated due to insufficient lending volumes to conduct a meaningful analysis. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impact the conclusion.

Home Purchase Loans

The geographic distribution of home purchase lending is excellent. The geographic distribution of 2021 home purchase loans among moderate-income tracts was significantly above the aggregate lending data, as well as the demographic figure.

The geographic distribution of home purchase loans in 2020 and 2022 was not evaluated due to insufficient lending volumes to conduct a meaningful analysis. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impact the conclusion.

Table 60

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Coleman County, Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	100.0	78.9	190	100.0	73.1	28	100.0	85.3	1,467	100.0	73.3	80.1
Middle	0	0.0	21.1	0	0.0	26.9	0	0.0	14.7	0	0.0	26.7	19.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	190	100.0	100.0	28	100.0	100.0	1,467	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	75.0	82.4	379	92.0	85.5	1	100.0	77.1	30	100.0	74.8	80.1
Middle	1	25.0	17.6	33	8.0	14.5	0	0.0	22.9	0	0.0	25.2	19.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	412	100.0	100.0	1	100.0	100.0	30	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	100.0	0	0.0	100.0	1	100.0	60.0	65	100.0	37.3	80.1
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	40.0	0	0.0	62.7	19.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	65	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	100.0	268	100.0	100.0	1	100.0	100.0	158	100.0	100.0	96.4
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	3.6
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	268	100.0	100.0	1	100.0	100.0	158	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	9	81.8	79.7	904	92.1	77.7	31	100.0	82.3	1,720	100.0	76.9	80.1
Middle	2	18.2	20.3	78	7.9	22.3	0	0.0	17.7	0	0.0	23.1	19.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	982	100.0	100.0	31	100.0	100.0	1,720	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The geographic distribution of small business lending is adequate. As illustrated in Table 61, the distribution of 2021 small business loans among moderate-income tracts was comparable to the aggregate lending data and the demographic figure of the percentage of total businesses.

The geographic distribution of 2020 and 2022 small business loans reflected penetration levels consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 61

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Coleman County, Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	282	88.7	85.4	8,424	80.5	80.6	254	85.2	84.0	8,074	87.3	87.4	85.5
Middle	36	11.3	13.2	2,047	19.5	18.3	44	14.8	15.5	1,171	12.7	12.0	14.5
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.4	0	0.0	1.2	0	0.0	0.5	0	0.0	0.6	
Total	318	100.0	100.0	10,471	100.0	100.0	298	100.0	100.0	9,245	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Small Farm Lending

The geographic distribution of small farm lending is adequate. As illustrated in Table 62, the distribution of 2021 small farm loans among moderate-income tracts was comparable to aggregate lending data, as well as the demographic figure of the percentage of total farms.

The geographic distribution of 2020 and 2022 small farm loans reflected penetration levels consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 62

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Coleman County, Texas													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Farms %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	126	62.4	65.2	3,516	44.4	52.0	101	61.6	66.7	3,201	40.7	46.8	72.6
Middle	76	37.6	34.8	4,399	55.6	48.0	63	38.4	33.3	4,660	59.3	53.2	27.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	202	100.0	100.0	7,915	100.0	100.0	164	100.0	100.0	7,861	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 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 and Farms of Different Sizes

The bank’s lending has a good distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage and small farm loans reflects adequate penetration, while the distribution of small business loans reflects good penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2021 home mortgage loans to low-income borrowers was above the aggregate lending data by number volume, significantly above the aggregate lending data by dollar volume, and below the demographic figure of families by family income. Lending to moderate-income borrowers was comparable to aggregate lending data by number volume and the demographic figure, and significantly above aggregate lending data by dollar volume.

The borrower distribution of home mortgage loans in 2020 and 2022 was not evaluated due to insufficient lending volumes to conduct a meaningful analysis.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2021 home purchase loans to low-income borrowers was above aggregate lending data by number volume, significantly above the aggregate lending data by dollar volume, and

below the demographic figure. Lending to moderate-income borrowers was comparable to aggregate lending data, as well as the demographic figure.

The borrower distribution of home purchase loans in 2020 and 2022 was not evaluated due to insufficient lending volumes to conduct a meaningful analysis.

Table 63

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Coleman County, Texas													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	1	33.3	12.2	14	7.4	8.7	4	14.3	10.8	146	10.0	4.3	27.7
Moderate	0	0.0	12.2	0	0.0	10.1	5	17.9	22.5	321	21.9	17.9	20.8
Middle	1	33.3	25.6	89	46.8	25.2	2	7.1	11.8	122	8.3	13.9	21.9
Upper	1	33.3	37.8	87	45.8	44.1	5	17.9	22.5	447	30.5	32.1	29.6
Unknown	0	0.0	12.2	0	0.0	11.8	12	42.9	32.4	431	29.4	31.7	0.0
Total	3	100.0	100.0	190	100.0	100.0	28	100.0	100.0	1,467	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	5.7	0	0.0	2.0	27.7
Moderate	2	50.0	5.9	95	23.1	1.9	0	0.0	2.9	0	0.0	0.4	20.8
Middle	1	25.0	23.5	40	9.7	16.3	0	0.0	5.7	0	0.0	6.6	21.9
Upper	1	25.0	47.1	277	67.2	58.2	0	0.0	37.1	0	0.0	48.3	29.6
Unknown	0	0.0	23.5	0	0.0	23.5	1	100.0	48.6	30	100.0	42.8	0.0
Total	4	100.0	100.0	412	100.0	100.0	1	100.0	100.0	30	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	27.7
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.8
Middle	0	0.0	50.0	0	0.0	28.4	0	0.0	0.0	0	0.0	0.0	21.9
Upper	0	0.0	50.0	0	0.0	71.6	0	0.0	80.0	0	0.0	89.0	29.6
Unknown	0	0.0	0.0	0	0.0	0.0	1	100.0	20.0	65	100.0	11.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	65	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	3	30.0	9.8	92	12.9	6.1	4	13.3	9.0	146	9.3	3.3	27.7
Moderate	2	20.0	9.8	95	13.3	7.0	5	16.7	17.2	321	20.6	11.4	20.8
Middle	3	30.0	25.0	163	22.8	21.9	2	6.7	9.7	122	7.8	10.7	21.9
Upper	2	20.0	38.6	364	51.0	48.0	5	16.7	27.6	447	28.6	39.0	29.6
Unknown	0	0.0	16.7	0	0.0	17.0	14	46.7	36.6	526	33.7	35.5	0.0
Total	10	100.0	100.0	714	100.0	100.0	30	100.0	100.0	1,562	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

2011-2015 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.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The borrower distribution of small business lending is good. The distribution of loans originated in 2021 to businesses with annual revenues of \$1 million or less (small businesses) reflected penetration levels comparable to aggregate lending data by number and dollar volume. The bank’s proportion of loans to small businesses was comparable to the demographic figure of the percentage of total businesses.

The borrower distribution of 2020 small business loans reflected performance below that of 2021 lending patterns. The borrower distribution of 2022 small business loans reflected performance above that of 2021 lending patterns.

Table 64

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Coleman County, Texas													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	221	69.5	59.7	3,954	37.8	38.9	282	94.6	77.8	4,725	51.1	46.1	91.1
Over \$1 Million	22	6.9		5,296	50.6		14	4.7		4,512	48.8		5.4
Revenue Unknown	75	23.6		1,221	11.7		2	0.7		8	0.1		3.6
Total	318	100.0		10,471	100.0		298	100.0		9,245	100.0		100.0
By Loan Size													
\$100,000 or Less	301	94.7	94.6	4,508	43.1	46.5	285	95.6	96.6	4,357	47.1	54.2	
\$100,001 - \$250,000	7	2.2	3.1	1,137	10.9	16.2	6	2.0	1.7	750	8.1	7.8	
\$250,001 - \$1 Million	10	3.1	2.4	4,826	46.1	37.3	7	2.3	1.7	4,138	44.8	38.0	
Total	318	100.0	100.0	10,471	100.0	100.0	298	100.0	100.0	9,245	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	218	98.6		3,169	80.1		277	98.2		4,125	87.3		
\$100,001 - \$250,000	2	0.9		243	6.1		5	1.8		600	12.7		
\$250,001 - \$1 Million	1	0.5		542	13.7		0	0.0		0	0.0		
Total	221	100.0		3,954	100.0		282	100.0		4,725	100.0		

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The borrower distribution of small farm lending is adequate. The distribution of loans originated in 2021 to farms with annual revenues of \$1 million or less (small farms) reflected penetration levels comparable to aggregate lending data. The bank’s proportion

of loans to small farms was comparable to the demographic figure of the percentage of total farms.

The borrower distribution of small farm loans in 2020 reflected consistent performance to that of 2021 lending patterns. The borrower distribution of small farm loans in 2022 reflected performance above 2021 lending patterns.

Table 65

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Coleman County, Texas													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	143	70.8	69.2	4,793	60.6	65.5	156	95.1	87.0	6,059	77.1	75.8	100.0
Over \$1 Million	7	3.5		1,775	22.4		7	4.3		1,774	22.6		0.0
Revenue Unknown	52	25.7		1,347	17.0		1	0.6		28	0.4		0.0
Total	202	100.0		7,915	100.0		164	100.0		7,861	100.0		100.0
By Loan Size													
\$100,000 or Less	182	90.1	89.4	3,818	48.2	46.8	145	88.4	88.5	3,668	46.7	43.9	
\$100,001 - \$250,000	17	8.4	8.8	2,897	36.6	36.6	15	9.1	8.3	2,394	30.5	28.5	
\$250,001 - \$500,000	3	1.5	1.8	1,200	15.2	16.6	4	2.4	3.1	1,799	22.9	27.6	
Total	202	100.0	100.0	7,915	100.0	100.0	164	100.0	100.0	7,861	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	130	90.9		2,641	55.1		142	91.0		3,520	58.1		
\$100,001 - \$250,000	13	9.1		2,152	44.9		13	8.3		2,039	33.7		
\$250,001 - \$500,000	0	0.0		0	0.0		1	0.6		500	8.3		
Total	143	100.0		4,793	100.0		156	100.0		6,059	100.0		

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Community Development Lending

The bank provides an adequate level of CD loans. The bank originated an SBA Paycheck Protection Program (PPP) loan totaling \$3,000 in the AA which was responsive to revitalization and stabilization needs due to the impacts of the pandemic. While CD lending in this AA is limited relative to other full scope-reviewed AAs, the evaluation acknowledged that opportunities for CD-eligible loans in the AA may be less prevalent due to much lower density in population and routine loan amount needs that would be included in the bank’s home mortgage- and CRA-reported LARs. As such, the bank’s limited CD lending volume did not have a negative impact on the conclusion.

Table 66

Community Development Loans – Coleman County, Texas AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	0	0
Economic Development	0	0
Revitalization and Stabilization	1	3
Total Loans	1	3

INVESTMENT TEST

The bank’s performance under the investment test in the Coleman County, Texas AA is poor. The bank has a poor level of qualified CD investments and grants and is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments and exhibits poor responsiveness to the credit and CD needs of its AA. During the three-year evaluation period, the bank’s level of investments in the AA was considerably lower than its other full scope-reviewed AAs. Given the characteristics of the AA, including the overall limited banking presence within the city of Coleman and surrounding areas and financial characteristics of the bank, there remain additional opportunities for further investment within the AA that may be responsive to the needs within its communities. (Refer to AA Description of Institution’s Operations discussion for additional information.)

Table 67

Investments, Grants, and Donations – Coleman County, Texas AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	6	1	6	1
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	0	0	6	1	6	1

¹ Book Value of Investment
² Original Market Value of Investment

SERVICE TEST

The bank’s performance under the service test in the Coleman County, Texas AA is adequate.

Retail Banking Services

Branch locations and alternative delivery systems, including online and mobile banking, are accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates one branch with an ATM in the AA, located in a middle-income tract.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. As discussed in the overall Institution Service Test section, the bank did not open or close any branches during the evaluation period.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Lobby hours and product offerings are consistent with branches among the bank’s other AAs, which were previously discussed in the overall Institution section of this report.

Table 68

Retail Banking and Community Development Services – Coleman County, Texas AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	66.7	33.3	0.0	100.0
Changes in Branch Location	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	82.1	17.9	0.0	100.0
Community Development Services	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	1		0	0			0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization		Total Services	Total Organizations					
	0	0	0	0		0	0					
¹ Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank provides few, if any, CD services. During this evaluation period, bank representatives performed no qualified CD services in the AA. A cursory review of the area revealed that the sparsely populated AA and, in particular, the city of Coleman where the bank operates its only office, contains a minimal number of formal organizations that align with CD service opportunities routinely qualified in the bank's more densely populated AAs. As such, the lack of CD services did not impact the conclusion; however, some opportunities to provide CD services within the AA are likely available for bank employee participation.

**NORTH CENTRAL TEXAS ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NORTH CENTRAL TEXAS AA

The bank's North Central Texas AA consists of Baylor, Stephens, Throckmorton, and Young Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA is comprised of eight middle- and three upper-income census tracts. Based on FFIEC designations, Young County contains three underserved middle-income census tracts, all of Stephens County is considered underserved, and all of Throckmorton County is considered distressed and underserved. At the prior evaluation, the AA reflected one moderate-, five middle-, and three upper-income census tracts. Four of the middle-income census tracts were considered underserved and one was considered distressed and underserved.
- The bank operates five full-service branches and one drive-through facility in the AA. All of the offices are located in middle-income census tracts.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank had a 33.6 percent market share, ranking 1st out of 9 FDIC-insured depository institutions operating from 18 offices in the AA.

Table 69

Population Change			
Assessment Area: North Central Texas			
Area	2015 Population	2020 Population	Percent Change
North Central Texas	32,954	31,873	(3.3)
Baylor County, TX	3,628	3,465	(4.5)
Stephens County, TX	9,452	9,101	(3.7)
Throckmorton County, TX	1,545	1,440	(6.8)
Young County, TX	18,329	17,867	(2.5)
NonMSA Texas	3,060,473	3,051,458	(0.3)
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*

- All AA counties experienced a decrease in population between 2015 and 2020.

Table 70

Median Family Income Change			
Assessment Area: North Central Texas			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
North Central Texas	61,113	62,972	3.0
Baylor County, TX	68,969	60,893	(11.7)
Stephens County, TX	59,484	55,987	(5.9)
Throckmorton County, TX	58,385	59,438	1.8
Young County, TX	61,820	69,745	12.8
NonMSA Texas	57,030	61,785	8.3
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.

- The portion of families in the AA living below the poverty level in 2020, at 11.6 percent, was in between the figures for nonmetropolitan areas statewide and the state of Texas, at 12.5 percent and 10.9 percent, respectively. The portion of AA families living below the poverty level ranged from 7.9 percent in Baylor County to 15.8 percent in Stephens County.

Table 71

Housing Cost Burden						
Assessment Area: North Central Texas						
Area	Cost Burden – Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
North Central Texas	47.4	15.9	24.9	51.2	20.4	16.8
Baylor County, TX	62.5	12.5	32.9	37.8	8.7	13.1
Stephens County, TX	46.7	47.1	30.8	62.0	26.7	23.4
Throckmorton County, TX	60.7	13.3	32.4	44.5	9.4	12.7
Young County, TX	42.4	9.2	20.4	48.7	20.9	14.8
NonMSA Texas	64.3	30.7	35.0	48.0	20.6	16.4
Texas	77.4	42.4	42.4	57.5	30.9	19.2

Source: HUD, 2015-2019 Comprehensive Housing Affordability Strategy

Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The housing affordability ratio in the AA, at 52.0 percent, was above the figures for nonmetropolitan areas statewide and the state of Texas, at 43.0 percent and 34.1 percent, respectively, indicating the presence of more affordable housing. Housing affordability ratios for the five AA counties ranged from 42.7 percent in Young County to 71.5 percent in Throckmorton County.

- The median housing value in the AA of \$92,458 was below nonmetropolitan areas statewide and the state of Texas, with respective figures of \$115,833 and \$187,200. The median housing values for counties in the AA ranged from \$58,600 in Throckmorton County to \$122,100 in Young County.

Table 72

Unemployment Rates					
Assessment Area: North Central Texas					
Area	2017	2018	2019	2020	2021
North Central Texas	4.0	3.4	2.9	5.3	4.4
Baylor County, TX	3.4	3.2	2.3	3.4	3.4
Stephens County, TX	4.6	3.6	3.0	6.1	4.9
Throckmorton County, TX	4.4	3.3	3.7	4.7	2.8
Young County, TX	3.8	3.3	3.0	5.3	4.5
NonMSA Texas	4.9	4.1	3.7	7.2	6.0
Texas	4.3	3.9	3.5	7.7	5.7

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates in the AA are consistently below the nonmetropolitan and overall state levels.
- Major employers in the AA include: Graham Independent School District, Breckenridge Independent School District, Graham Regional Medical Center, Stephens Memorial Hospital, Southern Bleach Corporation, TDCJ-Walker Sayle Prison, Walmart Inc., Jonell Filtration Products, Inc., Bridgeport Manufacturing, Badger Rotary Drilling, and E&H Drilling.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTH CENTRAL TEXAS AA

LENDING TEST

The bank’s performance under the lending test in the North Central Texas AA is adequate.

Lending Activity

The bank’s lending activities reflect adequate responsiveness to AA credit needs. The evaluation of loans in this analysis includes 1,173 small business, 532 small farm, and 118 home mortgage loans.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage loans, small business loans, and small farm loans reflects adequate penetration. As of 2022, the AA no longer contained a moderate-income tract.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. As illustrated in Table 73, the distribution of 2021 home mortgage loans in the moderate-income census tract was comparable to aggregate lending data and the demographic figure of owner-occupied units.

The geographic distribution of home mortgage loans in 2020 reflected performance consistent with the penetration levels of 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion. In 2022, the bank's AA did not contain any moderate-income tracts, but lending was dispersed between middle- and upper-income tracts, although lending in middle-income tracts was above demographic data.

Table 73

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: North Central Texas														
Geographic Income Level	Bank And Aggregate Loans By Year											Owner Occupied Units %		
	2020						2021							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %		\$ %	
Home Purchase Loans														
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0	
Mo d e r a t e	3	9.4	6.7	319	8.9	5.2	0	0.0	5.0	0	0.0	2.2	5.3	
M i d d l e	20	62.5	51.7	1,783	50.0	46.2	16	76.2	58.5	2,313	75.1	54.2	49.5	
U p p e r	9	28.1	41.6	1,466	41.1	48.6	5	23.8	36.6	768	24.9	43.6	45.2	
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0	
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0		
T o t a l	32	100.0	100.0	3,568	100.0	100.0	21	100.0	100.0	3,081	100.0	100.0	100.0	
Refinance Loans														
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0	
Mo d e r a t e	0	0.0	3.9	0	0.0	5.1	1	7.7	4.4	50	2.8	2.3	5.3	
M i d d l e	7	58.3	48.1	767	42.2	40.8	9	69.2	49.8	1,099	61.8	43.5	49.5	
U p p e r	5	41.7	48.1	1,052	57.8	54.1	3	23.1	45.9	629	35.4	54.2	45.2	
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0	
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0		
T o t a l	12	100.0	100.0	1,819	100.0	100.0	13	100.0	100.0	1,778	100.0	100.0	100.0	
Home Improvement Loans														
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0	
Mo d e r a t e	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	5.3	
M i d d l e	2	100.0	60.0	60	100.0	53.5	0	0.0	50.0	0	0.0	43.1	49.5	
U p p e r	0	0.0	40.0	0	0.0	46.5	0	0.0	50.0	0	0.0	56.9	45.2	
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0	
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0		
T o t a l	2	100.0	100.0	60	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0	
Multifamily Loans												Multi-fa mily Units %		
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0		0.0	0.0
Mo d e r a t e	0	0.0	33.3	0	0.0	81.9	0	0.0	50.0	0	0.0		14.7	12.2
M i d d l e	0	0.0	66.7	0	0.0	18.1	0	0.0	50.0	0	0.0		85.3	84.4
U p p e r	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0		0.0	3.3
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0		0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0		0.0	
T o t a l	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0		100.0	100.0
Total Home Mortgage Loans												Owner Occupied		
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0		0.0	0.0
Mo d e r a t e	3	6.4	6.5	319	5.8	10.1	1	2.9	5.2	50	1.0		2.5	5.3
M i d d l e	30	63.8	51.5	2,653	48.3	43.0	26	74.3	55.3	3,487	70.7		50.3	49.5
U p p e r	14	29.8	42.0	2,518	45.9	46.8	8	22.9	39.6	1,397	28.3		47.2	45.2
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0		0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0		0.0	
T o t a l	47	100.0	100.0	5,490	100.0	100.0	35	100.0	100.0	4,934	100.0		100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The geographic distribution of small business lending is adequate. As illustrated in Table 74, the distribution of 2021 small business loans in the moderate-income tract was comparable to aggregate lending data by number and dollar volume, and below the demographic figure of the percentage of total businesses.

The geographic distribution of 2020 small business loans reflected penetration levels consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion. In 2022, the bank's AA contained no moderate-income tracts but the bank's lending in middle-income tracts was above the demographic figure.

Table 74

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: North Central Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank			Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	20	4.3	7.7	437	2.0	4.5	26	5.0	8.1	466	2.7	6.4	10.2
Middle	253	54.1	50.5	15,591	70.0	61.3	260	50.5	50.4	12,297	70.0	64.4	57.7
Upper	195	41.7	40.3	6,242	28.0	32.8	229	44.5	40.7	4,815	27.4	29.0	32.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.5	0	0.0	1.4	0	0.0	0.9	0	0.0	0.2	
Total	468	100.0	100.0	22,270	100.0	100.0	515	100.0	100.0	17,578	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Small Farm Lending

The geographic distribution of small farm lending is adequate. The distribution of 2021 small farm loans in the moderate-income tract was comparable to the aggregate lending data by number and dollar volume, and below the demographic figure of the percentage of farms.

The geographic distribution of 2020 small farm loans reflected penetration levels consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion. In 2022, the bank's AA contained no moderate-income tracts but the bank's lending in middle- and upper-income tracts was comparable to the demographic figures.

Table 75

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: North Central Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	2.3	2.0	130	0.9	0.7	3	1.7	1.7	122	1.1	0.9	3.1
Middle	100	45.7	43.0	6,433	44.2	38.6	83	47.4	42.7	3,685	32.2	29.3	38.4
Upper	114	52.1	55.1	8,000	54.9	60.7	89	50.9	55.6	7,650	66.8	69.8	58.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	219	100.0	100.0	14,563	100.0	100.0	175	100.0	100.0	11,457	100.0	100.0	100.0

*Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 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 and Farms of Different Sizes

The bank’s lending has a good distribution among individuals of different income levels and businesses and farms of different sizes. Home mortgage lending, small business, and small farm lending reflect good penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is good. The distribution of 2021 home mortgage loans to low-income borrowers was significantly above aggregate lending data by number volume, above aggregate lending data by dollar volume, and below the demographic figure of families by family income. The distribution to moderate-income borrowers was comparable to the aggregate lending data by number and dollar volume, and below the demographic figure.

The borrower distribution of 2020 home mortgage loans reflected performance consistent with that of 2021 lending patterns. The borrower distribution of 2022 home mortgage loans reflected performance above 2021 lending patterns.

Table 76

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: North Central Texas													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$ (000)	\$ %	\$ %	#	%	%	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	2	6.3	4.0	149	4.2	1.6	2	9.5	6.2	88	2.9	2.7	19.5
Moderate	6	18.8	14.4	323	9.1	9.8	3	14.3	11.2	205	6.7	6.9	18.2
Middle	7	21.9	24.8	506	14.2	22.6	5	23.8	21.4	833	27.0	18.6	17.1
Upper	17	53.1	47.7	2,590	72.6	56.8	11	52.4	41.8	1,955	63.5	52.9	45.1
Unknown	0	0.0	9.1	0	0.0	9.3	0	0.0	19.4	0	0.0	18.9	0.0
Total	32	100.0	100.0	3,568	100.0	100.0	21	100.0	100.0	3,081	100.0	100.0	100.0
Refinance Loans													
Low	1	8.3	2.8	75	4.1	1.1	1	7.7	2.2	46	2.6	0.9	19.5
Moderate	1	8.3	4.4	88	4.8	1.7	1	7.7	7.9	67	3.8	5.4	18.2
Middle	3	25.0	17.1	212	11.7	11.4	4	30.8	19.7	320	18.0	12.9	17.1
Upper	5	41.7	51.9	1,156	63.6	60.6	4	30.8	48.5	1,035	58.2	59.8	45.1
Unknown	2	16.7	23.8	288	15.8	25.2	3	23.1	21.8	310	17.4	21.1	0.0
Total	12	100.0	100.0	1,819	100.0	100.0	13	100.0	100.0	1,778	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.2
Middle	1	50.0	20.0	22	36.7	10.2	0	0.0	12.5	0	0.0	8.2	17.1
Upper	1	50.0	80.0	38	63.3	89.8	0	0.0	87.5	0	0.0	91.8	45.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	60	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	3	6.4	3.5	224	4.1	1.4	3	8.6	4.7	134	2.7	2.0	19.5
Moderate	7	14.9	11.1	411	7.5	6.8	4	11.4	9.8	272	5.5	6.2	18.2
Middle	11	23.4	21.8	740	13.5	17.9	10	28.6	20.8	1,228	24.9	16.2	17.1
Upper	24	51.1	48.2	3,827	69.7	57.5	15	42.9	44.4	2,990	60.6	56.1	45.1
Unknown	2	4.3	15.4	288	5.2	16.5	3	8.6	20.3	310	6.3	19.6	0.0
Total	47	100.0	100.0	5,490	100.0	100.0	35	100.0	100.0	4,934	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 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.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The borrower distribution of small business lending is good. The distribution of loans originated in 2021 to businesses with annual revenues of \$1 million or less (small businesses) reflected penetration levels above aggregate lending data by number and

dollar volume. The bank’s proportion of loans to small businesses was comparable to the demographic figure of the percentage of businesses.

The borrower distribution of 2020 small business loans reflected consistent performance to that of 2021 lending patterns. The borrower distribution of 2022 small business loans reflected performance above that of 2021 lending patterns.

Table 77

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: North Central Texas													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	360	76.9	51.6	10,121	45.4	35.6	454	88.2	61.2	10,900	62.0	46.7	91.6
Over \$1 Million	78	16.7		11,223	50.4		44	8.5		6,140	34.9		6.7
Revenue Unknown	30	6.4		926	4.2		17	3.3		538	3.1		1.7
Total	468	100.0		22,270	100.0		515	100.0		17,578	100.0		100.0
By Loan Size													
\$100,000 or Less	428	91.5	93.1	10,064	45.2	47.5	490	95.1	95.2	9,077	51.6	52.4	
\$100,001 - \$250,000	27	5.8	4.3	4,419	19.8	18.8	15	2.9	3.0	2,473	14.1	16.8	
\$250,001 - \$1 Million	13	2.8	2.5	7,787	35.0	33.7	10	1.9	1.8	6,028	34.3	30.8	
Total	468	100.0	100.0	22,270	100.0	100.0	515	100.0	100.0	17,578	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	347	96.4		7,158	70.7		442	97.4		7,437	68.2		
\$100,001 - \$250,000	11	3.1		1,668	16.5		8	1.8		1,381	12.7		
\$250,001 - \$1 Million	2	0.6		1,295	12.8		4	0.9		2,082	19.1		
Total	360	100.0		10,121	100.0		454	100.0		10,900	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Small Farm Lending

The borrower distribution of small farm lending is good. The distribution of loans originated in 2021 to farms with annual revenues of \$1 million or less (small farms) reflected penetration levels which were above the aggregate lending data by number volume, while comparable to the aggregate lending date by dollar volume and to the demographic figure of the percentage of farms.

The borrower distribution of 2020 and 2022 small farm loans reflected consistent performance to that of 2021 lending patterns.

Table 78

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: North Central Texas													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	198	90.4	83.2	12,067	82.9	79.3	168	96.0	82.5	9,694	84.6	69.6	98.7
Over \$1 Million	7	3.2		1,529	10.5		5	2.9		1,683	14.7		1.3
Revenue Unknown	14	6.4		967	6.6		2	1.1		80	0.7		0.0
Total	219	100.0		14,563	100.0		175	100.0		11,457	100.0		100.0
By Loan Size													
\$100,000 or Less	185	84.5	82.8	4,755	32.7	29.7	147	84.0	81.6	3,731	32.6	29.6	
\$100,001 - \$250,000	18	8.2	8.6	3,327	22.8	22.5	15	8.6	9.4	2,470	21.6	21.6	
\$250,001 - \$500,000	16	7.3	8.6	6,481	44.5	47.7	13	7.4	9.0	5,256	45.9	48.9	
Total	219	100.0	100.0	14,563	100.0	100.0	175	100.0	100.0	11,457	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	170	85.9		4,430	36.7		144	85.7		3,619	37.3		
\$100,001 - \$250,000	16	8.1		2,827	23.4		15	8.9		2,470	25.5		
\$250,001 - \$500,000	12	6.1		4,810	39.9		9	5.4		3,605	37.2		
Total	198	100.0		12,067	100.0		168	100.0		9,694	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Community Development Lending

The bank provides an adequate level of CD loans. As illustrated in Table 79, the bank originated two CD loans totaling \$2.9 million in this AA which were responsive to area revitalization and stabilization needs, as well as responsive to an organization that provides community services to LMI individuals and families.

Table 79

Community Development Loans – North Central Texas AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	1	6
Economic Development	0	0
Revitalization and Stabilization	1	2,857
Total Loans	2	2,863

INVESTMENT TEST

The bank’s performance under the investment test in the North Central Texas AA is poor. The bank has a poor level of qualified CD investments and grants and is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments and exhibits poor responsiveness to the credit and CD needs of its AA. The four-county AA represents the bank’s third largest in terms of branch presence, lending volume, and deposit concentration; however, similar to the Coleman County AA, the bank’s investment activities in this AA lag significantly compared to its more densely-populated AAs. As such, additional opportunities remain for further investment within the AA that may be responsive to the needs within its communities.

Table 80

Investments, Grants, and Donations – North Central Texas AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	15	7	15	7
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	0	0	15	7	15	7

¹ Book Value of Investment
² Original Market Value of Investment

SERVICE TEST

The bank’s performance under the service test in the North Central Texas AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and

online and mobile banking, are accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates five full-service branches and one drive-through facility in the AA, all of which are located in middle-income census tracts.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. As discussed in the overall Institution Service Test section, the bank did not open or close any branches during the evaluation period.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Lobby and drive-through hours, as well as product offerings, are generally consistent across all the bank’s branch locations, which were previously discussed in the overall Institution section of this report.

Table 81

Retail Banking and Community Development Services – North Central Texas AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	72.7	27.3	0.0	100
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	78.1	21.9	0.0	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	6		0	0			0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	0	21		4		0		25		10		
¹ Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services. During the evaluation period, bank representatives performed 25 CD services in the AA to 10 organizations and, as illustrated in Table 81, were most responsive to organizations that provide community services to LMI individuals. The CD services were generally comprised of a mixture of board membership capacities and financial literacy education outreach sessions at schools with a majority of student populations eligible for free or reduced lunches.

Examples of CD services performed in the AA include:

- Eight bank representatives performed a total of 15 CD services during the evaluation period by instructing financial education sessions at six area elementary and high schools that contain a majority of their student populations as eligible for free or reduced lunches.
- A bank representative served for two years of the evaluation period on the board of an area economic development organization which provides support for the growth and retention of small businesses and reinvestment into the area.

OTHER NONMETROPOLITAN ASSESSMENT AREAS
(Limited-Scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE EAST TEXAS
PANHANDLE AA**

The bank's East Texas Panhandle AA consists of Hemphill, Hutchinson, Lipscomb, Ochiltree, and Roberts Counties in their entirety. Characteristics considered in the evaluation of the AA include:

- The AA contains 15 census tracts, including 2 moderate-, 8 middle-, and 5 upper-income census tracts. As designated by the FFIEC, Lipscomb (two middle-income census tracts) and Roberts (one middle-income census tract) Counties are underserved, and Ochiltree County contains two underserved middle-income census tracts. At the previous evaluation, the AA reflected one moderate-, four middle-, and nine upper-income census tracts.
- Based on 2020 ACS data, the population of the AA was 37,900.
- The bank operates two full-service branches with on-site, cash-only ATMs, including one in a moderate-income tract, and two full-service branches without ATMs in the AA.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank had an 8.2 percent market share, ranking 7th out of 14 FDIC-insured depository institutions operating from 23 offices in the AA.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE CENTRAL TEXAS AA

The bank's Central Texas AA consists of Erath, Hood, and Somervell Counties in their entirety. Characteristics considered in the evaluation of the AA include:

- The AA contains 29 census tracts, including 1 moderate-, 10 middle-, and 18 upper-income census tracts. At the prior evaluation, Erath County made up the entire AA and reflected six middle- and two upper-income census tracts.
- Based on 2020 ACS data, the population of the AA was 113,348.
- The bank operates five full-service branches with on-site, cash-only ATMs. Two branches are located in middle-income census tracts, and three are located in upper-income census tracts.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank had a 10.3 percent market share, ranking 3rd out of 18 FDIC-insured depository institutions operating from 39 offices in the AA.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE CHILDRESS COUNTY, TEXAS AA

The bank's AA is comprised of Childress County in its entirety. Characteristics considered in the evaluation of the AA include:

- The AA contains two census tracts, including one moderate- and one upper-income census tract. At the prior evaluation, the AA reflected one middle- and one upper-income census tract.
- Based on 2020 ACS data, the population of the AA was 6,664, a 5.6 percent decrease since the prior evaluation.
- The bank operates one full-service branch in the AA that is located in a moderate-income census tract. The branch also has an on-site, cash-only ATM.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank had a 13.4 percent market share, ranking 3rd out of 3 FDIC-insured depository institutions operating from four offices in the AA.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE WEST TEXAS PANHANDLE AA

The bank's West Texas Panhandle AA consists of Deaf Smith and Parmer Counties in their entirety. Characteristics considered in the evaluation of the AA include:

- The AA contains six census tracts, all of which are middle-income. Since the prior evaluation, the total number of census tracts remains unchanged; however, one moderate- and one upper-income census tract have become middle-income census tracts.
- Based on 2020 ACS data, the population of the AA was 28,452, a 2.7 percent decrease since the prior evaluation.
- The bank operates one full-service branch with an on-site, cash-only ATM in the AA.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank had an 8.1 percent market share, ranking 6th out of 8 FDIC-insured depository institutions operating from 11 offices in the AA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE OTHER TEXAS
NONMETROPOLITAN ASSESSMENT AREAS**

The state of Texas AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in these areas does not change the rating for the state of Texas.

Table 82

Assessment Area	Lending Test	Investment Test	Service Test
East Texas Panhandle	Consistent	Consistent	Below
Central Texas	Below	Below	Below
Childress County, Texas	Consistent	Below	Consistent
West Texas Panhandle	Below	Consistent	Consistent

APPENDIX A – SCOPE OF EXAMINATION

Table A-1

Scope of Examination			
<u>Financial Institution</u> InterBank Oklahoma City, OK		<u>Products/Services Reviewed</u> <ul style="list-style-type: none"> • Home Purchase Loans • Home Refinance Loans • Small Business (SB) Loans • Small Farm (SF) Loans • Community Development Loans • Qualified Investments and Donations • Community Development Services 	
<u>Time Period</u>			
<u>HMDA LAR and CRA SB and SF Loans:</u>		January 1, 2020 to December 31, 2022	
<u>Community Development Activities:</u>		January 1, 2020 to December 31, 2022	
List of Affiliates Considered in this Evaluation			
Affiliates		Affiliate Relationship	Products Reviewed
None		None	None
List of Assessment Areas and Type of Examination			
Assessment Area	Type of Exam	Branches Visited	Community Contacts
<u>Oklahoma</u>			
MSA 36420 Oklahoma City, OK Metropolitan AA	Full Review	None	1 prior
Southwest Oklahoma AA	Full Review	None	1 prior
MSA 21420 Enid, Oklahoma MSA AA	Limited Review	None	None
North Central Oklahoma AA	Limited Review	None	None
<u>Texas</u>			
MD 19124 & MD 23104 Dallas - Fort Worth Combined Metropolitan AA	Full Review	None	1 prior
Coleman County AA	Full Review	None	1 prior
North Central Texas AA	Full Review	None	None
MSA 11100 Amarillo, Texas Metropolitan AA	Limited Review	None	None
East Texas Panhandle AA	Limited Review	None	None
Central Texas AA	Limited Review	None	None
Childress County, Texas AA	Limited Review	None	None
West Texas Panhandle AA	Limited Review	None	None

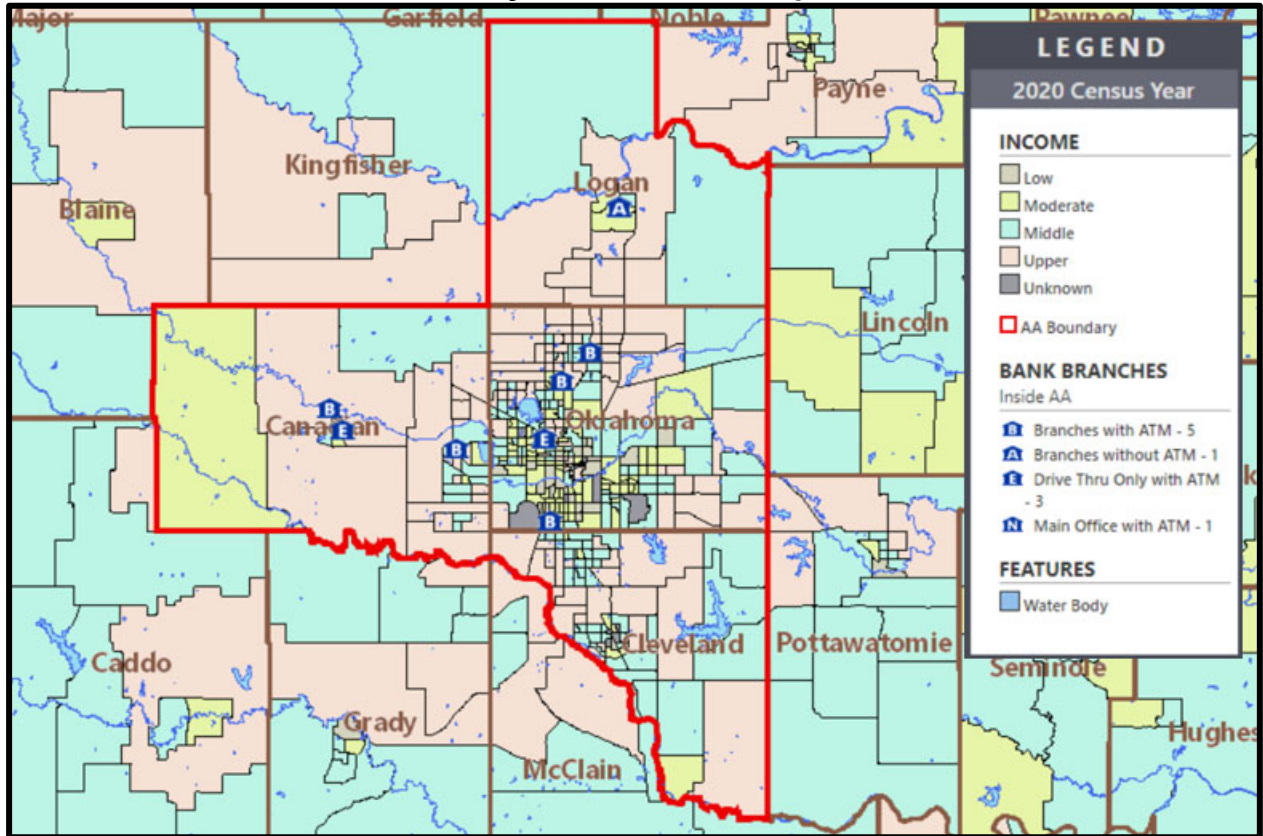
APPENDIX B – SUMMARY OF STATE RATINGS

Table B-1

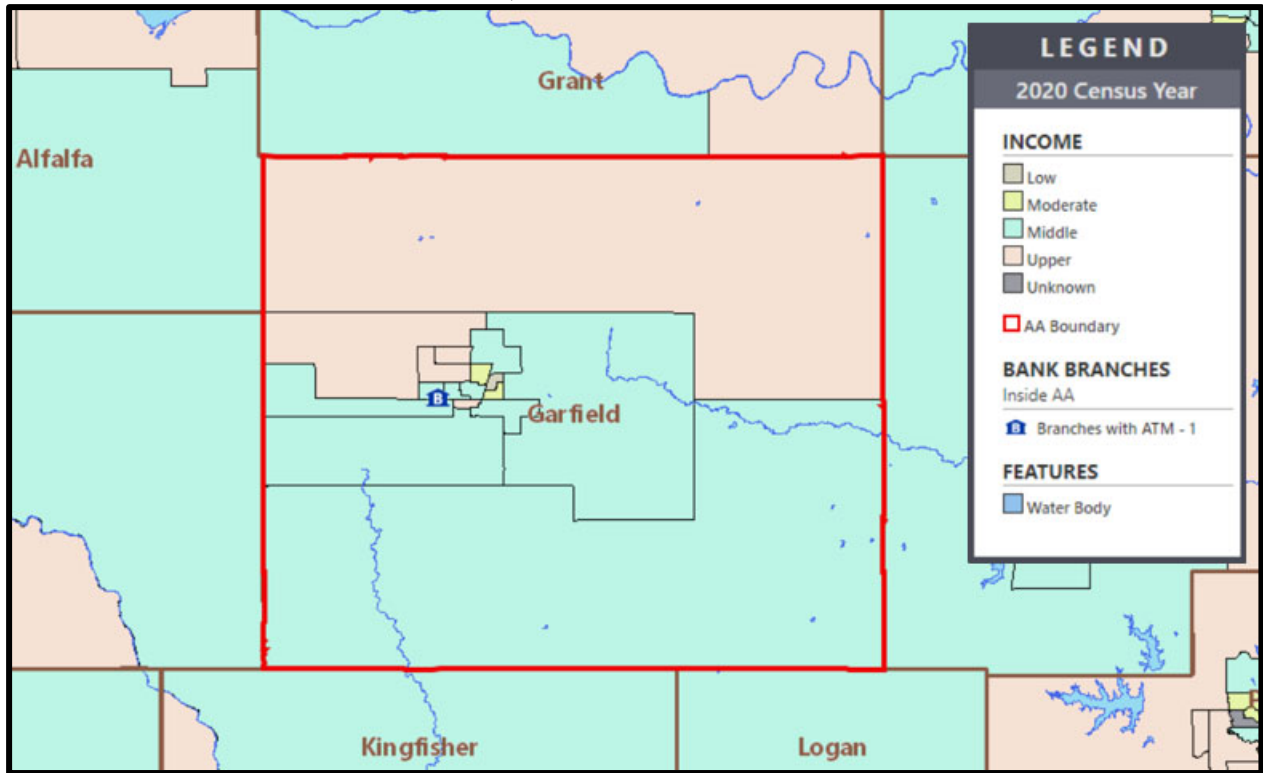
State or Multistate Metropolitan Area Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Oklahoma	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Texas	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory

APPENDIX C – MAPS OF THE ASSESSMENT AREAS

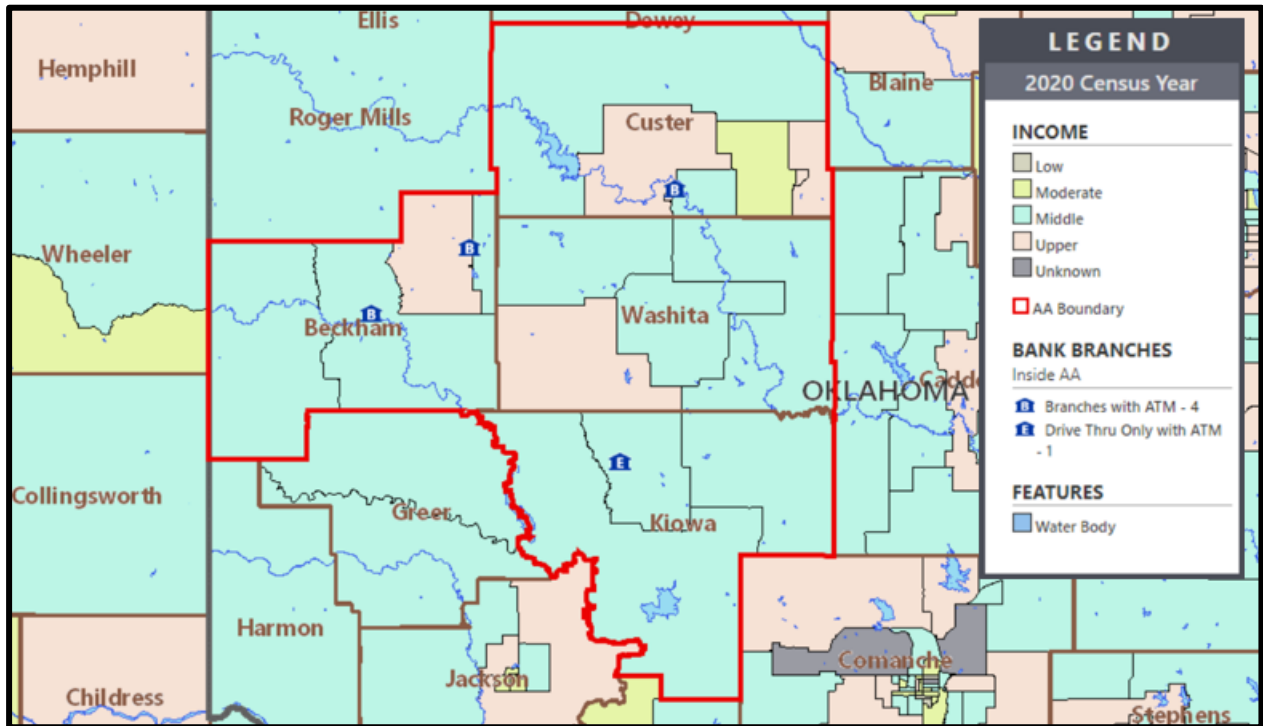
Oklahoma City, Oklahoma Metropolitan AA



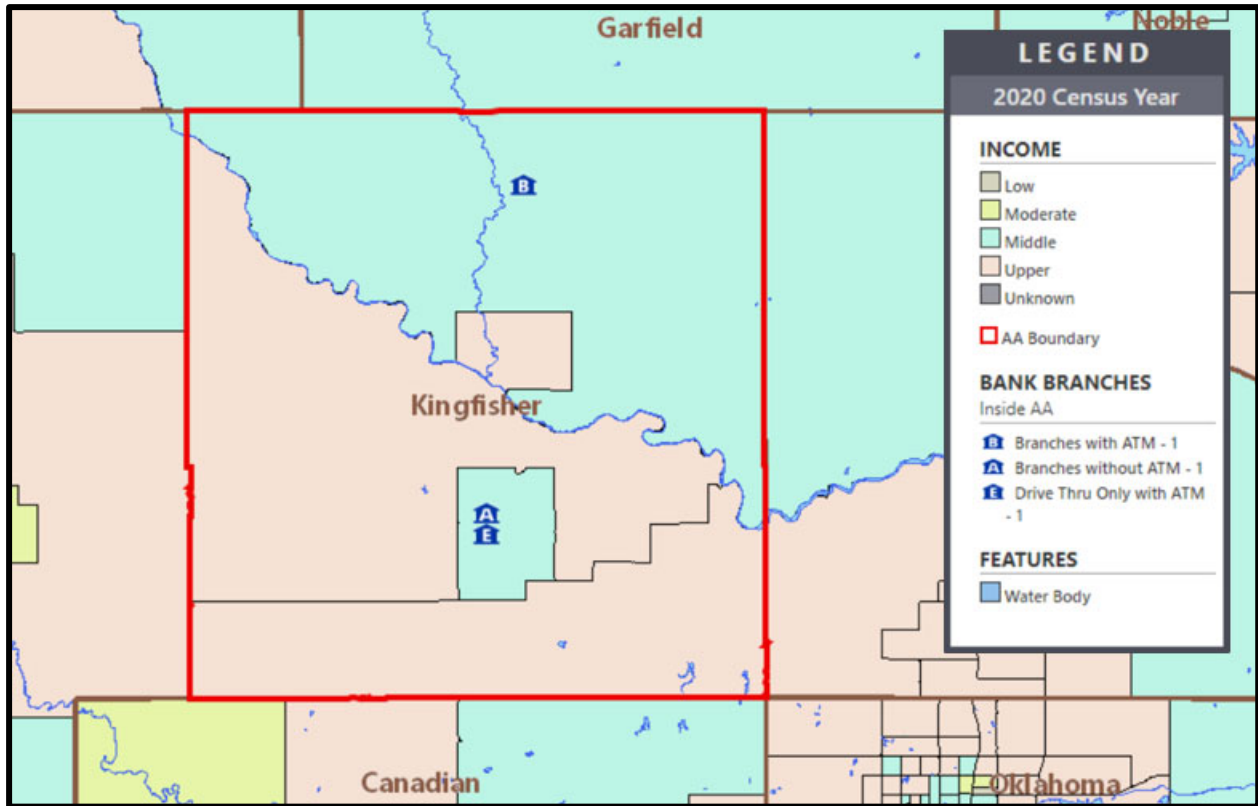
Enid, Oklahoma MSA AA



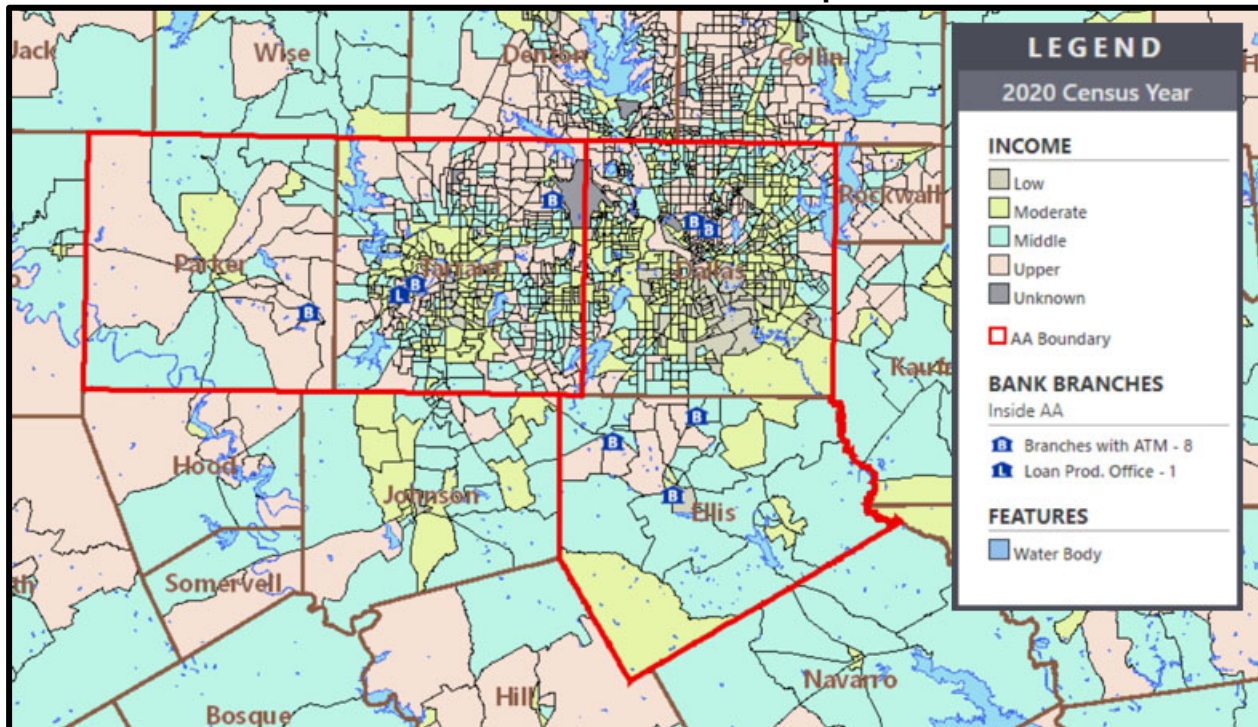
Southwest Oklahoma AA



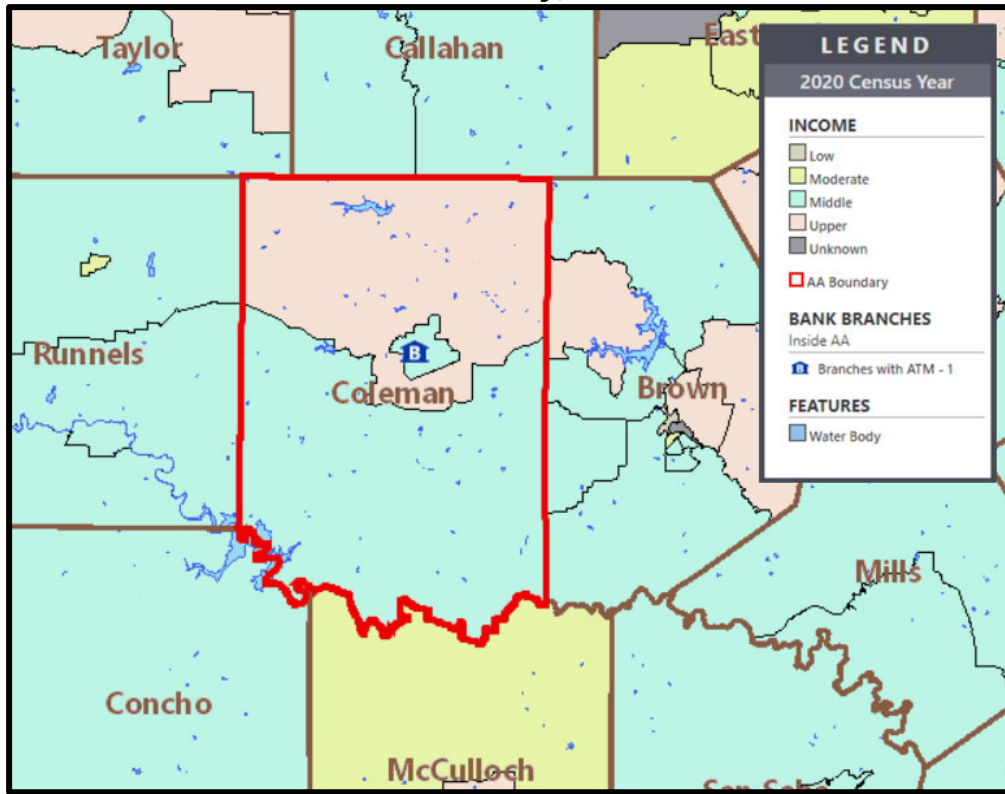
North Central Oklahoma AA



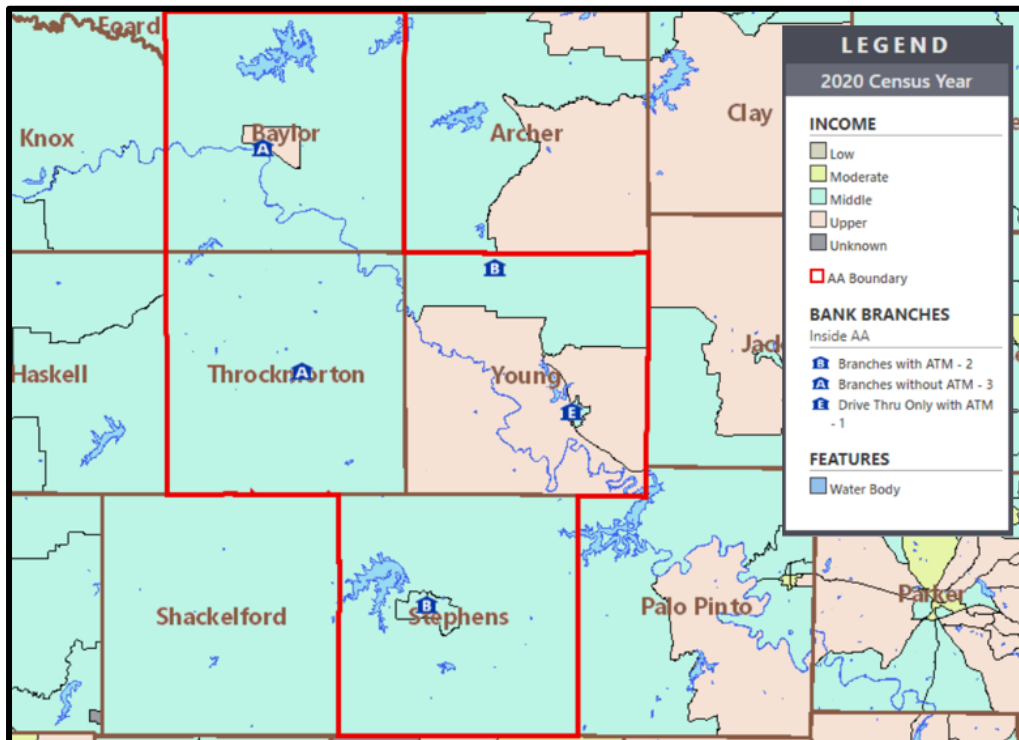
Dallas - Fort Worth Combined Metropolitan AA



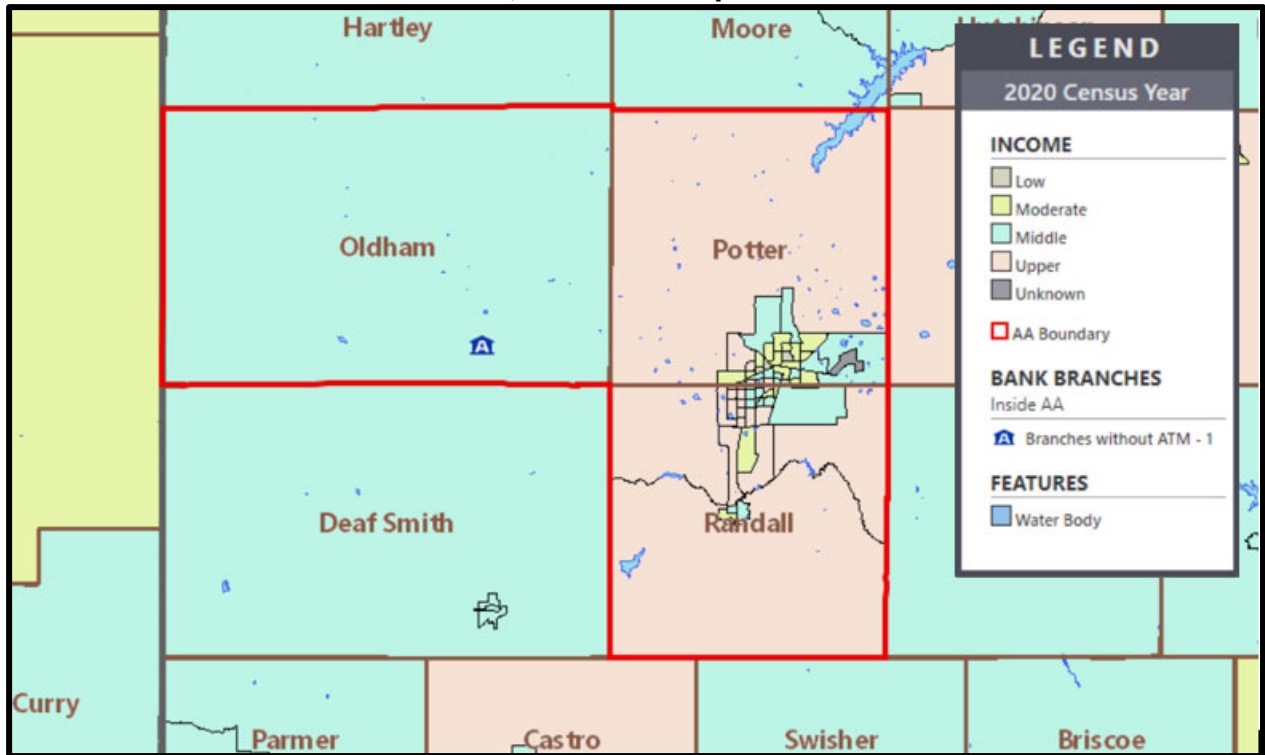
Coleman County, Texas AA



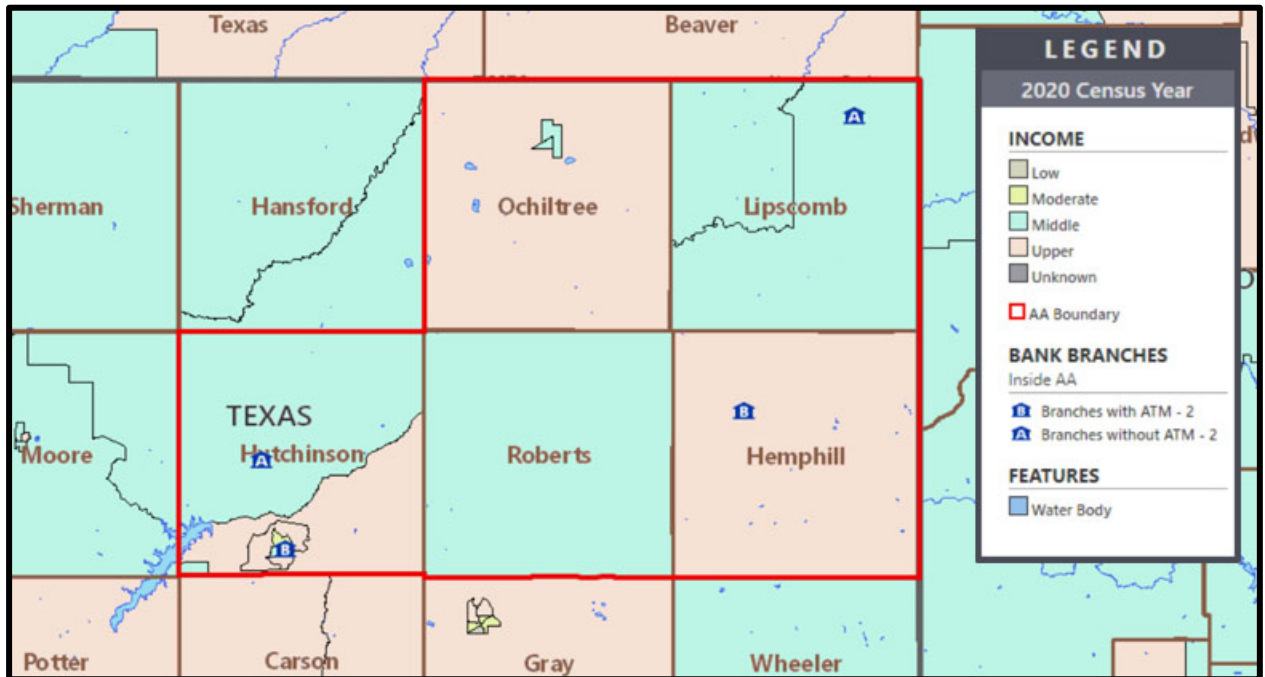
North Central Texas AA



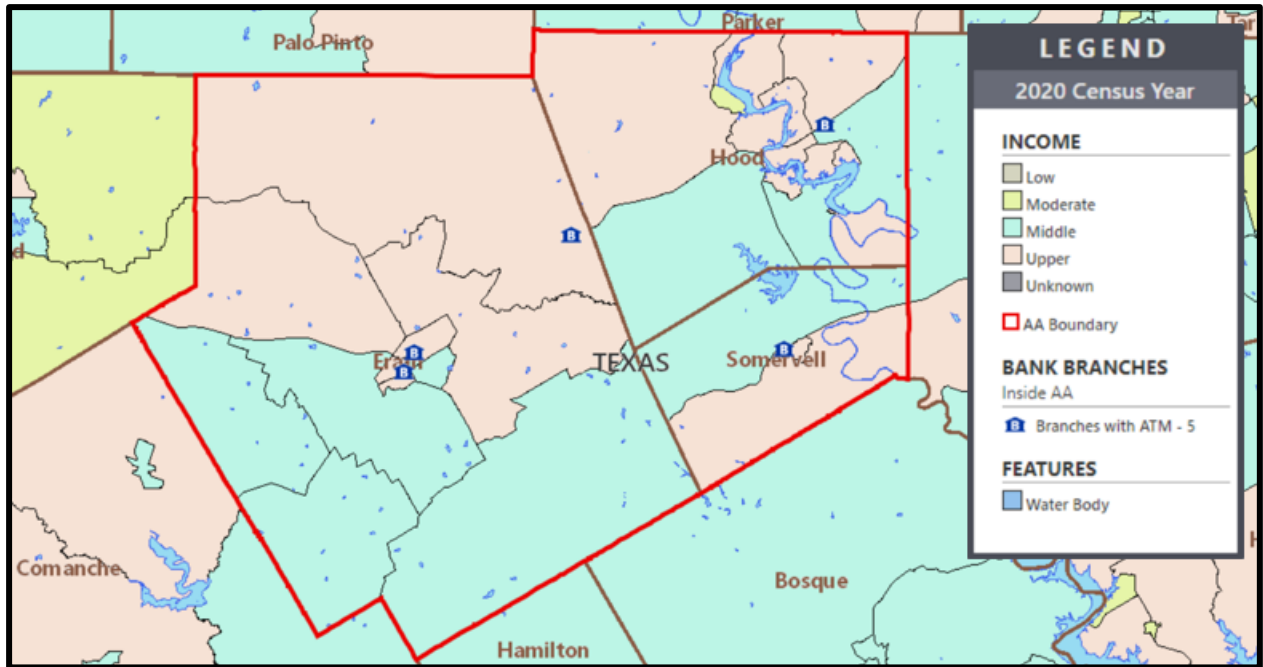
Amarillo, Texas Metropolitan AA



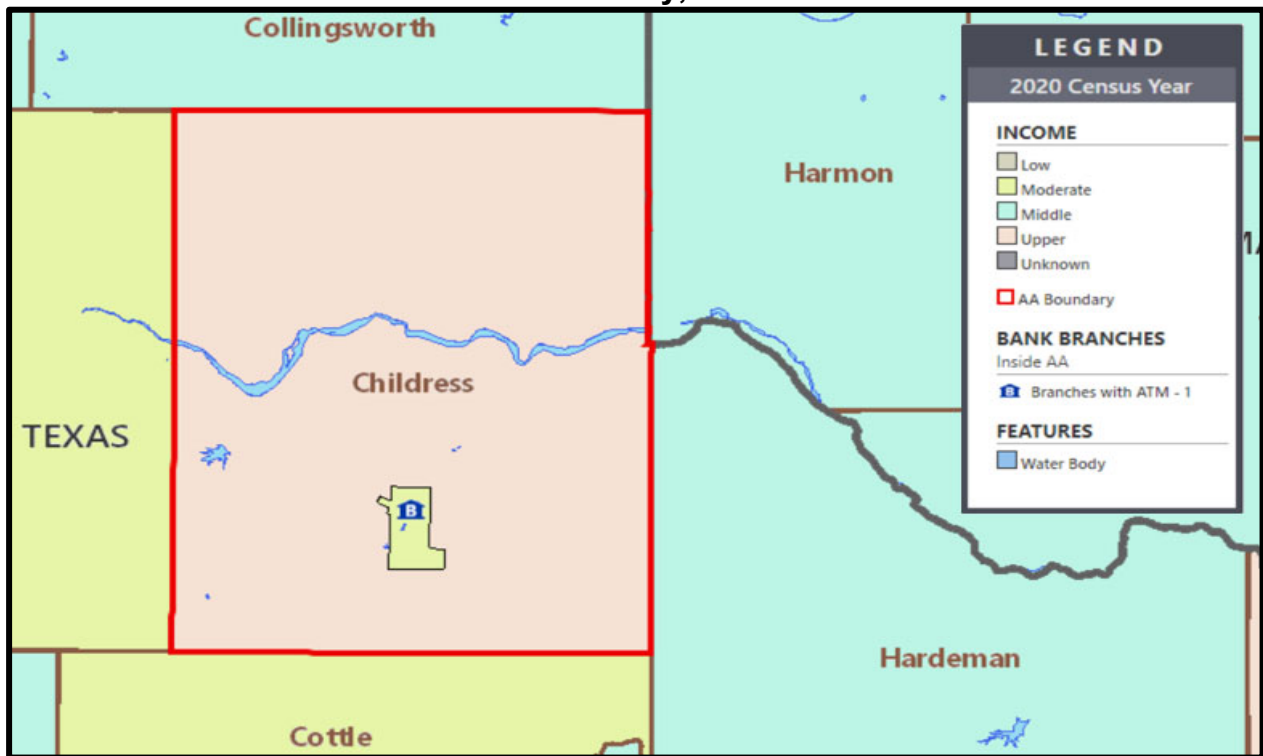
East Texas Panhandle AA



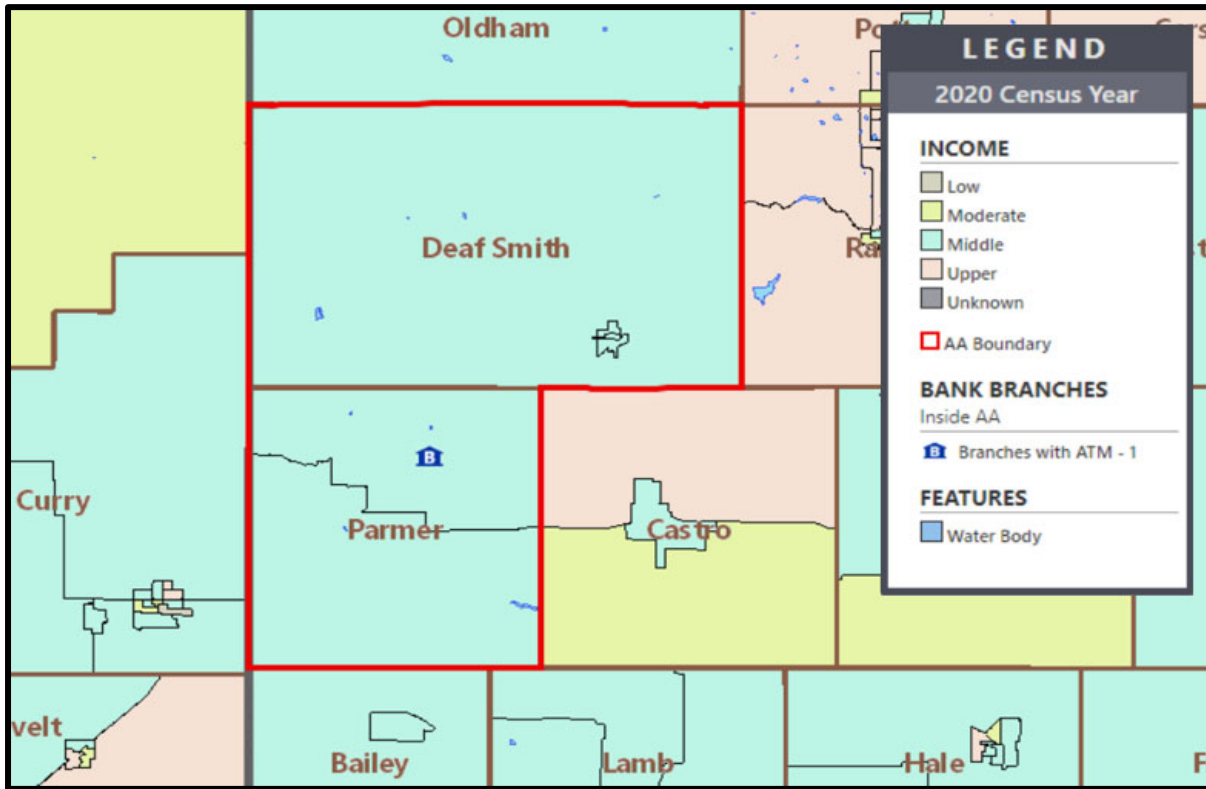
Central Texas AA



Childress County, Texas AA



West Texas Panhandle AA



APPENDIX D – DEMOGRAPHIC INFORMATION

Oklahoma City, Oklahoma Metropolitan AA
Table D-1

2022 Oklahoma City, Oklahoma Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	29	7.5	16,097	5.3	5,159	32.0	63,964	21.2
Moderate	100	25.8	65,169	21.6	10,696	16.4	53,115	17.6
Middle	126	32.6	108,471	35.9	8,300	7.7	61,143	20.2
Upper	113	29.2	108,563	35.9	3,705	3.4	123,858	41.0
Unknown	19	4.9	3,780	1.3	1,426	37.7	0	0.0
Total AA	387	100.0	302,080	100.0	29,286	9.7	302,080	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	33,831	11,276	3.8	33.3	17,373	51.4	5,182	15.3
Moderate	133,993	56,106	18.7	41.9	60,945	45.5	16,942	12.6
Middle	190,647	110,463	36.9	57.9	64,109	33.6	16,075	8.4
Upper	157,443	118,549	39.6	75.3	29,439	18.7	9,455	6.0
Unknown	8,154	2,874	1.0	35.2	4,108	50.4	1,172	14.4
Total AA	524,068	299,268	100.0	57.1	175,974	33.6	48,826	9.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,716	4.7	2,371	4.5	309	7.2	36	5.0
Moderate	12,617	22.0	11,322	21.6	1,145	26.8	150	20.6
Middle	18,879	32.9	17,342	33.1	1,337	31.3	200	27.5
Upper	21,393	37.3	19,782	37.7	1,295	30.3	316	43.5
Unknown	1,800	3.1	1,594	3.0	181	4.2	25	3.4
Total AA	57,405	100.0	52,411	100.0	4,267	100.0	727	100.0
Percentage of Total Businesses:				91.3		7.4		1.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	18	2.2	15	1.9	3	16.7	0	0.0
Moderate	118	14.7	114	14.5	3	16.7	1	100.0
Middle	246	30.6	244	31.1	2	11.1	0	0.0
Upper	416	51.7	406	51.7	10	55.6	0	0.0
Unknown	6	0.7	6	0.8	0	0.0	0	0.0
Total AA	804	100.0	785	100.0	18	100.0	1	100.0
Percentage of Total Farms:				97.6		2.2		0.1

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 D-2

2021 Oklahoma City, Oklahoma Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	28	8.2	17,042	5.9	6,224	36.5	61,920	21.3
Moderate	103	30.3	67,450	23.3	13,689	20.3	50,257	17.3
Middle	119	35.0	109,466	37.7	9,396	8.6	58,974	20.3
Upper	81	23.8	95,741	33.0	3,485	3.6	118,888	41.0
Unknown	9	2.6	340	0.1	119	35.0	0	0.0
Total AA	340	100.0	290,039	100.0	32,913	11.3	290,039	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	33,484	10,466	3.7	31.3	17,502	52.3	5,516	16.5
Moderate	137,808	55,576	19.7	40.3	63,444	46.0	18,788	13.6
Middle	185,905	112,375	39.9	60.4	56,231	30.2	17,299	9.3
Upper	141,063	103,345	36.7	73.3	28,592	20.3	9,126	6.5
Unknown	1,583	195	0.1	12.3	1,094	69.1	294	18.6
Total AA	499,843	281,957	100.0	56.4	166,863	33.4	51,023	10.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,746	4.7	2,359	4.4	370	8.6	17	2.6
Moderate	13,556	23.3	12,251	23.1	1,158	26.9	147	22.9
Middle	20,078	34.6	18,415	34.7	1,446	33.6	217	33.7
Upper	19,739	34.0	18,491	34.8	1,023	23.7	225	35.0
Unknown	1,974	3.4	1,626	3.1	311	7.2	37	5.8
Total AA	58,093	100.0	53,142	100.0	4,308	100.0	643	100.0
Percentage of Total Businesses:				91.5		7.4		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	15	1.9	14	1.8	1	5.9	0	0.0
Moderate	119	14.7	114	14.4	5	29.4	0	0.0
Middle	343	42.5	336	42.5	6	35.3	1	100.0
Upper	327	40.5	322	40.8	5	29.4	0	0.0
Unknown	4	0.5	4	0.5	0	0.0	0	0.0
Total AA	808	100.0	790	100.0	17	100.0	1	100.0
Percentage of Total Farms:				97.8		2.1		0.1
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-3

2020 Oklahoma City, Oklahoma Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	28	8.2	17,042	5.9	6,224	36.5	61,920	21.3
Moderate	103	30.3	67,450	23.3	13,689	20.3	50,257	17.3
Middle	119	35.0	109,466	37.7	9,396	8.6	58,974	20.3
Upper	81	23.8	95,741	33.0	3,485	3.6	118,888	41.0
Unknown	9	2.6	340	0.1	119	35.0	0	0.0
Total AA	340	100.0	290,039	100.0	32,913	11.3	290,039	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	33,484	10,466	3.7	31.3	17,502	52.3	5,516	16.5
Moderate	137,808	55,576	19.7	40.3	63,444	46.0	18,788	13.6
Middle	185,905	112,375	39.9	60.4	56,231	30.2	17,299	9.3
Upper	141,063	103,345	36.7	73.3	28,592	20.3	9,126	6.5
Unknown	1,583	195	0.1	12.3	1,094	69.1	294	18.6
Total AA	499,843	281,957	100.0	56.4	166,863	33.4	51,023	10.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,806	4.7	2,404	4.4	386	8.7	16	2.7
Moderate	13,860	23.3	12,503	23.0	1,217	27.4	140	23.5
Middle	20,636	34.7	18,973	34.8	1,470	33.0	193	32.4
Upper	20,224	34.0	18,944	34.8	1,063	23.9	217	36.5
Unknown	1,961	3.3	1,619	3.0	313	7.0	29	4.9
Total AA	59,487	100.0	54,443	100.0	4,449	100.0	595	100.0
Percentage of Total Businesses:				91.5		7.5		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	16	1.9	15	1.8	1	5.3	0	0.0
Moderate	121	14.3	117	14.2	4	21.1	0	0.0
Middle	351	41.5	343	41.6	7	36.8	1	100.0
Upper	354	41.9	347	42.1	7	36.8	0	0.0
Unknown	3	0.4	3	0.4	0	0.0	0	0.0
Total AA	845	100.0	825	100.0	19	100.0	1	100.0
Percentage of Total Farms:				97.6		2.2		0.1
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Southwest Oklahoma AA
Table D-4

2022 Southwest Oklahoma AA Demographics								
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	3,529	20.8
Moderate	1	5.6	747	4.4	195	26.1	2,561	15.1
Middle	11	61.1	9,438	55.7	1,355	14.4	3,174	18.7
Upper	6	33.3	6,745	39.8	509	7.5	7,666	45.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	18	100.0	16,930	100.0	2,059	12.2	16,930	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	2,336	444	2.5	19.0	1,504	64.4	388	16.6
Middle	19,398	9,932	56.2	51.2	4,631	23.9	4,835	24.9
Upper	11,518	7,298	41.3	63.4	2,462	21.4	1,758	15.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	33,252	17,674	100.0	53.2	8,597	25.9	6,981	21.0
	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	219	7.2	201	7.4	17	6.5	1	1.5
Middle	1,727	57.0	1,521	56.2	157	60.2	49	75.4
Upper	1,085	35.8	983	36.3	87	33.3	15	23.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,031	100.0	2,705	100.0	261	100.0	65	100.0
Percentage of Total Businesses:				89.2		8.6		2.1
	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	11	4.0	11	4.1	0	0.0	0	0.0
Middle	194	70.8	187	70.3	7	87.5	0	0.0
Upper	69	25.2	68	25.6	1	12.5	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	274	100.0	266	100.0	8	100.0	0	0.0
Percentage of Total Farms:				97.1		2.9		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 D-5

2021 Southwest Oklahoma AA Demographics								
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	3,611	19.9
Moderate	2	12.5	1,885	10.4	406	21.5	2,886	15.9
Middle	9	56.3	8,081	44.5	1,147	14.2	3,214	17.7
Upper	5	31.3	8,178	45.1	617	7.5	8,433	46.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	16	100.0	18,144	100.0	2,170	12.0	18,144	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	4,048	1,367	8.0	33.8	1,890	46.7	791	19.5
Middle	15,088	8,160	47.8	54.1	3,536	23.4	3,392	22.5
Upper	13,716	7,552	44.2	55.1	3,973	29.0	2,191	16.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	32,852	17,079	100.0	52.0	9,399	28.6	6,374	19.4
	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	473	15.5	419	15.4	48	18.3	6	9.2
Middle	1,207	39.7	1,057	38.9	111	42.4	39	60.0
Upper	1,363	44.8	1,240	45.7	103	39.3	20	30.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,043	100.0	2,716	100.0	262	100.0	65	100.0
Percentage of Total Businesses:				89.3		8.6		2.1
	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	22	8.0	19	7.1	3	37.5	0	0.0
Middle	159	57.8	158	59.2	1	12.5	0	0.0
Upper	94	34.2	90	33.7	4	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	275	100.0	267	100.0	8	100.0	0	0.0
Percentage of Total Farms:				97.1		2.9		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table D-6

2020 Southwest Oklahoma AA Demographics								
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	3,611	19.9
Moderate	2	12.5	1,885	10.4	406	21.5	2,886	15.9
Middle	9	56.3	8,081	44.5	1,147	14.2	3,214	17.7
Upper	5	31.3	8,178	45.1	617	7.5	8,433	46.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	16	100.0	18,144	100.0	2,170	12.0	18,144	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	4,048	1,367	8.0	33.8	1,890	46.7	791	19.5
Middle	15,088	8,160	47.8	54.1	3,536	23.4	3,392	22.5
Upper	13,716	7,552	44.2	55.1	3,973	29.0	2,191	16.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	32,852	17,079	100.0	52.0	9,399	28.6	6,374	19.4
	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	493	15.8	434	15.6	53	19.4	6	9.1
Middle	1,231	39.4	1,080	38.7	112	41.0	39	59.1
Upper	1,403	44.9	1,274	45.7	108	39.6	21	31.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,127	100.0	2,788	100.0	273	100.0	66	100.0
Percentage of Total Businesses:				89.2		8.7		2.1
	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	23	8.2	20	7.3	3	37.5	0	0.0
Middle	162	57.4	161	58.8	1	12.5	0	0.0
Upper	97	34.4	93	33.9	4	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	282	100.0	274	100.0	8	100.0	0	0.0
Percentage of Total Farms:				97.2		2.8		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Dallas-Fort Worth Combined Metropolitan
Table D-7

2022 Dallas - Fort Worth Combined Metropolitan Area AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	143	12.3	129,057	10.8	33,692	26.1	305,868	25.7
Moderate	365	31.5	356,105	29.9	49,960	14.0	223,203	18.7
Middle	331	28.6	369,955	31.1	23,324	6.3	230,950	19.4
Upper	304	26.2	330,512	27.8	9,040	2.7	430,987	36.2
Unknown	16	1.4	5,379	0.5	611	11.4	0	0.0
Total AA	1,159	100.0	1,191,008	100.0	116,627	9.8	1,191,008	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	237,514	62,341	6.3	26.2	149,432	62.9	25,741	10.8
Moderate	573,281	255,222	25.7	44.5	271,131	47.3	46,928	8.2
Middle	584,696	332,925	33.5	56.9	213,294	36.5	38,477	6.6
Upper	510,161	339,105	34.1	66.5	135,728	26.6	35,328	6.9
Unknown	17,006	3,696	0.4	21.7	10,815	63.6	2,495	14.7
Total AA	1,922,658	993,289	100.0	51.7	780,400	40.6	148,969	7.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	20,286	7.1	18,616	7.1	1,525	7.8	145	4.3
Moderate	66,604	23.4	61,172	23.4	4,868	25.0	564	16.8
Middle	89,050	31.3	82,431	31.5	5,764	29.6	855	25.5
Upper	106,438	37.4	97,555	37.3	7,125	36.5	1,758	52.5
Unknown	2,271	0.8	2,028	0.8	217	1.1	26	0.8
Total AA	284,649	100.0	261,802	100.0	19,499	100.0	3,348	100.0
Percentage of Total Businesses:				92.0		6.9		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	72	3.5	71	3.5	1	4.0	0	0.0
Moderate	299	14.4	294	14.4	5	20.0	0	0.0
Middle	658	31.8	655	32.0	3	12.0	0	0.0
Upper	1,030	49.8	1,014	49.6	16	64.0	0	0.0
Unknown	11	0.5	11	0.5	0	0.0	0	0.0
Total AA	2,070	100.0	2,045	100.0	25	100.0	0	0.0
Percentage of Total Farms:				98.8		1.2		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 D-8

2021 Dallas - Fort Worth Combined Metropolitan Area AA Demographics										
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income			
	#	%	#	%	#	%	#	%		
Low	157	16.8	143,761	12.9	49,531	34.5	302,924	27.1		
Moderate	284	30.3	317,450	28.4	61,146	19.3	196,978	17.6		
Middle	250	26.7	328,846	29.4	29,103	8.9	204,673	18.3		
Upper	239	25.5	325,973	29.2	11,881	3.6	412,072	36.9		
Unknown	6	0.6	617	0.1	79	12.8	0	0.0		
Total AA	936	100.0	1,116,647	100.0	151,740	13.6	1,116,647	100.0		
	Housing Units by Tract	Housing Type by Tract								
		Owner-occupied			Rental		Vacant			
		#	% by tract	% by unit	#	% by unit	#	% by unit		
Low	267,010	68,694	7.4	25.7	162,071	60.7	36,245	13.6		
Moderate	514,721	232,015	24.9	45.1	236,729	46.0	45,977	8.9		
Middle	519,624	293,295	31.4	56.4	190,177	36.6	36,152	7.0		
Upper	497,756	338,194	36.2	67.9	127,171	25.5	32,391	6.5		
Unknown	2,377	918	0.1	38.6	1,186	49.9	273	11.5		
Total AA	1,801,488	933,116	100.0	51.8	717,334	39.8	151,038	8.4		
	Total Businesses by Tract		Businesses by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
			#	%	#	%	#	%		
Low	26,678	9.6	24,115	9.4	2,359	12.1	204	6.8		
Moderate	66,067	23.7	60,103	23.4	5,487	28.1	477	15.9		
Middle	78,733	28.2	73,049	28.5	4,976	25.5	708	23.6		
Upper	105,386	37.8	97,642	38.1	6,163	31.5	1,581	52.6		
Unknown	2,130	0.8	1,535	0.6	560	2.9	35	1.2		
Total AA	278,994	100.0	256,444	100.0	19,545	100.0	3,005	100.0		
Percentage of Total Businesses:					91.9		7.0		1.1	
	Total Farms by Tract		Farms by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
			#	%	#	%	#	%		
Low	92	4.4	88	4.3	4	16.7	0	0.0		
Moderate	293	14.1	290	14.2	3	12.5	0	0.0		
Middle	624	30.1	620	30.3	4	16.7	0	0.0		
Upper	1,055	50.9	1,042	50.9	12	50.0	1	100.0		
Unknown	7	0.3	6	0.3	1	4.2	0	0.0		
Total AA	2,071	100.0	2,046	100.0	24	100.0	1	100.0		
Percentage of Total Farms:					98.8		1.2		0.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.										

Table D-9

2020 Dallas - Fort Worth Combined Metropolitan Area AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	157	16.8	143,761	12.9	49,531	34.5	302,924	27.1
Moderate	284	30.3	317,450	28.4	61,146	19.3	196,978	17.6
Middle	250	26.7	328,846	29.4	29,103	8.9	204,673	18.3
Upper	239	25.5	325,973	29.2	11,881	3.6	412,072	36.9
Unknown	6	0.6	617	0.1	79	12.8	0	0.0
Total AA	936	100.0	1,116,647	100.0	151,740	13.6	1,116,647	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	267,010	68,694	7.4	25.7	162,071	60.7	36,245	13.6
Moderate	514,721	232,015	24.9	45.1	236,729	46.0	45,977	8.9
Middle	519,624	293,295	31.4	56.4	190,177	36.6	36,152	7.0
Upper	497,756	338,194	36.2	67.9	127,171	25.5	32,391	6.5
Unknown	2,377	918	0.1	38.6	1,186	49.9	273	11.5
Total AA	1,801,488	933,116	100.0	51.8	717,334	39.8	151,038	8.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	25,621	9.4	23,050	9.2	2,396	12.0	175	6.1
Moderate	65,201	23.8	59,130	23.6	5,641	28.2	430	15.1
Middle	77,233	28.2	71,434	28.5	5,125	25.6	674	23.6
Upper	103,775	37.9	95,966	38.2	6,264	31.3	1,545	54.1
Unknown	2,046	0.7	1,453	0.6	563	2.8	30	1.1
Total AA	273,876	100.0	251,033	100.0	19,989	100.0	2,854	100.0
Percentage of Total Businesses:				91.7		7.3		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	97	4.5	91	4.3	6	22.2	0	0.0
Moderate	291	13.6	286	13.6	5	18.5	0	0.0
Middle	648	30.4	646	30.7	2	7.4	0	0.0
Upper	1,091	51.1	1,077	51.1	13	48.1	1	100.0
Unknown	7	0.3	6	0.3	1	3.7	0	0.0
Total AA	2,134	100.0	2,106	100.0	27	100.0	1	100.0
Percentage of Total Farms:				98.7		1.3		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Coleman County, Texas AA
Table D-10**

2022 Coleman County, Texas AA Demographics								
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	475	21.6
Moderate	0	0.0	0	0.0	0	0.0	412	18.7
Middle	2	66.7	1,832	83.2	268	14.6	513	23.3
Upper	1	33.3	371	16.8	23	6.2	803	36.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	2,203	100.0	291	13.2	2,203	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	4,428	2,048	78.1	46.3	818	18.5	1,562	35.3
Upper	1,119	575	21.9	51.4	51	4.6	493	44.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	5,547	2,623	100.0	47.3	869	15.7	2,055	37.0
	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	341	87.2	313	88.2	18	85.7	10	66.7
Upper	50	12.8	42	11.8	3	14.3	5	33.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	391	100.0	355	100.0	21	100.0	15	100.0
Percentage of Total Businesses:				90.8		5.4		3.8
	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	43	71.7	43	71.7	0	0.0	0	0.0
Upper	17	28.3	17	28.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	60	100.0	60	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		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 D-11

2021 Coleman County, Texas AA Demographics								
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	679	27.7
Moderate	2	66.7	2,014	82.1	334	16.6	511	20.8
Middle	1	33.3	439	17.9	32	7.3	536	21.9
Upper	0	0.0	0	0.0	0	0.0	727	29.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	2,453	100.0	366	14.9	2,453	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	4,408	1,862	80.1	42.2	950	21.6	1,596	36.2
Middle	1,118	463	19.9	41.4	130	11.6	525	47.0
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	5,526	2,325	100.0	42.1	1,080	19.5	2,121	38.4
	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	335	85.5	309	86.6	17	81.0	9	64.3
Middle	57	14.5	48	13.4	4	19.0	5	35.7
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	392	100.0	357	100.0	21	100.0	14	100.0
Percentage of Total Businesses:				91.1		5.4		3.6
	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	45	72.6	45	72.6	0	0.0	0	0.0
Middle	17	27.4	17	27.4	0	0.0	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	62	100.0	62	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-12

2020 Coleman County, Texas AA Demographics								
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	679	27.7
Moderate	2	66.7	2,014	82.1	334	16.6	511	20.8
Middle	1	33.3	439	17.9	32	7.3	536	21.9
Upper	0	0.0	0	0.0	0	0.0	727	29.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	2,453	100.0	366	14.9	2,453	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	4,408	1,862	80.1	42.2	950	21.6	1,596	36.2
Middle	1,118	463	19.9	41.4	130	11.6	525	47.0
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	5,526	2,325	100.0	42.1	1,080	19.5	2,121	38.4
	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	339	86.3	311	87.1	19	82.6	9	69.2
Middle	54	13.7	46	12.9	4	17.4	4	30.8
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	393	100.0	357	100.0	23	100.0	13	100.0
Percentage of Total Businesses:				90.8		5.9		3.3
	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	46	71.9	46	71.9	0	0.0	0	0.0
Middle	18	28.1	18	28.1	0	0.0	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	64	100.0	64	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

North Central Texas AA
Table D-13

2022 North Central Texas AA Demographics								
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	1,767	19.8
Moderate	0	0.0	0	0.0	0	0.0	1,537	17.2
Middle	8	72.7	6,818	76.5	909	13.3	1,767	19.8
Upper	3	27.3	2,097	23.5	129	6.2	3,844	43.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	8,915	100.0	1,038	11.6	8,915	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	13,738	7,274	74.3	52.9	3,058	22.3	3,406	24.8
Upper	3,608	2,519	25.7	69.8	382	10.6	707	19.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	17,346	9,793	100.0	56.5	3,440	19.8	4,113	23.7
	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	1,523	81.7	1,392	81.5	104	82.5	27	87.1
Upper	342	18.3	316	18.5	22	17.5	4	12.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,865	100.0	1,708	100.0	126	100.0	31	100.0
Percentage of Total Businesses:				91.6		6.8		1.7
	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	129	77.7	128	78.0	1	50.0	0	0.0
Upper	37	22.3	36	22.0	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	166	100.0	164	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.8		1.2		0.0
<i>Source: 2022 FFIEC Census Data 2022 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>								

Table D-14

2021 North Central Texas AA Demographics								
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	1,768	19.5
Moderate	1	11.1	472	5.2	176	37.3	1,647	18.2
Middle	5	55.6	4,900	54.2	607	12.4	1,551	17.1
Upper	3	33.3	3,675	40.6	281	7.6	4,081	45.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9	100.0	9,047	100.0	1,064	11.8	9,047	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	
Moderate	1,149	530	5.3	46.1	308	26.8	311	27.1
Middle	8,752	4,973	49.5	56.8	1,964	22.4	1,815	20.7
Upper	7,401	4,539	45.2	61.3	672	9.1	2,190	29.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	17,302	10,042	100.0	58.0	2,944	17.0	4,316	24.9
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	190	10.2	173	10.2	15	12.1	2	6.3
Middle	1,069	57.7	974	57.4	76	61.3	19	59.4
Upper	595	32.1	551	32.4	33	26.6	11	34.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,854	100.0	1,698	100.0	124	100.0	32	100.0
Percentage of Total Businesses:			91.6		6.7		1.7	
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	5	3.1	5	3.2	0	0.0	0	0.0
Middle	61	38.4	60	38.2	1	50.0	0	0.0
Upper	93	58.5	92	58.6	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	159	100.0	157	100.0	2	100.0	0	0.0
Percentage of Total Farms:			98.7		1.3		0.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-15

2020 North Central Texas AA Demographics								
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	1,768	19.5
Moderate	1	11.1	472	5.2	176	37.3	1,647	18.2
Middle	5	55.6	4,900	54.2	607	12.4	1,551	17.1
Upper	3	33.3	3,675	40.6	281	7.6	4,081	45.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9	100.0	9,047	100.0	1,064	11.8	9,047	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	1,149	530	5.3	46.1	308	26.8	311	27.1
Middle	8,752	4,973	49.5	56.8	1,964	22.4	1,815	20.7
Upper	7,401	4,539	45.2	61.3	672	9.1	2,190	29.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	17,302	10,042	100.0	58.0	2,944	17.0	4,316	24.9
	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	188	10.2	169	10.0	16	12.4	3	9.1
Middle	1,068	57.8	969	57.5	81	62.8	18	54.5
Upper	592	32.0	548	32.5	32	24.8	12	36.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,848	100.0	1,686	100.0	129	100.0	33	100.0
Percentage of Total Businesses:				91.2		7.0		1.8
	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	5	2.9	5	3.0	0	0.0	0	0.0
Middle	65	38.2	64	38.1	1	50.0	0	0.0
Upper	100	58.8	99	58.9	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	170	100.0	168	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.8		1.2		0.0
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

APPENDIX E – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

- I. Enid, Oklahoma MSA AA
- II. North Central Oklahoma AA
- III. Amarillo, Texas Metropolitan AA
- IV. East Texas Panhandle AA
- V. Central Texas AA
- VI. Childress County, Texas AA
- VII. West Texas Panhandle AA

I. Enid, Oklahoma MSA AA

Table E-1

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Enid, Oklahoma MSA							
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	3.2
Moderate	2	7.7	0.0	98	3.7	0.0	7.7
Middle	13	50.0	0.0	1,374	51.6	0.0	54.3
Upper	11	42.3	0.0	1,191	44.7	0.0	34.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	26	100.0	0.0	2,663	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	3.2
Moderate	1	33.3	0.0	25	14.2	0.0	7.7
Middle	1	33.3	0.0	50	28.4	0.0	54.3
Upper	1	33.3	0.0	101	57.4	0.0	34.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	0.0	176	100.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	3.2
Moderate	0	0.0	0.0	0	0.0	0.0	7.7
Middle	3	100.0	0.0	87	100.0	0.0	54.3
Upper	0	0.0	0.0	0	0.0	0.0	34.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	0.0	87	100.0	0.0	100.0
Multifamily Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	0.0	203	100.0	0.0	11.3
Middle	0	0.0	0.0	0	0.0	0.0	49.4
Upper	0	0.0	0.0	0	0.0	0.0	39.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	0.0	203	100.0	0.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	0.0	0	0.0	0.0	3.2
Moderate	4	12.1	0.0	326	10.4	0.0	7.7
Middle	17	51.5	0.0	1,511	48.3	0.0	54.3
Upper	12	36.4	0.0	1,292	41.3	0.0	34.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	33	100.0	0.0	3,129	100.0	0.0	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 E-2

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Enid, Oklahoma MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$ (000)	\$ %	\$ %	#	%	%	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	18.2	14.8	170	5.4	8.8	3	13.6	12.7	217	7.6	7.6	26.6
Middle	13	59.1	39.0	1,550	49.5	34.4	10	45.5	43.4	1,215	42.4	39.6	40.3
Upper	5	22.7	46.3	1,412	45.1	56.8	9	40.9	43.9	1,434	50.0	52.8	33.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	22	100.0	100.0	3,132	100.0	100.0	22	100.0	100.0	2,866	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	13.8	8.9	175	4.3	5.7	4	26.7	9.0	130	8.8	5.7	26.6
Middle	13	44.8	41.0	2,163	52.7	40.1	9	60.0	42.6	944	64.1	38.7	40.3
Upper	12	41.4	50.1	1,767	43.0	54.2	2	13.3	48.4	398	27.0	55.6	33.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	29	100.0	100.0	4,105	100.0	100.0	15	100.0	100.0	1,472	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.5	0	0.0	1.4	0	0.0	22.2	0	0.0	7.9	26.6
Middle	1	100.0	50.0	20	100.0	61.0	3	75.0	48.1	87	71.3	61.3	40.3
Upper	0	0.0	45.5	0	0.0	37.6	1	25.0	29.6	35	28.7	30.9	33.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	20	100.0	100.0	4	100.0	100.0	122	100.0	100.0	100.0
Multifamily Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	66.7	0	0.0	55.9	0	0.0	0.0	0	0.0	0.0	14.6
Middle	0	0.0	33.3	0	0.0	44.1	0	0.0	100.0	0	0.0	100.0	60.6
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	24.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	15.4	13.2	345	4.8	7.8	7	17.1	11.6	347	7.8	6.8	26.6
Middle	27	51.9	39.6	3,733	51.4	36.9	22	53.7	43.6	2,246	50.4	41.1	40.3
Upper	17	32.7	47.2	3,179	43.8	55.3	12	29.3	44.7	1,867	41.9	52.2	33.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	52	100.0	100.0	7,257	100.0	100.0	41	100.0	100.0	4,460	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

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

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-3

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Enid, Oklahoma MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	Bank		Bank		
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	1.0
Moderate	2	6.7	493	11.9	8.5
Middle	19	63.3	970	23.4	61.3
Upper	9	30.0	2,680	64.7	29.2
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	30	100.0	4,143	100.0	100.0

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 E-4

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Enid, Oklahoma MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	16	26.7	27.0	1,411	25.6	28.8	10	11.0	26.6	652	9.9	21.1	34.1
Middle	30	50.0	40.5	2,515	45.6	36.9	59	64.8	42.1	5,407	82.4	50.9	39.3
Upper	14	23.3	31.5	1,591	28.8	33.8	22	24.2	29.6	504	7.7	27.6	26.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.0	0	0.0	0.5	0	0.0	1.7	0	0.0	0.5	
Total	60	100.0	100.0	5,517	100.0	100.0	91	100.0	100.0	6,563	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Table E-5

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Enid, Oklahoma MSA					
Geographic Income Level	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	11	40.7	847	26.3	56.3
Upper	16	59.3	2,372	73.7	43.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	27	100.0	3,219	100.0	100.0

*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 E-6

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Enid, Oklahoma MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	7.7	8.0	500	20.7	15.2	2	9.5	12.0	500	29.2	19.2	15.6
Middle	12	46.2	53.3	1,187	49.2	46.5	12	57.1	60.9	632	36.9	36.5	44.0
Upper	12	46.2	38.7	724	30.0	38.2	7	33.3	27.2	579	33.8	44.3	40.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	26	100.0	100.0	2,411	100.0	100.0	21	100.0	100.0	1,711	100.0	100.0	100.0

*Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey*

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

Table E-7

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Enid, Oklahoma MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	7.7	0.0	155	5.8	0.0	22.0
Moderate	1	3.8	0.0	70	2.6	0.0	15.0
Middle	1	3.8	0.0	125	4.7	0.0	21.3
Upper	1	3.8	0.0	186	7.0	0.0	41.8
Unknown	21	80.8	0.0	2,127	79.9	0.0	0.0
Total	26	100.0	0.0	2,663	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	22.0
Moderate	0	0.0	0.0	0	0.0	0.0	15.0
Middle	0	0.0	0.0	0	0.0	0.0	21.3
Upper	0	0.0	0.0	0	0.0	0.0	41.8
Unknown	3	100.0	0.0	176	100.0	0.0	0.0
Total	3	100.0	0.0	176	100.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	22.0
Moderate	0	0.0	0.0	0	0.0	0.0	15.0
Middle	0	0.0	0.0	0	0.0	0.0	21.3
Upper	0	0.0	0.0	0	0.0	0.0	41.8
Unknown	3	100.0	0.0	87	100.0	0.0	0.0
Total	3	100.0	0.0	87	100.0	0.0	100.0
Total Home Mortgage Loans							
Low	2	6.3	0.0	155	5.3	0.0	22.0
Moderate	1	3.1	0.0	70	2.4	0.0	15.0
Middle	1	3.1	0.0	125	4.3	0.0	21.3
Upper	1	3.1	0.0	186	6.4	0.0	41.8
Unknown	27	84.4	0.0	2,390	81.7	0.0	0.0
Total	32	100.0	0.0	2,926	100.0	0.0	100.0
<p><i>Source: 2022 FFIEC Census Data</i></p> <p><i>2016-2020 U.S. Census Bureau: American Community Survey</i></p> <p><i>Note: Percentages may not total 100.0 percent due to rounding.</i></p> <p><i>Multifamily loans are not included in the borrower distribution analysis.</i></p>							

Table E-8

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Enid, Oklahoma MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	6.4	0	0.0	3.2	0	0.0	7.4	0	0.0	3.8	19.0
Moderate	2	9.1	16.2	170	5.4	10.6	1	4.5	17.3	72	2.5	12.4	19.9
Middle	4	18.2	22.6	755	24.1	21.4	3	13.6	21.0	405	14.1	20.5	22.3
Upper	13	59.1	30.1	1,882	60.1	42.0	2	9.1	25.8	490	17.1	36.1	38.8
Unknown	3	13.6	24.6	325	10.4	22.9	16	72.7	28.5	1,899	66.3	27.2	0.0
Total	22	100.0	100.0	3,132	100.0	100.0	22	100.0	100.0	2,866	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.0	0	0.0	1.2	2	13.3	5.4	160	10.9	2.8	19.0
Moderate	1	3.4	7.8	39	1.0	3.9	2	13.3	15.6	105	7.1	10.1	19.9
Middle	4	13.8	13.8	553	13.5	9.0	0	0.0	16.5	0	0.0	14.4	22.3
Upper	11	37.9	38.9	2,060	50.2	44.6	4	26.7	25.0	592	40.2	31.3	38.8
Unknown	13	44.8	36.5	1,453	35.4	41.3	7	46.7	37.5	615	41.8	41.5	0.0
Total	29	100.0	100.0	4,105	100.0	100.0	15	100.0	100.0	1,472	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.5	0	0.0	3.3	0	0.0	0.0	0	0.0	0.0	19.0
Moderate	0	0.0	27.3	0	0.0	20.2	0	0.0	29.6	0	0.0	23.7	19.9
Middle	0	0.0	13.6	0	0.0	10.8	0	0.0	25.9	0	0.0	30.3	22.3
Upper	0	0.0	50.0	0	0.0	62.9	0	0.0	22.2	0	0.0	31.7	38.8
Unknown	1	100.0	4.5	20	100.0	2.8	4	100.0	22.2	122	100.0	14.3	0.0
Total	1	100.0	100.0	20	100.0	100.0	4	100.0	100.0	122	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	5.0	0	0.0	2.3	2	4.9	6.5	160	3.6	3.4	19.0
Moderate	3	5.8	12.7	209	2.9	7.6	3	7.3	16.7	177	4.0	11.5	19.9
Middle	8	15.4	18.3	1,308	18.0	15.6	3	7.3	19.1	405	9.1	18.4	22.3
Upper	24	46.2	32.8	3,942	54.3	42.2	6	14.6	25.2	1,082	24.3	34.1	38.8
Unknown	17	32.7	31.2	1,798	24.8	32.3	27	65.9	32.5	2,636	59.1	32.6	0.0
Total	52	100.0	100.0	7,257	100.0	100.0	41	100.0	100.0	4,460	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 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.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-9

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Enid, Oklahoma MSA					
	Bank Loans				Total Businesses %
	Bank		Bank		
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	25	83.3	2,625	63.4	90.2
Over \$1 Million	4	13.3	1,475	35.6	8.5
Revenue Unknown	1	3.3	43	1.0	1.4
Total	30	100.0	4,143	100.0	100.0
By Loan Size					
\$100,000 or Less	20	66.7	645	15.6	
\$100,001 - \$250,000	6	20.0	961	23.2	
\$250,001 - \$1 Million	4	13.3	2,537	61.2	
Total	30	100.0	4,143	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	19	76.0	602	22.9	
\$100,001 - \$250,000	3	12.0	386	14.7	
\$250,001 - \$1 Million	3	12.0	1,637	62.4	
Total	25	100.0	2,625	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table E-10

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Enid, Oklahoma MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	42	70.0	34.1	1,651	29.9	35.7	81	89.0	50.9	3,823	58.3	39.9	90.2
Over \$1 Million	15	25.0		3,576	64.8		7	7.7		2,652	40.4		8.6
Revenue Unknown	3	5.0		290	5.3		3	3.3		88	1.3		1.3
Total	60	100.0		5,517	100.0		91	100.0		6,563	100.0		100.0
By Loan Size													
\$100,000 or Less	47	78.3	92.6	1,627	29.5	39.9	78	85.7	94.8	1,399	21.3	41.0	
\$100,001 - \$250,000	8	13.3	4.5	1,611	29.2	19.9	5	5.5	2.6	1,094	16.7	15.1	
\$250,001 - \$1 Million	5	8.3	2.9	2,279	41.3	40.2	8	8.8	2.6	4,070	62.0	43.9	
Total	60	100.0	100.0	5,517	100.0	100.0	91	100.0	100.0	6,563	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	41	97.6		1,351	81.8		74	91.4		1,288	33.7		
\$100,001 - \$250,000	0	0.0		0	0.0		3	3.7		669	17.5		
\$250,001 - \$1 Million	1	2.4		300	18.2		4	4.9		1,866	48.8		
Total	42	100.0		1,651	100.0		81	100.0		3,823	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table E-11

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Enid, Oklahoma MSA					
	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	24	88.9	2,967	92.2	98.4
Over \$1 Million	1	3.7	222	6.9	1.6
Revenue Unknown	2	7.4	30	0.9	0.0
Total	27	100.0	3,219	100.0	100.0
By Loan Size					
\$100,000 or Less	15	55.6	657	20.4	
\$100,001 - \$250,000	9	33.3	1,481	46.0	
\$250,001 - \$500,000	3	11.1	1,081	33.6	
Total	27	100.0	3,219	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	13	54.2	627	21.1	
\$100,001 - \$250,000	8	33.3	1,259	42.4	
\$250,001 - \$500,000	3	12.5	1,081	36.4	
Total	24	100.0	2,967	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table E-12

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Enid, Oklahoma MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	24	92.3	53.3	1,711	71.0	67.6	19	90.5	45.7	1,646	96.2	77.3	98.6
Over \$1 Million	2	7.7		700	29.0		1	4.8		50	2.9		1.4
Revenue Unknown	0	0.0		0	0.0		1	4.8		15	0.9		0.0
Total	26	100.0		2,411	100.0		21	100.0		1,711	100.0		100.0
By Loan Size													
\$100,000 or Less	19	73.1	86.7	769	31.9	41.5	16	76.2	91.3	717	41.9	56.2	
\$100,001 - \$250,000	5	19.2	10.7	792	32.8	34.7	4	19.0	7.6	644	37.6	33.7	
\$250,001 - \$500,000	2	7.7	2.7	850	35.3	23.9	1	4.8	1.1	350	20.5	10.2	
Total	26	100.0	100.0	2,411	100.0	100.0	21	100.0	100.0	1,711	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	19	79.2		769	44.9		14	73.7		652	39.6		
\$100,001 - \$250,000	4	16.7		592	34.6		4	21.1		644	39.1		
\$250,001 - \$500,000	1	4.2		350	20.5		1	5.3		350	21.3		
Total	24	100.0		1,711	100.0		19	100.0		1,646	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table E-13

2022 Enid, Oklahoma MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	5.9	1,131	7.5	549	48.5	3,330	22.0
Moderate	2	11.8	1,300	8.6	362	27.8	2,265	15.0
Middle	9	52.9	8,328	55.0	774	9.3	3,223	21.3
Upper	5	29.4	4,386	29.0	165	3.8	6,327	41.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	15,145	100.0	1,850	12.2	15,145	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,702	499	3.2	29.3	952	55.9	251	14.7
Moderate	2,778	1,190	7.7	42.8	1,165	41.9	423	15.2
Middle	14,645	8,422	54.3	57.5	4,402	30.1	1,821	12.4
Upper	7,651	5,390	34.8	70.4	1,689	22.1	572	7.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	26,776	15,501	100.0	57.9	8,208	30.7	3,067	11.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	23	1.0	23	1.1	0	0.0	0	0.0
Moderate	199	8.5	184	8.7	15	7.5	0	0.0
Middle	1,442	61.3	1,284	60.6	138	69.3	20	62.5
Upper	687	29.2	629	29.7	46	23.1	12	37.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,351	100.0	2,120	100.0	199	100.0	32	100.0
Percentage of Total Businesses:				90.2		8.5		1.4
	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	72	56.3	70	55.6	2	100.0	0	0.0
Upper	56	43.8	56	44.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	128	100.0	126	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		0.0
<i>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.</i>								

Table E-14

2021 Enid, Oklahoma MSA AA Demographics								
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	3,218	19.0
Moderate	3	25.0	4,603	27.2	865	18.8	3,370	19.9
Middle	6	50.0	7,413	43.8	620	8.4	3,766	22.3
Upper	3	25.0	4,895	28.9	183	3.7	6,557	38.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	16,911	100.0	1,668	9.9	16,911	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	8,081	4,232	26.6	52.4	2,643	32.7	1,206	14.9
Middle	11,545	6,417	40.3	55.6	3,979	34.5	1,149	10.0
Upper	7,230	5,289	33.2	73.2	1,377	19.0	564	7.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	26,856	15,938	100.0	59.3	7,999	29.8	2,919	10.9
	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	809	34.1	723	33.8	80	39.4	6	20.0
Middle	934	39.3	840	39.2	77	37.9	17	56.7
Upper	631	26.6	578	27.0	46	22.7	7	23.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,374	100.0	2,141	100.0	203	100.0	30	100.0
Percentage of Total Businesses:				90.2		8.6		1.3
	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	22	15.6	21	15.1	1	50.0	0	0.0
Middle	62	44.0	61	43.9	1	50.0	0	0.0
Upper	57	40.4	57	41.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	141	100.0	139	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table E-15

2020 Enid, Oklahoma MSA AA Demographics								
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	3,218	19.0
Moderate	3	25.0	4,603	27.2	865	18.8	3,370	19.9
Middle	6	50.0	7,413	43.8	620	8.4	3,766	22.3
Upper	3	25.0	4,895	28.9	183	3.7	6,557	38.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	16,911	100.0	1,668	9.9	16,911	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	8,081	4,232	26.6	52.4	2,643	32.7	1,206	14.9
Middle	11,545	6,417	40.3	55.6	3,979	34.5	1,149	10.0
Upper	7,230	5,289	33.2	73.2	1,377	19.0	564	7.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	26,856	15,938	100.0	59.3	7,999	29.8	2,919	10.9
	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	832	33.5	744	33.2	84	39.1	4	16.0
Middle	982	39.6	884	39.5	84	39.1	14	56.0
Upper	666	26.9	612	27.3	47	21.9	7	28.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,480	100.0	2,240	100.0	215	100.0	25	100.0
Percentage of Total Businesses:				90.3		8.7		1.0
	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	24	16.1	24	16.1	0	0.0	0	0.0
Middle	65	43.6	65	43.6	0	0.0	0	0.0
Upper	60	40.3	60	40.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	149	100.0	149	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

II. North Central Oklahoma AA

Table E-16

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: North Central Oklahoma							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	13.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.1
Middle	0	0.0	0.0	0	0.0	0.0	17.6
Upper	1	14.3	0.0	425	29.1	0.0	50.9
Unknown	6	85.7	0.0	1,034	70.9	0.0	0.0
Total	7	100.0	0.0	1,459	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	13.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.1
Middle	0	0.0	0.0	0	0.0	0.0	17.6
Upper	0	0.0	0.0	0	0.0	0.0	50.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	13.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.1
Middle	0	0.0	0.0	0	0.0	0.0	17.6
Upper	1	100.0	0.0	80	100.0	0.0	50.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	0.0	80	100.0	0.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	0.0	0	0.0	0.0	13.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.1
Middle	1	11.1	0.0	148	8.8	0.0	17.6
Upper	2	22.2	0.0	505	29.9	0.0	50.9
Unknown	6	66.7	0.0	1,034	61.3	0.0	0.0
Total	9	100.0	0.0	1,687	100.0	0.0	100.0
<p>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p> <p>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p>							

Table E-17

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: North Central Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	10	100.0	100.0	1,570	100.0	100.0	7	100.0	100.0	593	100.0	100.0	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	1,570	100.0	100.0	7	100.0	100.0	593	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	7	100.0	100.0	1,307	100.0	100.0	6	100.0	100.0	1,114	100.0	100.0	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	7	100.0	100.0	1,307	100.0	100.0	6	100.0	100.0	1,114	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	1	100.0	100.0	28	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	28	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	249	100.0	100.0	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	249	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	20	100.0	100.0	3,044	100.0	100.0	14	100.0	100.0	1,956	100.0	100.0	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	20	100.0	100.0	3,044	100.0	100.0	14	100.0	100.0	1,956	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-18

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: North Central Oklahoma					
Geographic Income Level	Bank Loans				Total Businesses %
	Bank		Bank		
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	78	78.8	5,555	94.0	79.4
Upper	21	21.2	354	6.0	20.6
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	99	100.0	5,909	100.0	100.0

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 E-19

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: North Central Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Businesses %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	97	100.0	99.4	10,909	100.0	99.9	221	100.0	99.1	11,887	100.0	99.5	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.1	0	0.0	0.9	0	0.0	0.5	
Total	97	100.0	100.0	10,909	100.0	100.0	221	100.0	100.0	11,887	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-20

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: North Central Oklahoma					
Geographic Income Level	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	47	69.1	2,872	59.3	51.6
Upper	21	30.9	1,975	40.7	48.4
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	68	100.0	4,847	100.0	100.0

*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 E-21

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: North Central Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	47	100.0	100.0	2,978	100.0	100.0	64	100.0	100.0	4,960	100.0	100.0	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	47	100.0	100.0	2,978	100.0	100.0	64	100.0	100.0	4,960	100.0	100.0	100.0

*Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey*

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

Table E-22

**Distribution of 2022 Home Mortgage Lending By Borrower Income Level
Assessment Area: North Central Oklahoma**

Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	13.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.1
Middle	0	0.0	0.0	0	0.0	0.0	17.6
Upper	1	14.3	0.0	425	29.1	0.0	50.9
Unknown	6	85.7	0.0	1,034	70.9	0.0	0.0
Total	7	100.0	0.0	1,459	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	13.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.1
Middle	0	0.0	0.0	0	0.0	0.0	17.6
Upper	0	0.0	0.0	0	0.0	0.0	50.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	13.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.1
Middle	0	0.0	0.0	0	0.0	0.0	17.6
Upper	1	100.0	0.0	80	100.0	0.0	50.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	0.0	80	100.0	0.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	0.0	0	0.0	0.0	13.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.1
Middle	1	11.1	0.0	148	8.8	0.0	17.6
Upper	2	22.2	0.0	505	29.9	0.0	50.9
Unknown	6	66.7	0.0	1,034	61.3	0.0	0.0
Total	9	100.0	0.0	1,687	100.0	0.0	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.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-23

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: North Central Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	1	10.0	3.6	90	5.7	1.4	0	0.0	2.6	0	0.0	1.0	14.2
Moderate	0	0.0	10.8	0	0.0	7.2	0	0.0	13.2	0	0.0	9.7	11.9
Middle	0	0.0	22.1	0	0.0	18.6	2	28.6	18.9	235	39.6	16.6	19.1
Upper	6	60.0	49.5	1,224	78.0	60.5	0	0.0	40.8	0	0.0	48.7	54.8
Unknown	3	30.0	14.0	256	16.3	12.3	5	71.4	24.5	358	60.4	24.0	0.0
Total	10	100.0	100.0	1,570	100.0	100.0	7	100.0	100.0	593	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.1	0	0.0	0.1	0	0.0	3.3	0	0.0	1.1	14.2
Moderate	1	14.3	9.3	25	1.9	4.8	1	16.7	10.0	145	13.0	5.9	11.9
Middle	1	14.3	14.4	154	11.8	9.0	0	0.0	12.0	0	0.0	9.0	19.1
Upper	5	71.4	58.1	1,128	86.3	67.6	0	0.0	44.0	0	0.0	52.5	54.8
Unknown	0	0.0	17.0	0	0.0	18.5	5	83.3	30.6	969	87.0	31.4	0.0
Total	7	100.0	100.0	1,307	100.0	100.0	6	100.0	100.0	1,114	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	14.2
Moderate	0	0.0	16.7	0	0.0	3.3	0	0.0	8.3	0	0.0	2.5	11.9
Middle	0	0.0	16.7	0	0.0	21.8	0	0.0	25.0	0	0.0	30.5	19.1
Upper	1	100.0	58.3	28	100.0	73.7	0	0.0	66.7	0	0.0	67.0	54.8
Unknown	0	0.0	8.3	0	0.0	1.2	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	28	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	5.0	2.1	90	3.0	0.6	0	0.0	2.8	0	0.0	1.1	14.2
Moderate	1	5.0	9.7	25	0.8	5.7	1	7.7	11.4	145	8.5	7.9	11.9
Middle	1	5.0	17.0	154	5.1	12.8	2	15.4	15.9	235	13.8	13.3	19.1
Upper	13	65.0	53.2	2,454	80.6	63.6	0	0.0	42.4	0	0.0	50.1	54.8
Unknown	4	20.0	18.0	321	10.5	17.2	10	76.9	27.5	1,327	77.7	27.7	0.0
Total	20	100.0	100.0	3,044	100.0	100.0	13	100.0	100.0	1,707	100.0	100.0	100.0
<p>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p> <p>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p>													

Table E-24

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: North Central Oklahoma					
	Bank Loans				Total Businesses %
	Bank		Bank		
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	90	90.9	4,099	69.4	90.3
Over \$1 Million	7	7.1	1,778	30.1	7.8
Revenue Unknown	2	2.0	32	0.5	1.9
Total	99	100.0	5,909	100.0	100.0
By Loan Size					
\$100,000 or Less	93	93.9	2,467	41.7	
\$100,001 - \$250,000	1	1.0	153	2.6	
\$250,001 - \$1 Million	5	5.1	3,289	55.7	
Total	99	100.0	5,909	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	86	95.6	2,177	53.1	
\$100,001 - \$250,000	1	1.1	153	3.7	
\$250,001 - \$1 Million	3	3.3	1,769	43.2	
Total	90	100.0	4,099	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table E-25

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: North Central Oklahoma													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	70	72.2	55.8	4,732	43.4	40.6	200	90.5	55.6	7,875	66.2	51.7	90.0
Over \$1 Million	22	22.7		6,019	55.2		20	9.0		4,005	33.7		8.1
Revenue Unknown	5	5.2		158	1.4		1	0.5		7	0.1		1.9
Total	97	100.0		10,909	100.0		221	100.0		11,887	100.0		100.0
By Loan Size													
\$100,000 or Less	82	84.5	89.1	2,238	20.5	30.3	202	91.4	94.0	4,580	38.5	45.3	
\$100,001 - \$250,000	4	4.1	5.2	570	5.2	13.3	8	3.6	2.5	1,435	12.1	10.8	
\$250,001 - \$1 Million	11	11.3	5.6	8,101	74.3	56.4	11	5.0	3.4	5,872	49.4	43.9	
Total	97	100.0	100.0	10,909	100.0	100.0	221	100.0	100.0	11,887	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	65	92.9		1,364	28.8		189	94.5		3,783	48.0		
\$100,001 - \$250,000	1	1.4		145	3.1		6	3.0		1,111	14.1		
\$250,001 - \$1 Million	4	5.7		3,223	68.1		5	2.5		2,981	37.9		
Total	70	100.0		4,732	100.0		200	100.0		7,875	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table E-26

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: North Central Oklahoma					
	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	66	97.1	4,725	97.5	97.8
Over \$1 Million	0	0.0	0	0.0	1.1
Revenue Unknown	2	2.9	122	2.5	1.1
Total	68	100.0	4,847	100.0	100.0
By Loan Size					
\$100,000 or Less	55	80.9	1,559	32.2	
\$100,001 - \$250,000	8	11.8	1,386	28.6	
\$250,001 - \$500,000	5	7.4	1,902	39.2	
Total	68	100.0	4,847	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	53	80.3	1,437	30.4	
\$100,001 - \$250,000	8	12.1	1,386	29.3	
\$250,001 - \$500,000	5	7.6	1,902	40.3	
Total	66	100.0	4,725	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table E-27

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: North Central Oklahoma													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	42	89.4	76.4	2,847	95.6	80.1	61	95.3	82.5	4,750	95.8	88.4	96.7
Over \$1 Million	0	0.0		0	0.0		1	1.6		88	1.8		2.2
Revenue Unknown	5	10.6		131	4.4		2	3.1		122	2.5		1.1
Total	47	100.0		2,978	100.0		64	100.0		4,960	100.0		100.0
By Loan Size													
\$100,000 or Less	41	87.2	86.3	1,241	41.7	38.9	52	81.3	82.0	1,749	35.3	30.6	
\$100,001 - \$250,000	3	6.4	7.7	587	19.7	24.1	7	10.9	10.7	1,331	26.8	29.9	
\$250,001 - \$500,000	3	6.4	6.0	1,150	38.6	37.0	5	7.8	7.3	1,880	37.9	39.5	
Total	47	100.0	100.0	2,978	100.0	100.0	64	100.0	100.0	4,960	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	36	85.7		1,110	39.0		49	80.3		1,539	32.4		
\$100,001 - \$250,000	3	7.1		587	20.6		7	11.5		1,331	28.0		
\$250,001 - \$500,000	3	7.1		1,150	40.4		5	8.2		1,880	39.6		
Total	42	100.0		2,847	100.0		61	100.0		4,750	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table E-28

2022 North Central Oklahoma AA Demographics								
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	545	13.4
Moderate	0	0.0	0	0.0	0	0.0	740	18.1
Middle	2	50.0	2,720	66.7	265	9.7	717	17.6
Upper	2	50.0	1,360	33.3	77	5.7	2,078	50.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,080	100.0	342	8.4	4,080	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	4,311	2,869	62.7	66.6	910	21.1	532	12.3
Upper	2,246	1,707	37.3	76.0	283	12.6	256	11.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,557	4,576	100.0	69.8	1,193	18.2	788	12.0
	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	640	79.4	586	80.5	44	69.8	10	66.7
Upper	166	20.6	142	19.5	19	30.2	5	33.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	806	100.0	728	100.0	63	100.0	15	100.0
Percentage of Total Businesses:				90.3		7.8		1.9
	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	47	51.6	45	50.6	1	100.0	1	100.0
Upper	44	48.4	44	49.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	91	100.0	89	100.0	1	100.0	1	100.0
Percentage of Total Farms:				97.8		1.1		1.1
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 E-29

2021 North Central Oklahoma AA Demographics								
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	593	14.2
Moderate	0	0.0	0	0.0	0	0.0	498	11.9
Middle	0	0.0	0	0.0	0	0.0	800	19.1
Upper	4	100.0	4,185	100.0	252	6.0	2,294	54.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,185	100.0	252	6.0	4,185	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	0	0	0.0	0.0	0	0.0	0	0.0
Upper	6,454	4,384	100.0	67.9	1,357	21.0	713	11.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,454	4,384	100.0	67.9	1,357	21.0	713	11.0
	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	0	0.0	0	0.0	0	0.0	0	0.0
Upper	791	100.0	712	100.0	64	100.0	15	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	791	100.0	712	100.0	64	100.0	15	100.0
Percentage of Total Businesses:				90.0		8.1		1.9
	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	0	0.0	0	0.0	0	0.0	0	0.0
Upper	91	100.0	88	100.0	2	100.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	91	100.0	88	100.0	2	100.0	1	100.0
Percentage of Total Farms:				96.7		2.2		1.1
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-30

2020 North Central Oklahoma AA Demographics								
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	593	14.2
Moderate	0	0.0	0	0.0	0	0.0	498	11.9
Middle	0	0.0	0	0.0	0	0.0	800	19.1
Upper	4	100.0	4,185	100.0	252	6.0	2,294	54.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,185	100.0	252	6.0	4,185	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	0	0	0.0	0.0	0	0.0	0	0.0
Upper	6,454	4,384	100.0	67.9	1,357	21.0	713	11.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,454	4,384	100.0	67.9	1,357	21.0	713	11.0
	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	0	0.0	0	0.0	0	0.0	0	0.0
Upper	774	100.0	698	100.0	64	100.0	12	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	774	100.0	698	100.0	64	100.0	12	100.0
Percentage of Total Businesses:				90.2		8.3		1.6
	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	0	0.0	0	0.0	0	0.0	0	0.0
Upper	92	100.0	89	100.0	2	100.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	92	100.0	89	100.0	2	100.0	1	100.0
Percentage of Total Farms:				96.7		2.2		1.1
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

III. Amarillo, Texas Metropolitan AA

Table E-31

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Amarillo, Texas Metropolitan							
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	3.3
Moderate	0	0.0	0.0	0	0.0	0.0	21.7
Middle	0	0.0	0.0	0	0.0	0.0	28.8
Upper	0	0.0	0.0	0	0.0	0.0	46.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	3.3
Moderate	0	0.0	0.0	0	0.0	0.0	21.7
Middle	0	0.0	0.0	0	0.0	0.0	28.8
Upper	0	0.0	0.0	0	0.0	0.0	46.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	3.3
Moderate	0	0.0	0.0	0	0.0	0.0	21.7
Middle	0	0.0	0.0	0	0.0	0.0	28.8
Upper	0	0.0	0.0	0	0.0	0.0	46.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	17.0
Moderate	0	0.0	0.0	0	0.0	0.0	23.6
Middle	1	100.0	0.0	1,550	100.0	0.0	26.8
Upper	0	0.0	0.0	0	0.0	0.0	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	0.0	1,550	100.0	0.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	3.3
Moderate	0	0.0	0.0	0	0.0	0.0	21.7
Middle	1	100.0	0.0	1,550	100.0	0.0	28.8
Upper	0	0.0	0.0	0	0.0	0.0	46.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	0.0	1,550	100.0	0.0	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 E-32

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Amarillo, Texas Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$ (000)	\$ %	\$ %	#	%	%	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	0.3	0	0.0	0.1	0	0.0	0.2	0	0.0	0.1	1.0
Moderate	0	0.0	9.4	0	0.0	5.0	0	0.0	10.0	0	0.0	5.2	22.7
Middle	0	0.0	32.4	0	0.0	25.5	1	33.3	35.0	100	11.5	27.4	35.4
Upper	2	100.0	57.9	704	100.0	69.4	2	66.7	54.7	773	88.5	67.3	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	704	100.0	100.0	3	100.0	100.0	873	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.1	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	1.0
Moderate	0	0.0	5.6	0	0.0	2.8	0	0.0	8.2	0	0.0	4.3	22.7
Middle	2	66.7	27.1	509	90.1	21.7	0	0.0	30.9	0	0.0	24.1	35.4
Upper	1	33.3	67.3	56	9.9	75.5	0	0.0	60.9	0	0.0	71.5	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	565	100.0	100.0	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	0.0	0.0	0	0.0	0.0	1.0
Moderate	0	0.0	17.9	0	0.0	6.4	0	0.0	16.5	0	0.0	9.7	22.7
Middle	0	0.0	25.3	0	0.0	23.7	0	0.0	32.2	0	0.0	31.7	35.4
Upper	0	0.0	56.8	0	0.0	69.8	0	0.0	51.3	0	0.0	58.5	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	5.3	0	0.0	2.2	0	0.0	1.6	0	0.0	1.9	6.7
Moderate	0	0.0	26.3	0	0.0	24.3	0	0.0	37.1	0	0.0	11.0	32.6
Middle	0	0.0	52.6	0	0.0	27.6	0	0.0	33.9	0	0.0	18.7	35.0
Upper	0	0.0	15.8	0	0.0	45.8	0	0.0	27.4	0	0.0	68.4	25.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied
Low	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	1.0
Moderate	0	0.0	8.3	0	0.0	4.9	0	0.0	9.8	0	0.0	5.4	22.7
Middle	2	40.0	30.5	509	40.1	24.1	1	33.3	33.7	100	11.5	26.0	35.4
Upper	3	60.0	60.9	760	59.9	70.9	2	66.7	56.3	773	88.5	68.5	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	1,269	100.0	100.0	3	100.0	100.0	873	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

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

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-33

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Amarillo, Texas Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	Bank		Bank		
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	8.0
Moderate	0	0.0	0	0.0	24.2
Middle	3	50.0	197	66.6	24.9
Upper	3	50.0	99	33.4	42.7
Unknown	0	0.0	0	0.0	0.1
Tract-Unk	0	0.0	0	0.0	
Total	6	100.0	296	100.0	100.0

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 E-34

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Amarillo, Texas Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	5.5	0	0.0	5.5	0	0.0	4.6	0	0.0	4.8	5.5
Moderate	0	0.0	21.7	0	0.0	22.9	1	5.6	20.1	5	1.2	22.5	24.1
Middle	14	77.8	30.5	735	84.5	33.5	10	55.6	28.5	345	81.9	32.4	31.8
Upper	4	22.2	41.3	135	15.5	37.2	7	38.9	45.3	71	16.9	39.9	38.4
Unknown	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0.1
Tract-Unk	0	0.0	1.0	0	0.0	0.8	0	0.0	1.4	0	0.0	0.4	
Total	18	100.0	100.0	870	100.0	100.0	18	100.0	100.0	421	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-35

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Amarillo, Texas Metropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	2.7
Moderate	0	0.0	0	0.0	13.5
Middle	4	50.0	244	60.5	20.1
Upper	4	50.0	159	39.5	63.7
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	8	100.0	403	100.0	100.0

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 E-36

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Amarillo, Texas Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Farms %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
Low	0	0.0	0.5	0	0.0	0.3	0	0.0	0.5	0	0.0	0.3	2.4
Moderate	0	0.0	6.3	0	0.0	8.6	0	0.0	2.5	0	0.0	2.8	11.0
Middle	8	72.7	29.7	688	81.9	30.9	5	71.4	24.2	242	65.1	22.4	29.0
Upper	3	27.3	61.6	152	18.1	59.3	2	28.6	71.3	130	34.9	74.3	57.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.8	0	0.0	0.9	0	0.0	1.6	0	0.0	0.2	
Total	11	100.0	100.0	840	100.0	100.0	7	100.0	100.0	372	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-37

The Distribution of 2022 Home Mortgage Lending By Borrower Income Level table was excluded as the single home mortgage loan originated in 2022 was a multifamily loan which is not evaluated for borrower distribution.

Table E-38

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Amarillo, Texas Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	# %	# %	\$(000)	\$ %	\$ %	#	# %	# %	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Lo w	0	0.0	4.3	0	0.0	2.2	0	0.0	4.3	0	0.0	2.1	22.0
Mo d e r a t e	0	0.0	15.4	0	0.0	10.6	0	0.0	15.3	0	0.0	10.6	17.0
M i d d l e	0	0.0	20.7	0	0.0	18.2	1	33.3	19.0	100	11.5	17.3	19.7
U p p e r	1	50.0	38.7	348	49.4	49.3	2	66.7	31.5	773	88.5	42.1	41.3
U n k n o w n	1	50.0	20.9	356	50.6	19.7	0	0.0	29.8	0	0.0	28.0	0.0
T o t a l	2	100.0	100.0	704	100.0	100.0	3	100.0	100.0	873	100.0	100.0	100.0
Refinance Loans													
Lo w	0	0.0	2.3	0	0.0	0.9	0	0.0	3.2	0	0.0	1.3	22.0
Mo d e r a t e	0	0.0	8.1	0	0.0	4.5	0	0.0	10.8	0	0.0	6.6	17.0
M i d d l e	0	0.0	16.0	0	0.0	11.8	0	0.0	15.5	0	0.0	11.7	19.7
U p p e r	3	100.0	47.4	565	100.0	55.4	0	0.0	35.9	0	0.0	44.1	41.3
U n k n o w n	0	0.0	26.3	0	0.0	27.4	0	0.0	34.7	0	0.0	36.3	0.0
T o t a l	3	100.0	100.0	565	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans													
Lo w	0	0.0	4.2	0	0.0	1.4	0	0.0	6.1	0	0.0	5.3	22.0
Mo d e r a t e	0	0.0	7.4	0	0.0	3.0	0	0.0	12.2	0	0.0	14.7	17.0
M i d d l e	0	0.0	11.6	0	0.0	10.7	0	0.0	13.9	0	0.0	14.3	19.7
U p p e r	0	0.0	62.1	0	0.0	72.4	0	0.0	45.2	0	0.0	40.2	41.3
U n k n o w n	0	0.0	14.7	0	0.0	12.5	0	0.0	22.6	0	0.0	25.5	0.0
T o t a l	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Lo w	0	0.0	3.4	0	0.0	1.6	0	0.0	4.0	0	0.0	1.9	22.0
Mo d e r a t e	0	0.0	11.8	0	0.0	7.6	0	0.0	13.8	0	0.0	9.3	17.0
M i d d l e	0	0.0	18.0	0	0.0	14.9	1	33.3	17.7	100	11.5	15.4	19.7
U p p e r	4	80.0	41.3	913	71.9	51.2	2	66.7	32.7	773	88.5	42.5	41.3
U n k n o w n	1	20.0	25.5	356	28.1	24.6	0	0.0	31.9	0	0.0	30.9	0.0
T o t a l	5	100.0	100.0	1,269	100.0	100.0	3	100.0	100.0	873	100.0	100.0	100.0
<p>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p> <p>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p>													

Table E-39

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Amarillo, Texas Metropolitan					
	Bank Loans				Total Businesses %
	Bank		Bank		
	#	%	\$(000)	%	
By Revenue					
\$1 Million or Less	6	100.0	296	100.0	92.1
Over \$1 Million	0	0.0	0	0.0	6.9
Revenue Unknown	0	0.0	0	0.0	1.0
Total	6	100.0	296	100.0	100.0
By Loan Size					
\$100,000 or Less	5	83.3	186	62.8	
\$100,001 - \$250,000	1	16.7	110	37.2	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	6	100.0	296	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	5	83.3	186	62.8	
\$100,001 - \$250,000	1	16.7	110	37.2	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	6	100.0	296	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table E-40

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Amarillo, Texas Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	13	72.2	38.7	408	46.9	27.6	16	88.9	44.8	396	94.1	35.9	92.2
Over \$1 Million	4	22.2		447	51.4		1	5.6		10	2.4		6.9
Revenue Unknown	1	5.6		15	1.7		1	5.6		15	3.6		0.9
Total	18	100.0		870	100.0		18	100.0		421	100.0		100.0
By Loan Size													
\$100,000 or Less	17	94.4	82.8	483	55.5	27.4	18	100.0	85.6	421	100.0	27.1	
\$100,001 - \$250,000	0	0.0	10.2	0	0.0	23.8	0	0.0	8.0	0	0.0	21.4	
\$250,001 - \$1 Million	1	5.6	6.9	387	44.5	48.9	0	0.0	6.5	0	0.0	51.4	
Total	18	100.0	100.0	870	100.0	100.0	18	100.0	100.0	421	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	13	100.0		408	100.0		16	100.0		396	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	13	100.0		408	100.0		16	100.0		396	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													

Table E-41

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Amarillo, Texas Metropolitan					
	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	7	87.5	255	63.3	94.5
Over \$1 Million	1	12.5	148	36.7	5.5
Revenue Unknown	0	0.0	0	0.0	0.0
Total	8	100.0	403	100.0	100.0
By Loan Size					
\$100,000 or Less	7	87.5	255	63.3	
\$100,001 - \$250,000	1	12.5	148	36.7	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	8	100.0	403	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	7	100.0	255	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	7	100.0	255	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table E-42

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Amarillo, Texas Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	10	90.9	63.4	640	76.2	75.5	6	85.7	58.9	224	60.2	72.2	94.1
Over \$1 Million	1	9.1		200	23.8		1	14.3		148	39.8		5.6
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.3
Total	11	100.0		840	100.0		7	100.0		372	100.0		100.0
By Loan Size													
\$100,000 or Less	8	72.7	74.7	295	35.1	27.4	6	85.7	76.3	224	60.2	27.6	
\$100,001 - \$250,000	3	27.3	14.7	545	64.9	28.4	1	14.3	14.4	148	39.8	29.6	
\$250,001 - \$500,000	0	0.0	10.5	0	0.0	44.2	0	0.0	9.3	0	0.0	42.8	
Total	11	100.0	100.0	840	100.0	100.0	7	100.0	100.0	372	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	8	80.0		295	46.1		6	100.0		224	100.0		
\$100,001 - \$250,000	2	20.0		345	53.9		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	10	100.0		640	100.0		6	100.0		224	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table E-43

2022 Amarillo, Texas Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	8.7	3,175	5.0	813	25.6	13,876	21.9
Moderate	18	26.1	16,250	25.7	3,215	19.8	11,007	17.4
Middle	21	30.4	18,663	29.5	2,035	10.9	12,411	19.6
Upper	23	33.3	25,173	39.8	987	3.9	25,967	41.0
Unknown	1	1.4	0	0.0	0	0.0	0	0.0
Total AA	69	100.0	63,261	100.0	7,050	11.1	63,261	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	7,259	1,965	3.3	27.1	4,072	56.1	1,222	16.8
Moderate	27,539	12,906	21.7	46.9	11,318	41.1	3,315	12.0
Middle	32,351	17,110	28.8	52.9	12,167	37.6	3,074	9.5
Upper	38,876	27,401	46.1	70.5	7,756	20.0	3,719	9.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	106,025	59,382	100.0	56.0	35,313	33.3	11,330	10.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	913	8.0	826	7.9	85	10.9	2	1.8
Moderate	2,748	24.2	2,451	23.4	277	35.4	20	17.7
Middle	2,833	24.9	2,601	24.9	205	26.2	27	23.9
Upper	4,850	42.7	4,575	43.7	211	27.0	64	56.6
Unknown	16	0.1	12	0.1	4	0.5	0	0.0
Total AA	11,360	100.0	10,465	100.0	782	100.0	113	100.0
Percentage of Total Businesses:				92.1	6.9	1.0		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	10	2.7	8	2.3	2	10.0	0	0.0
Moderate	49	13.5	43	12.5	6	30.0	0	0.0
Middle	73	20.1	66	19.2	7	35.0	0	0.0
Upper	232	63.7	227	66.0	5	25.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	364	100.0	344	100.0	20	100.0	0	0.0
Percentage of Total Farms:				94.5	5.5	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 E-44

2021 Amarillo, Texas Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	4.7	1,189	1.9	437	36.8	13,544	22.0
Moderate	19	29.7	16,627	27.0	4,118	24.8	10,491	17.0
Middle	23	35.9	21,488	34.9	2,301	10.7	12,107	19.7
Upper	18	28.1	22,234	36.1	639	2.9	25,396	41.3
Unknown	1	1.6	0	0.0	0	0.0	0	0.0
Total AA	64	100.0	61,538	100.0	7,495	12.2	61,538	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,487	585	1.0	23.5	1,384	55.6	518	20.8
Moderate	29,275	13,415	22.7	45.8	12,666	43.3	3,194	10.9
Middle	37,837	20,861	35.4	55.1	13,190	34.9	3,786	10.0
Upper	32,781	24,138	40.9	73.6	6,398	19.5	2,245	6.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	102,380	58,999	100.0	57.6	33,638	32.9	9,743	9.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	625	5.5	554	5.3	71	9.0	0	0.0
Moderate	2,730	24.1	2,437	23.3	275	35.0	18	18.2
Middle	3,606	31.8	3,321	31.8	252	32.1	33	33.3
Upper	4,349	38.4	4,116	39.4	185	23.5	48	48.5
Unknown	14	0.1	11	0.1	3	0.4	0	0.0
Total AA	11,324	100.0	10,439	100.0	786	100.0	99	100.0
Percentage of Total Businesses:				92.2		6.9		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	9	2.4	7	2.0	2	9.5	0	0.0
Moderate	41	11.0	35	10.0	6	28.6	0	0.0
Middle	108	29.0	101	28.9	7	33.3	0	0.0
Upper	214	57.5	207	59.1	6	28.6	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	372	100.0	350	100.0	21	100.0	1	100.0
Percentage of Total Farms:				94.1		5.6		0.3
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-45

2020 Amarillo, Texas Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	4.7	1,189	1.9	437	36.8	13,544	22.0
Moderate	19	29.7	16,627	27.0	4,118	24.8	10,491	17.0
Middle	23	35.9	21,488	34.9	2,301	10.7	12,107	19.7
Upper	18	28.1	22,234	36.1	639	2.9	25,396	41.3
Unknown	1	1.6	0	0.0	0	0.0	0	0.0
Total AA	64	100.0	61,538	100.0	7,495	12.2	61,538	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,487	585	1.0	23.5	1,384	55.6	518	20.8
Moderate	29,275	13,415	22.7	45.8	12,666	43.3	3,194	10.9
Middle	37,837	20,861	35.4	55.1	13,190	34.9	3,786	10.0
Upper	32,781	24,138	40.9	73.6	6,398	19.5	2,245	6.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	102,380	58,999	100.0	57.6	33,638	32.9	9,743	9.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	648	5.7	565	5.4	81	10.0	2	2.1
Moderate	2,723	23.8	2,423	23.0	282	34.8	18	18.8
Middle	3,660	32.1	3,368	32.0	260	32.1	32	33.3
Upper	4,373	38.3	4,144	39.4	185	22.8	44	45.8
Unknown	15	0.1	12	0.1	3	0.4	0	0.0
Total AA	11,419	100.0	10,512	100.0	811	100.0	96	100.0
Percentage of Total Businesses:				92.1		7.1		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	9	2.4	6	1.7	3	14.3	0	0.0
Moderate	43	11.4	37	10.4	6	28.6	0	0.0
Middle	107	28.4	100	28.2	7	33.3	0	0.0
Upper	218	57.8	212	59.7	5	23.8	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	377	100.0	355	100.0	21	100.0	1	100.0
Percentage of Total Farms:				94.2		5.6		0.3
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

IV. East Texas Panhandle AA

Table E-46

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: East Texas Panhandle							
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	0.0	0	0.0	0.0	11.5
Middle	2	22.2	0.0	450	31.5	0.0	50.0
Upper	7	77.8	0.0	977	68.5	0.0	38.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	9	100.0	0.0	1,427	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	11.5
Middle	0	0.0	0.0	0	0.0	0.0	50.0
Upper	3	100.0	0.0	575	100.0	0.0	38.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	0.0	575	100.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	11.5
Middle	1	100.0	0.0	30	100.0	0.0	50.0
Upper	0	0.0	0.0	0	0.0	0.0	38.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	0.0	30	100.0	0.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	23.2
Middle	0	0.0	0.0	0	0.0	0.0	33.7
Upper	0	0.0	0.0	0	0.0	0.0	43.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	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	0.0	0	0.0	0.0	11.5
Middle	3	23.1	0.0	480	23.6	0.0	50.0
Upper	10	76.9	0.0	1,552	76.4	0.0	38.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	0.0	2,032	100.0	0.0	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 E-47

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: East Texas Panhandle													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.1	0	0.0	2.7	0	0.0	3.2	0	0.0	2.6	3.0
Middle	0	0.0	20.0	0	0.0	16.6	0	0.0	21.7	0	0.0	19.3	24.5
Upper	4	100.0	76.9	1,518	100.0	80.7	3	100.0	75.0	260	100.0	78.1	72.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	1,518	100.0	100.0	3	100.0	100.0	260	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.4	0	0.0	0.4	0	0.0	2.3	0	0.0	2.4	3.0
Middle	0	0.0	10.6	0	0.0	10.3	0	0.0	13.4	0	0.0	12.3	24.5
Upper	11	100.0	89.0	1,640	100.0	89.3	2	100.0	84.3	165	100.0	85.3	72.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	1,640	100.0	100.0	2	100.0	100.0	165	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	3.0
Middle	0	0.0	16.7	0	0.0	19.3	0	0.0	25.0	0	0.0	20.5	24.5
Upper	0	0.0	83.3	0	0.0	80.7	0	0.0	75.0	0	0.0	79.5	72.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	10.5
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	50.0	0	0.0	54.7	21.4
Upper	0	0.0	100.0	0	0.0	100.0	0	0.0	50.0	0	0.0	45.3	68.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.2	0	0.0	1.8	0	0.0	2.9	0	0.0	2.4	3.0
Middle	0	0.0	17.8	0	0.0	14.5	0	0.0	19.7	0	0.0	18.4	24.5
Upper	15	100.0	80.0	3,158	100.0	83.7	5	100.0	77.5	425	100.0	79.2	72.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	15	100.0	100.0	3,158	100.0	100.0	5	100.0	100.0	425	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-48

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: East Texas Panhandle					
Geographic Income Level	Bank Loans				Total Businesses %
	Bank		Bank		
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	5	7.4	326	7.9	13.7
Middle	11	16.2	333	8.1	47.5
Upper	52	76.5	3,463	84.0	38.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	68	100.0	4,122	100.0	100.0

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 E-49

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: East Texas Panhandle													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	4.4	8.2	199	2.7	5.0	3	1.3	4.7	230	2.7	2.9	9.1
Middle	19	11.9	24.1	746	10.2	35.3	14	6.1	20.3	592	7.0	28.9	26.4
Upper	133	83.6	66.4	6,353	87.1	59.1	213	92.6	72.4	7,659	90.3	67.7	64.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.3	0	0.0	0.6	0	0.0	2.6	0	0.0	0.5	
Total	159	100.0	100.0	7,298	100.0	100.0	230	100.0	100.0	8,481	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-50

Distribution of 2022 Small Farm Lending By Income Level of Geography Assessment Area: East Texas Panhandle					
Geographic Income Level	Bank Loans				Total Farms %
	Bank		Bank		
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	1.9
Middle	37	48.1	1,866	43.1	46.2
Upper	40	51.9	2,461	56.9	51.9
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	77	100.0	4,327	100.0	100.0

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 E-51

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography Assessment Area: East Texas Panhandle													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Farms %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank	Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.4
Middle	1	1.2	4.3	250	4.5	7.5	1	1.1	6.4	38	0.5	5.6	13.9
Upper	80	98.8	95.7	5,262	95.5	92.5	86	98.9	92.3	7,511	99.5	94.2	84.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	1.3	0	0.0	0.2	
Total	81	100.0	100.0	5,512	100.0	100.0	87	100.0	100.0	7,549	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-52

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: East Texas Panhandle							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	16.4
Moderate	0	0.0	0.0	0	0.0	0.0	17.4
Middle	4	44.4	0.0	357	25.0	0.0	18.9
Upper	3	33.3	0.0	905	63.4	0.0	47.3
Unknown	2	22.2	0.0	165	11.6	0.0	0.0
Total	9	100.0	0.0	1,427	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	16.4
Moderate	0	0.0	0.0	0	0.0	0.0	17.4
Middle	1	33.3	0.0	121	21.0	0.0	18.9
Upper	2	66.7	0.0	454	79.0	0.0	47.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	0.0	575	100.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	16.4
Moderate	0	0.0	0.0	0	0.0	0.0	17.4
Middle	1	100.0	0.0	30	100.0	0.0	18.9
Upper	0	0.0	0.0	0	0.0	0.0	47.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	0.0	30	100.0	0.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	0.0	0	0.0	0.0	16.4
Moderate	0	0.0	0.0	0	0.0	0.0	17.4
Middle	6	46.2	0.0	508	25.0	0.0	18.9
Upper	5	38.5	0.0	1,359	66.9	0.0	47.3
Unknown	2	15.4	0.0	165	8.1	0.0	0.0
Total	13	100.0	0.0	2,032	100.0	0.0	100.0
<p><i>Source: 2022 FFIEC Census Data</i></p> <p><i>2016-2020 U.S. Census Bureau: American Community Survey</i></p> <p><i>Note: Percentages may not total 100.0 percent due to rounding.</i></p> <p><i>Multifamily loans are not included in the borrower distribution analysis.</i></p>							

Table E-53

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: East Texas Panhandle													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	4.8	0	0.0	2.4	0	0.0	5.0	0	0.0	2.7	17.8
Moderate	0	0.0	14.2	0	0.0	10.0	0	0.0	15.4	0	0.0	11.3	13.0
Middle	0	0.0	20.9	0	0.0	16.8	0	0.0	20.7	0	0.0	19.3	19.1
Upper	3	75.0	45.1	1,506	99.2	57.2	3	100.0	34.9	260	100.0	44.1	50.2
Unknown	1	25.0	15.0	12	0.8	13.7	0	0.0	24.1	0	0.0	22.6	0.0
Total	4	100.0	100.0	1,518	100.0	100.0	3	100.0	100.0	260	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.8	0	0.0	0.2	0	0.0	2.3	0	0.0	1.3	17.8
Moderate	1	9.1	6.1	77	4.7	3.4	0	0.0	3.7	0	0.0	2.5	13.0
Middle	4	36.4	11.8	540	32.9	9.1	1	50.0	13.8	100	60.6	9.7	19.1
Upper	5	45.5	60.0	738	45.0	64.4	1	50.0	52.1	65	39.4	56.9	50.2
Unknown	1	9.1	2.12	285	17.4	23.0	0	0.0	28.1	0	0.0	29.6	0.0
Total	11	100.0	100.0	1,640	100.0	100.0	2	100.0	100.0	165	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.8
Moderate	0	0.0	33.3	0	0.0	35.3	0	0.0	0.0	0	0.0	0.0	13.0
Middle	0	0.0	16.7	0	0.0	23.3	0	0.0	0.0	0	0.0	0.0	19.1
Upper	0	0.0	16.7	0	0.0	18.9	0	0.0	87.5	0	0.0	87.1	50.2
Unknown	0	0.0	33.3	0	0.0	22.5	0	0.0	12.5	0	0.0	12.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	3.4	0	0.0	1.6	0	0.0	4.3	0	0.0	2.2	17.8
Moderate	1	6.7	11.0	77	2.4	7.4	0	0.0	11.9	0	0.0	8.4	13.0
Middle	4	26.7	17.0	540	17.1	13.5	1	20.0	18.2	100	23.5	16.0	19.1
Upper	8	53.3	47.4	2,244	71.1	57.7	4	80.0	39.2	325	76.5	47.8	50.2
Unknown	2	13.3	21.2	297	9.4	19.8	0	0.0	26.4	0	0.0	25.5	0.0
Total	15	100.0	100.0	3,158	100.0	100.0	5	100.0	100.0	425	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 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.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-54

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: East Texas Panhandle					
	Bank Loans				Total Businesses %
	Bank		Bank		
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	51	75.0	2,365	57.4	89.2
Over \$1 Million	15	22.1	1,722	41.8	8.3
Revenue Unknown	2	2.9	35	0.8	2.5
Total	68	100.0	4,122	100.0	100.0
By Loan Size					
\$100,000 or Less	60	88.2	2,120	51.4	
\$100,001 - \$250,000	4	5.9	738	17.9	
\$250,001 - \$1 Million	4	5.9	1,264	30.7	
Total	68	100.0	4,122	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	47	92.2	1,368	57.8	
\$100,001 - \$250,000	2	3.9	338	14.3	
\$250,001 - \$1 Million	2	3.9	659	27.9	
Total	51	100.0	2,365	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table E-55

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: East Texas Panhandle													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	121	76.1	42.5	2,466	33.8	24.5	194	84.3	51.3	4,304	50.7	34.8	89.3
Over \$1 Million	36	22.6		4,812	65.9		36	15.7		4,177	49.3		8.3
Revenue Unknown	2	1.3		20	0.3		0	0.0		0	0.0		2.4
Total	159	100.0		7,298	100.0		230	100.0		8,481	100.0		100.0
By Loan Size													
\$100,000 or Less	140	88.1	87.9	3,130	42.9	37.1	213	92.6	89.6	4,693	55.3	37.0	
\$100,001 - \$250,000	14	8.8	8.8	2,418	33.1	29.4	14	6.1	7.6	2,544	30.0	28.1	
\$250,001 - \$1 Million	5	3.1	3.3	1,750	24.0	33.5	3	1.3	2.9	1,244	14.7	34.9	
Total	159	100.0	100.0	7,298	100.0	100.0	230	100.0	100.0	8,481	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	121	100.0		2,466	100.0		192	99.0		3,828	88.9		
\$100,001 - \$250,000	0	0.0		0	0.0		1	0.5		101	2.3		
\$250,001 - \$1 Million	0	0.0		0	0.0		1	0.5		375	8.7		
Total	121	100.0		2,466	100.0		194	100.0		4,304	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table E-56

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: East Texas Panhandle					
	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	72	93.5	3,296	76.2	98.1
Over \$1 Million	3	3.9	1,011	23.4	1.9
Revenue Unknown	2	2.6	20	0.5	0.0
Total	77	100.0	4,327	100.0	100.0
By Loan Size					
\$100,000 or Less	68	88.3	2,008	46.4	
\$100,001 - \$250,000	6	7.8	1,066	24.6	
\$250,001 - \$500,000	3	3.9	1,253	29.0	
Total	77	100.0	4,327	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	66	91.7	1,988	60.3	
\$100,001 - \$250,000	5	6.9	955	29.0	
\$250,001 - \$500,000	1	1.4	353	10.7	
Total	72	100.0	3,296	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table E-57

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: East Texas Panhandle													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	76	93.8	71.1	4,482	81.3	76.9	80	92.0	75.3	6,116	81.0	85.3	100.0
Over \$1 Million	3	3.7		1,010	18.3		4	4.6		1,382	18.3		0.0
Revenue Unknown	2	2.5		20	0.4		3	3.4		51	0.7		0.0
Total	81	100.0		5,512	100.0		87	100.0		7,549	100.0		100.0
By Loan Size													
\$100,000 or Less	67	82.7	80.2	1,651	30.0	29.4	67	77.0	82.1	1,866	24.7	29.7	
\$100,001 - \$250,000	7	8.6	11.2	1,350	24.5	26.8	11	12.6	10.2	1,923	25.5	26.1	
\$250,001 - \$500,000	7	8.6	8.6	2,511	45.6	43.7	9	10.3	7.7	3,760	49.8	44.3	
Total	81	100.0	100.0	5,512	100.0	100.0	87	100.0	100.0	7,549	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	65	85.5		1,631	36.4		63	78.8		1,715	28.0		
\$100,001 - \$250,000	6	7.9		1,240	27.7		11	13.8		1,923	31.4		
\$250,001 - \$500,000	5	6.6		1,611	35.9		6	7.5		2,478	40.5		
Total	76	100.0		4,482	100.0		80	100.0		6,116	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table E-58

2022 East Texas Panhandle AA Demographics								
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	1,557	16.4
Moderate	2	13.3	1,110	11.7	275	24.8	1,653	17.4
Middle	8	53.3	4,844	51.1	500	10.3	1,790	18.9
Upper	5	33.3	3,525	37.2	138	3.9	4,479	47.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	15	100.0	9,479	100.0	913	9.6	9,479	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	2,646	1,170	11.5	44.2	636	24.0	840	31.7
Middle	8,932	5,094	50.0	57.0	1,510	16.9	2,328	26.1
Upper	6,883	3,919	38.5	56.9	979	14.2	1,985	28.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,461	10,183	100.0	55.2	3,125	16.9	5,153	27.9
	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	207	13.7	193	14.3	12	9.5	2	5.3
Middle	719	47.5	633	46.9	63	50.0	23	60.5
Upper	587	38.8	523	38.8	51	40.5	13	34.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,513	100.0	1,349	100.0	126	100.0	38	100.0
Percentage of Total Businesses:				89.2		8.3		2.5
	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	3	1.9	3	1.9	0	0.0	0	0.0
Middle	73	46.2	70	45.2	3	100.0	0	0.0
Upper	82	51.9	82	52.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	158	100.0	155	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.1		1.9		0.0
<i>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.</i>								

Table E-59

2021 East Texas Panhandle AA Demographics								
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	1,875	17.8
Moderate	1	7.1	419	4.0	138	32.9	1,371	13.0
Middle	4	28.6	2,558	24.2	428	16.7	2,013	19.1
Upper	9	64.3	7,582	71.8	600	7.9	5,300	50.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	10,559	100.0	1,166	11.0	10,559	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	891	343	3.0	38.5	359	40.3	189	21.2
Middle	4,966	2,762	24.5	55.6	1,172	23.6	1,032	20.8
Upper	12,360	8,176	72.5	66.1	2,195	17.8	1,989	16.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,217	11,281	100.0	61.9	3,726	20.5	3,210	17.6
	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	138	9.1	130	9.6	5	4.0	3	8.3
Middle	401	26.4	348	25.6	47	37.3	6	16.7
Upper	982	64.6	881	64.8	74	58.7	27	75.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,521	100.0	1,359	100.0	126	100.0	36	100.0
Percentage of Total Businesses:				89.3		8.3		2.4
	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	2	1.4	2	1.4	0	0.0	0	0.0
Middle	20	13.9	20	13.9	0	0.0	0	0.0
Upper	122	84.7	122	84.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	144	100.0	144	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-60

2020 East Texas Panhandle AA Demographics								
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	1,875	17.8
Moderate	1	7.1	419	4.0	138	32.9	1,371	13.0
Middle	4	28.6	2,558	24.2	428	16.7	2,013	19.1
Upper	9	64.3	7,582	71.8	600	7.9	5,300	50.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	10,559	100.0	1,166	11.0	10,559	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	891	343	3.0	38.5	359	40.3	189	21.2
Middle	4,966	2,762	24.5	55.6	1,172	23.6	1,032	20.8
Upper	12,360	8,176	72.5	66.1	2,195	17.8	1,989	16.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,217	11,281	100.0	61.9	3,726	20.5	3,210	17.6
	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	140	9.1	132	9.6	5	3.9	3	8.1
Middle	402	26.0	349	25.3	47	36.7	6	16.2
Upper	1,004	64.9	900	65.2	76	59.4	28	75.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,546	100.0	1,381	100.0	128	100.0	37	100.0
Percentage of Total Businesses:				89.3		8.3		2.4
	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	2	1.4	2	1.4	0	0.0	0	0.0
Middle	20	13.6	20	13.7	0	0.0	0	0.0
Upper	125	85.0	124	84.9	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	147	100.0	146	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

V. Central Texas AA

Table E-61

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Central Texas							
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	0.0	0	0.0	0.0	3.0
Middle	9	20.0	0.0	2,044	17.1	0.0	28.5
Upper	36	80.0	0.0	9,895	82.9	0.0	68.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	45	100.0	0.0	11,939	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	3.0
Middle	7	38.9	0.0	1,726	47.4	0.0	28.5
Upper	11	61.1	0.0	1,915	52.6	0.0	68.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	18	100.0	0.0	3,641	100.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	3.0
Middle	0	0.0	0.0	0	0.0	0.0	28.5
Upper	5	100.0	0.0	434	100.0	0.0	68.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	0.0	434	100.0	0.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	50.0	0.0	630	24.6	0.0	35.1
Upper	1	50.0	0.0	1,936	75.4	0.0	64.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	0.0	2,566	100.0	0.0	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	0.0	0	0.0	0.0	3.0
Middle	20	25.6	0.0	4,645	24.3	0.0	28.5
Upper	58	74.4	0.0	14,504	75.7	0.0	68.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	78	100.0	0.0	19,149	100.0	0.0	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. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

Table E-62

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Central Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	29	64.4	47.0	6,055	57.1	42.0	51	77.3	49.8	11,082	71.2	44.6	54.7
Upper	16	35.6	53.0	4,541	42.9	58.0	15	22.7	50.2	4,483	28.8	55.4	45.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	45	100.0	100.0	10,596	100.0	100.0	66	100.0	100.0	15,565	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	57	67.1	42.7	12,580	68.3	41.2	36	72.0	44.0	7,337	70.9	40.3	54.7
Upper	28	32.9	57.3	5,846	31.7	58.8	14	28.0	56.0	3,006	29.1	59.7	45.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	85	100.0	100.0	18,426	100.0	100.0	50	100.0	100.0	10,343	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	33.3	35.0	50	46.3	32.0	3	60.0	37.7	191	69.0	36.9	54.7
Upper	2	66.7	65.0	58	53.7	68.0	2	40.0	62.3	86	31.0	63.1	45.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	108	100.0	100.0	5	100.0	100.0	277	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	50.0	768	100.0	57.4	1	100.0	64.0	420	100.0	47.4	71.9
Upper	0	0.0	50.0	0	0.0	42.6	0	0.0	36.0	0	0.0	52.6	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	768	100.0	100.0	1	100.0	100.0	420	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	89	65.9	45.1	19,613	65.3	42.5	92	74.2	47.1	19,080	71.5	43.1	54.7
Upper	46	34.1	54.9	10,445	34.7	57.5	32	25.8	52.9	7,618	28.5	56.9	45.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	135	100.0	100.0	30,058	100.0	100.0	124	100.0	100.0	26,698	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-63

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Central Texas					
Geographic Income Level	Bank Loans				Total Businesses %
	Bank		Bank		
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	1.0
Middle	32	41.0	2,287	37.0	31.7
Upper	46	59.0	3,897	63.0	67.3
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	78	100.0	6,184	100.0	100.0

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 E-64

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Central Texas													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Businesses %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	171	76.0	55.1	12,833	84.7	55.0	103	73.6	52.7	8,767	89.1	50.9	55.2
Upper	54	24.0	44.1	2,327	15.3	44.7	37	26.4	45.8	1,068	10.9	48.9	44.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.8	0	0.0	0.4	0	0.0	1.5	0	0.0	0.2	
Total	225	100.0	100.0	15,160	100.0	100.0	140	100.0	100.0	9,835	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-65

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Central Texas					
Geographic Income Level	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	11	25.6	644	22.5	41.2
Upper	32	74.4	2,214	77.5	58.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	43	100.0	2,858	100.0	100.0

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 E-66

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Central Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	28	68.3	67.7	1,256	68.9	70.6	28	66.7	70.1	1,541	70.5	80.8	63.7
Upper	13	31.7	31.3	567	31.1	29.0	14	33.3	28.9	645	29.5	18.8	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.0	0	0.0	0.4	0	0.0	0.9	0	0.0	0.4	
Total	41	100.0	100.0	1,823	100.0	100.0	42	100.0	100.0	2,186	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-67

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Central Texas							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	12.8
Moderate	3	6.7	0.0	338	2.8	0.0	13.3
Middle	10	22.2	0.0	2,246	18.8	0.0	18.1
Upper	24	53.3	0.0	7,459	62.5	0.0	55.7
Unknown	8	17.8	0.0	1,896	15.9	0.0	0.0
Total	45	100.0	0.0	11,939	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	12.8
Moderate	2	11.1	0.0	242	6.6	0.0	13.3
Middle	1	5.6	0.0	205	5.6	0.0	18.1
Upper	13	72.2	0.0	2,898	79.6	0.0	55.7
Unknown	2	11.1	0.0	296	8.1	0.0	0.0
Total	18	100.0	0.0	3,641	100.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	12.8
Moderate	0	0.0	0.0	0	0.0	0.0	13.3
Middle	0	0.0	0.0	0	0.0	0.0	18.1
Upper	3	60.0	0.0	355	81.8	0.0	55.7
Unknown	2	40.0	0.0	79	18.2	0.0	0.0
Total	5	100.0	0.0	434	100.0	0.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	0.0	0	0.0	0.0	12.8
Moderate	6	7.9	0.0	610	3.7	0.0	13.3
Middle	11	14.5	0.0	2,451	14.8	0.0	18.1
Upper	45	59.2	0.0	11,122	67.1	0.0	55.7
Unknown	14	18.4	0.0	2,400	14.5	0.0	0.0
Total	76	100.0	0.0	16,583	100.0	0.0	100.0
<p><i>Source: 2022 FFIEC Census Data</i></p> <p><i>2016-2020 U.S. Census Bureau: American Community Survey</i></p> <p><i>Note: Percentages may not total 100.0 percent due to rounding.</i></p> <p><i>Multifamily loans are not included in the borrower distribution analysis.</i></p> <p><i>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</i></p>							

Table E-68

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Central Texas													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$(000)	\$ %	\$ %	#	# %	# %	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	1.1	0	0.0	0.5	0	0.0	1.4	0	0.0	0.6	15.2
Moderate	1	2.2	9.3	93	0.9	5.3	4	6.1	8.0	573	3.7	4.9	15.3
Middle	4	8.9	19.8	651	6.1	14.9	5	7.6	17.3	1,036	6.7	13.2	19.8
Upper	35	77.8	60.0	8,962	84.6	69.4	39	59.1	54.2	11,816	75.9	63.8	49.7
Unknown	5	11.1	9.8	890	8.4	10.0	18	27.3	19.1	2,140	13.7	17.6	0.0
Total	45	100.0	100.0	10,596	100.0	100.0	66	100.0	100.0	15,565	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.7	0	0.0	0.7	1	2.0	1.5	65	0.6	0.7	15.2
Moderate	2	2.4	5.0	151	0.8	2.8	1	2.0	6.3	100	1.0	3.7	15.3
Middle	5	5.9	11.4	707	3.8	7.9	7	14.0	13.1	1,391	13.4	9.8	19.8
Upper	68	80.0	58.7	15,740	85.4	64.6	37	74.0	54.2	8,265	79.9	60.1	49.7
Unknown	10	11.8	23.2	1,828	9.9	24.0	4	8.0	24.8	522	5.0	25.7	0.0
Total	85	100.0	100.0	18,426	100.0	100.0	50	100.0	100.0	10,343	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.6	0	0.0	0.9	0	0.0	0.0	0	0.0	0.0	15.2
Moderate	0	0.0	6.8	0	0.0	5.5	0	0.0	3.3	0	0.0	3.8	15.3
Middle	0	0.0	13.7	0	0.0	13.0	2	40.0	10.7	156	56.3	10.9	19.8
Upper	3	100.0	74.4	108	100.0	79.2	2	40.0	82.0	86	31.0	82.2	49.7
Unknown	0	0.0	2.6	0	0.0	1.4	1	20.0	4.1	35	12.6	3.1	0.0
Total	3	100.0	100.0	108	100.0	100.0	5	100.0	100.0	277	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	1.4	0	0.0	0.6	1	0.8	1.5	65	0.2	0.6	15.2
Moderate	3	2.2	7.0	244	0.8	4.0	5	4.1	7.1	673	2.6	4.3	15.3
Middle	9	6.7	15.3	1,358	4.6	11.3	14	11.4	15.1	2,583	9.8	11.6	19.8
Upper	107	79.9	58.6	24,970	85.3	66.4	80	65.0	54.9	20,260	77.1	62.4	49.7
Unknown	15	11.2	17.7	2,718	9.3	17.8	23	18.7	21.5	2,697	10.3	21.0	0.0
Total	134	100.0	100.0	29,290	100.0	100.0	123	100.0	100.0	26,278	100.0	100.0	100.0
<p>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p> <p>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p>													

Table E-69

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Central Texas					
	Bank Loans				Total Businesses %
	Bank		Bank		
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	54	69.2	2,701	43.7	93.3
Over \$1 Million	23	29.5	3,463	56.0	5.3
Revenue Unknown	1	1.3	20	0.3	1.3
Total	78	100.0	6,184	100.0	100.0
By Loan Size					
\$100,000 or Less	67	85.9	2,469	39.9	
\$100,001 - \$250,000	6	7.7	964	15.6	
\$250,001 - \$1 Million	5	6.4	2,751	44.5	
Total	78	100.0	6,184	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	49	90.7	1,393	51.6	
\$100,001 - \$250,000	4	7.4	607	22.5	
\$250,001 - \$1 Million	1	1.9	701	26.0	
Total	54	100.0	2,701	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table E-70

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Central Texas													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	139	61.8	35.1	5,423	35.8	28.7	109	77.9	44.2	4,299	43.7	33.6	93.6
Over \$1 Million	75	33.3		9,371	61.8		28	20.0		5,497	55.9		5.2
Revenue Unknown	11	4.9		366	2.4		3	2.1		39	0.4		1.2
Total	225	100.0		15,160	100.0		140	100.0		9,835	100.0		100.0
By Loan Size													
\$100,000 or Less	187	83.1	87.2	6,028	39.8	33.5	123	87.9	91.6	3,515	35.7	35.6	
\$100,001 - \$250,000	29	12.9	7.8	4,727	31.2	21.0	6	4.3	4.3	1,036	10.5	15.8	
\$250,001 - \$1 Million	9	4.0	5.0	4,405	29.1	45.5	11	7.9	4.1	5,284	53.7	48.6	
Total	225	100.0	100.0	15,160	100.0	100.0	140	100.0	100.0	9,835	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	131	94.2		3,460	63.8		103	94.5		2,527	58.8		
\$100,001 - \$250,000	5	3.6		737	13.6		3	2.8		506	11.8		
\$250,001 - \$1 Million	3	2.2		1,226	22.6		3	2.8		1,266	29.4		
Total	139	100.0		5,423	100.0		109	100.0		4,299	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table E-71

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Central Texas					
	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	41	95.3	2,388	83.6	95.8
Over \$1 Million	2	4.7	470	16.4	4.2
Revenue Unknown	0	0.0	0	0.0	0.0
Total	43	100.0	2,858	100.0	100.0
By Loan Size					
\$100,000 or Less	37	86.0	1,148	40.2	
\$100,001 - \$250,000	2	4.7	400	14.0	
\$250,001 - \$500,000	4	9.3	1,310	45.8	
Total	43	100.0	2,858	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	37	90.2	1,148	48.1	
\$100,001 - \$250,000	1	2.4	200	8.4	
\$250,001 - \$500,000	3	7.3	1,040	43.6	
Total	41	100.0	2,388	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table E-72

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Central Texas													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	38	92.7	51.6	1,426	78.2	46.6	40	95.2	51.7	1,681	76.9	43.8	94.7
Over \$1 Million	1	2.4		200	11.0		2	4.8		505	23.1		5.3
Revenue Unknown	2	4.9		197	10.8		0	0.0		0	0.0		0.0
Total	41	100.0		1,823	100.0		42	100.0		2,186	100.0		100.0
By Loan Size													
\$100,000 or Less	36	87.8	88.5	870	47.7	45.7	37	88.1	81.5	922	42.2	31.9	
\$100,001 - \$250,000	4	9.8	7.3	648	35.5	24.0	2	4.8	12.3	354	16.2	31.9	
\$250,001 - \$500,000	1	2.4	4.2	305	16.7	30.3	3	7.1	6.2	910	41.6	36.3	
Total	41	100.0	100.0	1,823	100.0	100.0	42	100.0	100.0	2,186	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	35	92.1		864	60.6		37	92.5		922	54.8		
\$100,001 - \$250,000	2	5.3		257	18.0		1	2.5		154	9.2		
\$250,001 - \$500,000	1	2.6		305	21.4		2	5.0		605	36.0		
Total	38	100.0		1,426	100.0		40	100.0		1,681	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table E-73

2022 Central Texas AA Demographics								
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	3,683	12.8
Moderate	1	3.4	677	2.4	99	14.6	3,808	13.3
Middle	10	34.5	8,805	30.7	995	11.3	5,198	18.1
Upper	18	62.1	19,182	66.9	901	4.7	15,975	55.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	28,664	100.0	1,995	7.0	28,664	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	1,234	918	3.0	74.4	169	13.7	147	11.9
Middle	15,677	8,662	28.5	55.3	3,981	25.4	3,034	19.4
Upper	32,013	20,778	68.4	64.9	6,115	19.1	5,120	16.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	48,924	30,358	100.0	62.1	10,265	21.0	8,301	17.0
	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	56	1.0	54	1.0	1	0.3	1	1.3
Middle	1,800	31.7	1,662	31.3	115	38.1	23	30.3
Upper	3,825	67.3	3,587	67.6	186	61.6	52	68.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,681	100.0	5,303	100.0	302	100.0	76	100.0
Percentage of Total Businesses:				93.3		5.3		1.3
	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	119	41.2	110	39.7	9	75.0	0	0.0
Upper	170	58.8	167	60.3	3	25.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	289	100.0	277	100.0	12	100.0	0	0.0
Percentage of Total Farms:				95.8		4.2		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 E-74

2021 Central Texas AA Demographics								
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	3,928	15.2
Moderate	0	0.0	0	0.0	0	0.0	3,937	15.3
Middle	12	60.0	15,030	58.3	2,063	13.7	5,101	19.8
Upper	8	40.0	10,755	41.7	632	5.9	12,819	49.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	20	100.0	25,785	100.0	2,695	10.5	25,785	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	27,687	14,840	54.7	53.6	8,375	30.2	4,472	16.2
Upper	18,624	12,266	45.3	65.9	3,409	18.3	2,949	15.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	46,311	27,106	100.0	58.5	11,784	25.4	7,421	16.0
	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	3,132	55.2	2,910	54.8	181	60.9	41	61.2
Upper	2,545	44.8	2,403	45.2	116	39.1	26	38.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,677	100.0	5,313	100.0	297	100.0	67	100.0
Percentage of Total Businesses:				93.6		5.2		1.2
	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	179	63.7	165	62.0	14	93.3	0	0.0
Upper	102	36.3	101	38.0	1	6.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	281	100.0	266	100.0	15	100.0	0	0.0
Percentage of Total Farms:				94.7		5.3		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-75

2020 Central Texas AA Demographics								
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	3,928	15.2
Moderate	0	0.0	0	0.0	0	0.0	3,937	15.3
Middle	12	60.0	15,030	58.3	2,063	13.7	5,101	19.8
Upper	8	40.0	10,755	41.7	632	5.9	12,819	49.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	20	100.0	25,785	100.0	2,695	10.5	25,785	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	27,687	14,840	54.7	53.6	8,375	30.2	4,472	16.2
Upper	18,624	12,266	45.3	65.9	3,409	18.3	2,949	15.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	46,311	27,106	100.0	58.5	11,784	25.4	7,421	16.0
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	3,157	55.3	2,933	54.9	189	61.6	35	54.7
Upper	2,554	44.7	2,407	45.1	118	38.4	29	45.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,711	100.0	5,340	100.0	307	100.0	64	100.0
Percentage of Total Businesses:				93.5		5.4		1.1
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	183	63.8	171	62.4	12	92.3	0	0.0
Upper	104	36.2	103	37.6	1	7.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	287	100.0	274	100.0	13	100.0	0	0.0
Percentage of Total Farms:				95.5		4.5		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

VI. Childress County, Texas AA

Table E-76

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Childress County, Texas							
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	9	81.8	0.0	649	74.9	0.0	74.8
Middle	0	0.0	0.0	0	0.0	0.0	0.0
Upper	2	18.2	0.0	217	25.1	0.0	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	0.0	866	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	0.0	90	100.0	0.0	74.8
Middle	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	0.0	0	0.0	0.0	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	0.0	90	100.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	100.0	0.0	110	100.0	0.0	74.8
Middle	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	0.0	0	0.0	0.0	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	0.0	110	100.0	0.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	100.0
Middle	0	0.0	0.0	0	0.0	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
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	12	85.7	0.0	849	79.6	0.0	74.8
Middle	0	0.0	0.0	0	0.0	0.0	0.0
Upper	2	14.3	0.0	217	20.4	0.0	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	0.0	1,066	100.0	0.0	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 E-77

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Childress County, Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo derate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	4	100.0	93.6	411	100.0	90.0	5	100.0	88.7	261	100.0	84.2	80.2
Upp er	0	0.0	6.4	0	0.0	10.0	0	0.0	9.9	0	0.0	13.2	19.8
Unkno wn	0	0.0	0.0	0	0.0	0.0	0	0.0	1.4	0	0.0	2.6	0.0
Trac t-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
To tal	4	100.0	100.0	411	100.0	100.0	5	100.0	100.0	261	100.0	100.0	100.0
Refinance Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo derate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	75.9	0	0.0	60.0	1	100.0	90.5	45	100.0	86.5	80.2
Upp er	0	0.0	24.1	0	0.0	40.0	0	0.0	9.5	0	0.0	13.5	19.8
Unkno wn	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Trac t-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
To tal	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	45	100.0	100.0	100.0
Home Improvement Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo derate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	80.2
Upp er	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.8
Unkno wn	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Trac t-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
To tal	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	100.0
Multifamily Loans													Multi-family Units %
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo derate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	100.0
Upp er	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unkno wn	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Trac t-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
To tal	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	100.0
Total Home Mortgage Loans													Owner Occupied
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo derate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	4	100.0	87.5	411	100.0	76.6	6	100.0	89.2	306	100.0	84.8	80.2
Upp er	0	0.0	12.5	0	0.0	23.4	0	0.0	9.7	0	0.0	13.2	19.8
Unkno wn	0	0.0	0.0	0	0.0	0.0	0	0.0	1.1	0	0.0	2.0	0.0
Trac t-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
To tal	4	100.0	100.0	411	100.0	100.0	6	100.0	100.0	306	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-78

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Childress County, Texas					
Geographic Income Level	Bank Loans				Total Businesses %
	Bank		Bank		
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	7	87.5	182	33.0	78.5
Middle	0	0.0	0	0.0	0.0
Upper	1	12.5	370	67.0	21.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	8	100.0	552	100.0	100.0

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 E-79

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Childress County, Texas													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Businesses %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	27	79.4	69.1	1,080	89.0	76.9	38	80.9	74.6	868	81.0	71.2	85.7
Upper	7	20.6	30.9	134	11.0	23.1	9	19.1	23.1	204	19.0	28.6	14.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	2.3	0	0.0	0.3	
Total	34	100.0	100.0	1,214	100.0	100.0	47	100.0	100.0	1,072	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Table E-80

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Childress County, Texas					
Geographic Income Level	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	1	33.3	9	4.5	37.9
Middle	0	0.0	0	0.0	0.0
Upper	2	66.7	192	95.5	62.1
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	3	100.0	201	100.0	100.0

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 E-81

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Childress County, Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	6	50.0	35.7	21	2.0	7.2	5	62.5	30.3	34	4.3	5.1	50.0
Upper	6	50.0	64.3	1,025	98.0	92.8	3	37.5	69.7	756	95.7	94.9	50.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	1,046	100.0	100.0	8	100.0	100.0	790	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-82

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Childress County, Texas							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	9.1	0.0	25	2.9	0.0	24.7
Moderate	1	9.1	0.0	86	9.9	0.0	24.3
Middle	1	9.1	0.0	135	15.6	0.0	16.9
Upper	0	0.0	0.0	0	0.0	0.0	34.1
Unknown	8	72.7	0.0	620	71.6	0.0	0.0
Total	11	100.0	0.0	866	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	24.7
Moderate	0	0.0	0.0	0	0.0	0.0	24.3
Middle	0	0.0	0.0	0	0.0	0.0	16.9
Upper	0	0.0	0.0	0	0.0	0.0	34.1
Unknown	1	100.0	0.0	90	100.0	0.0	0.0
Total	1	100.0	0.0	90	100.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	24.7
Moderate	0	0.0	0.0	0	0.0	0.0	24.3
Middle	1	50.0	0.0	60	54.5	0.0	16.9
Upper	0	0.0	0.0	0	0.0	0.0	34.1
Unknown	1	50.0	0.0	50	45.5	0.0	0.0
Total	2	100.0	0.0	110	100.0	0.0	100.0
Total Home Mortgage Loans							
Low	1	7.1	0.0	25	2.3	0.0	24.7
Moderate	1	7.1	0.0	86	8.1	0.0	24.3
Middle	2	14.3	0.0	195	18.3	0.0	16.9
Upper	0	0.0	0.0	0	0.0	0.0	34.1
Unknown	10	71.4	0.0	760	71.3	0.0	0.0
Total	14	100.0	0.0	1,066	100.0	0.0	100.0
<p><i>Source: 2022 FFIEC Census Data</i></p> <p><i>2016-2020 U.S. Census Bureau: American Community Survey</i></p> <p><i>Note: Percentages may not total 100.0 percent due to rounding.</i></p> <p><i>Multifamily loans are not included in the borrower distribution analysis.</i></p>							

Table E-83

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Childress County, Texas													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$(000)	\$ %	\$ %	#	# %	# %	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	4.3	0	0.0	19	2	40.0	5.6	98	37.5	3.4	22.2
Moderate	0	0.0	19.1	0	0.0	12.4	1	20.0	19.7	59	22.6	12.5	22.6
Middle	0	0.0	10.6	0	0.0	14.5	0	0.0	23.9	0	0.0	25.5	9.0
Upper	3	75.0	48.9	355	86.4	58.4	0	0.0	31.0	0	0.0	39.3	46.2
Unknown	1	25.0	17.0	56	13.6	12.7	2	40.0	19.7	104	39.8	19.2	0.0
Total	4	100.0	100.0	411	100.0	100.0	5	100.0	100.0	261	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	4.8	0	0.0	4.0	22.2
Moderate	0	0.0	6.9	0	0.0	4.4	0	0.0	4.8	0	0.0	2.8	22.6
Middle	0	0.0	13.8	0	0.0	6.2	0	0.0	19.0	0	0.0	13.4	9.0
Upper	0	0.0	72.4	0	0.0	82.8	0	0.0	38.1	0	0.0	44.6	46.2
Unknown	0	0.0	6.9	0	0.0	6.5	1	100.0	33.3	45	100.0	35.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	45	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.2
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.6
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	9.0
Upper	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	46.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	2.5	0	0.0	1.0	2	33.3	5.4	98	32.0	3.5	22.2
Moderate	0	0.0	13.8	0	0.0	8.6	1	16.7	16.1	59	19.3	10.2	22.6
Middle	0	0.0	11.3	0	0.0	10.5	0	0.0	22.6	0	0.0	22.6	9.0
Upper	3	75.0	57.5	355	86.4	69.0	0	0.0	33.3	0	0.0	40.7	46.2
Unknown	1	25.0	15.0	56	13.6	11.0	3	50.0	22.6	149	48.7	23.0	0.0
Total	4	100.0	100.0	411	100.0	100.0	6	100.0	100.0	306	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 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.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-84

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Childress County, Texas					
	Bank Loans				Total Businesses %
	Bank		Bank		
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	8	100.0	552	100.0	94.0
Over \$1 Million	0	0.0	0	0.0	3.0
Revenue Unknown	0	0.0	0	0.0	3.0
Total	8	100.0	552	100.0	100.0
By Loan Size					
\$100,000 or Less	7	87.5	182	33.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	12.5	370	67.0	
Total	8	100.0	552	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	7	87.5	182	33.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	12.5	370	67.0	
Total	8	100.0	552	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table E-85

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Childress County, Texas													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	31	91.2	57.7	632	52.1	53.3	45	95.7	58.5	949	88.5	56.4	93.9
Over \$1 Million	3	8.8		582	47.9		2	4.3		123	11.5		3.5
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		2.6
Total	34	100.0		1,214	100.0		47	100.0		1,072	100.0		100.0
By Loan Size													
\$100,000 or Less	32	94.1	90.7	694	57.2	39.7	47	100.0	93.8	1,072	100.0	56.5	
\$100,001 - \$250,000	1	2.9	3.1	132	10.9	10.1	0	0.0	5.4	0	0.0	27.7	
\$250,001 - \$1 Million	1	2.9	6.2	388	32.0	50.1	0	0.0	0.8	0	0.0	15.7	
Total	34	100.0	100.0	1,214	100.0	100.0	47	100.0	100.0	1,072	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	31	100.0		632	100.0		45	100.0		949	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	31	100.0		632	100.0		45	100.0		949	100.0		

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Table E-86

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Childress County, Texas					
	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	2	66.7	179	89.1	93.1
Over \$1 Million	1	33.3	22	10.9	6.9
Revenue Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	201	100.0	100.0
By Loan Size					
\$100,000 or Less	2	66.7	31	15.4	
\$100,001 - \$250,000	1	33.3	170	84.6	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	3	100.0	201	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	50.0	9	5.0	
\$100,001 - \$250,000	1	50.0	170	95.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	2	100.0	179	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table E-87

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Childress County, Texas													
Bank And Aggregate Loans By Year													Total Farms %
2020						2021							
Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%		
By Revenue													
\$1 Million or Less	7	58.3	64.3	1,032	98.7	93.9	4	50.0	48.5	284	35.9	61.9	93.3
Over \$1 Million	0	0.0		0	0.0		1	12.5		496	62.8		6.7
Revenue Unknown	5	41.7		14	1.3		3	37.5		10	1.3		0.0
Total	12	100.0		1,046	100.0		8	100.0		790	100.0		100.0
By Loan Size													
\$100,000 or Less	8	66.7	82.1	71	6.8	24.9	6	75.0	84.8	124	15.7	33.7	
\$100,001 - \$250,000	3	25.0	14.3	575	55.0	47.7	1	12.5	12.1	170	21.5	36.3	
\$250,001 - \$500,000	1	8.3	3.6	400	38.2	27.3	1	12.5	3.0	496	62.8	30.0	
Total	12	100.0	100.0	1,046	100.0	100.0	8	100.0	100.0	790	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	3	42.9		57	5.5		3	75.0		114	40.1		
\$100,001 - \$250,000	3	42.9		575	55.7		1	25.0		170	59.9		
\$250,001 - \$500,000	1	14.3		400	38.8		0	0.0		0	0.0		
Total	7	100.0		1,032	100.0		4	100.0		284	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table E-88

2022 Childress County, Texas AA Demographics								
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	407	24.7
Moderate	1	50.0	1,332	80.9	193	14.5	400	24.3
Middle	0	0.0	0	0.0	0	0.0	278	16.9
Upper	1	50.0	314	19.1	42	13.4	561	34.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,646	100.0	235	14.3	1,646	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	2,324	1,021	74.8	43.9	919	39.5	384	16.5
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	536	344	25.2	64.2	24	4.5	168	31.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,860	1,365	100.0	47.7	943	33.0	552	19.3
	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	183	78.5	173	79.0	5	71.4	5	71.4
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	50	21.5	46	21.0	2	28.6	2	28.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	233	100.0	219	100.0	7	100.0	7	100.0
Percentage of Total Businesses:				94.0		3.0		3.0
	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	11	37.9	11	40.7	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	18	62.1	16	59.3	2	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	27	100.0	2	100.0	0	0.0
Percentage of Total Farms:				93.1		6.9		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 E-89

2021 Childress County, Texas AA Demographics								
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	349	22.2
Moderate	0	0.0	0	0.0	0	0.0	356	22.6
Middle	1	50.0	1,286	81.8	256	19.9	142	9.0
Upper	1	50.0	287	18.2	20	7.0	726	46.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,573	100.0	276	17.5	1,573	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	2,537	1,228	80.2	48.4	807	31.8	502	19.8
Upper	539	303	19.8	56.2	53	9.8	183	34.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,076	1,531	100.0	49.8	860	28.0	685	22.3
	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	198	85.7	186	85.7	8	100.0	4	66.7
Upper	33	14.3	31	14.3	0	0.0	2	33.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	231	100.0	217	100.0	8	100.0	6	100.0
Percentage of Total Businesses:				93.9		3.5		2.6
	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	15	50.0	14	50.0	1	50.0	0	0.0
Upper	15	50.0	14	50.0	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	30	100.0	28	100.0	2	100.0	0	0.0
Percentage of Total Farms:				93.3		6.7		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-90

2020 Childress County, Texas AA Demographics								
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	349	22.2
Moderate	0	0.0	0	0.0	0	0.0	356	22.6
Middle	1	50.0	1,286	81.8	256	19.9	142	9.0
Upper	1	50.0	287	18.2	20	7.0	726	46.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,573	100.0	276	17.5	1,573	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	2,537	1,228	80.2	48.4	807	31.8	502	19.8
Upper	539	303	19.8	56.2	53	9.8	183	34.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,076	1,531	100.0	49.8	860	28.0	685	22.3
	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	201	85.9	189	85.9	8	100.0	4	66.7
Upper	33	14.1	31	14.1	0	0.0	2	33.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	234	100.0	220	100.0	8	100.0	6	100.0
Percentage of Total Businesses:				94.0		3.4		2.6
	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	16	51.6	15	51.7	1	50.0	0	0.0
Upper	15	48.4	14	48.3	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	31	100.0	29	100.0	2	100.0	0	0.0
Percentage of Total Farms:				93.5		6.5		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

VII. West Texas Panhandle AA

Table E-91

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: West Texas Panhandle							
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	0.0	0	0.0	0.0	0.0
Middle	1	100.0	0.0	87	100.0	0.0	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
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	0.0	87	100.0	0.0	100.0
Refinance Loans							
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	0	0.0	0.0	0	0.0	0.0	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
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	100.0
Home Improvement Loans							
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	0	0.0	0.0	0	0.0	0.0	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
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	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
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	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	0.0	0	0.0	0.0	0.0
Middle	1	100.0	0.0	87	100.0	0.0	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
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	0.0	87	100.0	0.0	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 E-92

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: West Texas Panhandle													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	0	0.0	6.3	0	0.0	4.7	0	0.0	10.8	0	0.0	11.1	9.7
M i d d l e	1	100.0	79.9	138	100.0	80.6	1	100.0	66.7	33	100.0	61.3	75.8
U p p e r	0	0.0	13.9	0	0.0	14.8	0	0.0	22.5	0	0.0	27.5	14.5
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	1	100.0	100.0	138	100.0	100.0	1	100.0	100.0	33	100.0	100.0	100.0
Refinance Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	0	0.0	7.1	0	0.0	6.1	0	0.0	6.0	0	0.0	6.7	9.7
M i d d l e	0	0.0	79.5	0	0.0	77.8	0	0.0	79.3	0	0.0	70.5	75.8
U p p e r	0	0.0	13.4	0	0.0	16.1	0	0.0	14.7	0	0.0	22.7	14.5
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	0	0.0	0.0	0	0.0	0.0	0	0.0	16.7	0	0.0	14.3	9.7
M i d d l e	0	0.0	87.5	0	0.0	71.4	0	0.0	83.3	0	0.0	85.8	75.8
U p p e r	0	0.0	12.5	0	0.0	28.6	0	0.0	0.0	0	0.0	0.0	14.5
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	0	0.0	0.0	0	0.0	0.0	0	0.0	25.0	0	0.0	12.7	34.2
M i d d l e	0	0.0	100.0	0	0.0	100.0	0	0.0	75.0	0	0.0	87.3	65.8
U p p e r	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	0	0.0	6.8	0	0.0	4.4	0	0.0	9.8	0	0.0	10.4	9.7
M i d d l e	1	100.0	80.3	138	100.0	83.7	1	100.0	70.1	33	100.0	64.2	75.8
U p p e r	0	0.0	12.9	0	0.0	11.9	0	0.0	20.0	0	0.0	25.4	14.5
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	1	100.0	100.0	138	100.0	100.0	1	100.0	100.0	33	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-93

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: West Texas Panhandle					
Geographic Income Level	Bank Loans				Total Businesses %
	Bank		Bank		
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	16	100.0	1,077	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	16	100.0	1,077	100.0	100.0

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 E-94

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: West Texas Panhandle													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Businesses %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	20.4	0	0.0	17.5	0	0.0	18.1	0	0.0	17.6	22.4
Middle	44	97.8	57.6	2,668	99.6	52.0	59	98.3	55.6	3,137	99.7	44.9	57.2
Upper	1	2.2	20.7	11	0.4	28.6	1	1.7	24.2	11	0.3	37.1	20.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.3	0	0.0	2.0	0	0.0	2.1	0	0.0	0.3	
Total	45	100.0	100.0	2,679	100.0	100.0	60	100.0	100.0	3,148	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Table E-95

Distribution of 2022 Small Farm Lending By Income Level of Geography Assessment Area: West Texas Panhandle					
Geographic Income Level	Bank Loans				Total Farms %
	Bank		Bank		
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	27	100.0	4,495	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	27	100.0	4,495	100.0	100.0

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 E-96

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography Assessment Area: West Texas Panhandle													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Farms %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.1	0	0.0	1.4	0	0.0	2.6	0	0.0	1.3	4.3
Middle	35	97.2	62.5	5,647	95.8	59.7	21	91.3	58.6	4,095	93.7	54.1	60.5
Upper	1	2.8	34.0	250	4.2	38.9	2	8.7	37.8	275	6.3	44.6	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	1.0	0	0.0	0.1	
Total	36	100.0	100.0	5,897	100.0	100.0	23	100.0	100.0	4,370	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Table E-97

**Distribution of 2022 Home Mortgage Lending By Borrower Income Level
Assessment Area: West Texas Panhandle**

Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	1	100.0	0.0	87	100.0	0.0	18.9
Moderate	0	0.0	0.0	0	0.0	0.0	21.0
Middle	0	0.0	0.0	0	0.0	0.0	20.0
Upper	0	0.0	0.0	0	0.0	0.0	40.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	0.0	87	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	18.9
Moderate	0	0.0	0.0	0	0.0	0.0	21.0
Middle	0	0.0	0.0	0	0.0	0.0	20.0
Upper	0	0.0	0.0	0	0.0	0.0	40.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	18.9
Moderate	0	0.0	0.0	0	0.0	0.0	21.0
Middle	0	0.0	0.0	0	0.0	0.0	20.0
Upper	0	0.0	0.0	0	0.0	0.0	40.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Total Home Mortgage Loans							
Low	1	100.0	0.0	87	100.0	0.0	18.9
Moderate	0	0.0	0.0	0	0.0	0.0	21.0
Middle	0	0.0	0.0	0	0.0	0.0	20.0
Upper	0	0.0	0.0	0	0.0	0.0	40.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	0.0	87	100.0	0.0	100.0
<p>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.</p>							

Table E-98

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: West Texas Panhandle													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Lo w	0	0.0	4.3	0	0.0	2.8	0	0.0	1.8	0	0.0	0.9	21.9
Moderate	0	0.0	15.2	0	0.0	13.5	0	0.0	18.0	0	0.0	14.4	18.9
Middle	0	0.0	27.4	0	0.0	28.3	0	0.0	27.3	0	0.0	25.5	19.5
Upper	0	0.0	38.9	0	0.0	40.9	0	0.0	24.3	0	0.0	31.5	39.7
Unkno wn	1	100.0	14.2	138	100.0	14.5	1	100.0	28.6	33	100.0	27.6	0.0
To tal	1	100.0	100.0	138	100.0	100.0	1	100.0	100.0	33	100.0	100.0	100.0
Refinance Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	3.4	0	0.0	2.1	21.9
Moderate	0	0.0	6.3	0	0.0	3.5	0	0.0	9.5	0	0.0	5.9	18.9
Middle	0	0.0	24.1	0	0.0	19.1	0	0.0	21.6	0	0.0	18.1	19.5
Upper	0	0.0	51.8	0	0.0	59.2	0	0.0	48.3	0	0.0	53.9	39.7
Unkno wn	0	0.0	17.9	0	0.0	18.2	0	0.0	17.2	0	0.0	20.0	0.0
To tal	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	8.3	0	0.0	5.6	21.9
Moderate	0	0.0	12.5	0	0.0	4.5	0	0.0	33.3	0	0.0	29.0	18.9
Middle	0	0.0	50.0	0	0.0	34.9	0	0.0	50.0	0	0.0	56.9	19.5
Upper	0	0.0	25.0	0	0.0	32.0	0	0.0	0.0	0	0.0	0.0	39.7
Unkno wn	0	0.0	12.5	0	0.0	28.6	0	0.0	8.3	0	0.0	8.5	0.0
To tal	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Lo w	0	0.0	3.1	0	0.0	2.0	0	0.0	2.2	0	0.0	1.2	21.9
Moderate	0	0.0	11.9	0	0.0	10.0	0	0.0	16.2	0	0.0	12.9	18.9
Middle	0	0.0	25.3	0	0.0	24.8	0	0.0	26.2	0	0.0	24.5	19.5
Upper	0	0.0	39.8	0	0.0	44.9	0	0.0	28.2	0	0.0	34.9	39.7
Unkno wn	1	100.0	20.0	138	100.0	18.3	1	100.0	27.2	33	100.0	26.6	0.0
To tal	1	100.0	100.0	138	100.0	100.0	1	100.0	100.0	33	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 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.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-99

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: West Texas Panhandle					
	Bank Loans				Total Businesses %
	Bank		Bank		
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	16	100.0	1,077	100.0	90.2
Over \$1 Million	0	0.0	0	0.0	8.6
Revenue Unknown	0	0.0	0	0.0	1.2
Total	16	100.0	1,077	100.0	100.0
By Loan Size					
\$100,000 or Less	14	87.5	296	27.5	
\$100,001 - \$250,000	1	6.3	106	9.8	
\$250,001 - \$1 Million	1	6.3	675	62.7	
Total	16	100.0	1,077	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	14	87.5	296	27.5	
\$100,001 - \$250,000	1	6.3	106	9.8	
\$250,001 - \$1 Million	1	6.3	675	62.7	
Total	16	100.0	1,077	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table E-100

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: West Texas Panhandle													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	27	60.0	31.5	843	31.5	16.4	41	68.3	39.3	1,123	35.7	25.0	90.3
Over \$1 Million	16	35.6		1,832	68.4		19	31.7		2,025	64.3		8.3
Revenue Unknown	2	4.4		4	0.1		0	0.0		0	0.0		1.5
Total	45	100.0		2,679	100.0		60	100.0		3,148	100.0		100.0
By Loan Size													
\$100,000 or Less	38	84.4	86.9	607	22.7	27.4	53	88.3	88.7	1,198	38.1	31.1	
\$100,001 - \$250,000	3	6.7	6.1	488	18.2	15.6	3	5.0	6.5	454	14.4	19.1	
\$250,001 - \$1 Million	4	8.9	7.1	1,584	59.1	56.9	4	6.7	4.8	1,496	47.5	49.8	
Total	45	100.0	100.0	2,679	100.0	100.0	60	100.0	100.0	3,148	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	26	96.3		393	46.6		39	95.1		653	58.1		
\$100,001 - \$250,000	0	0.0		0	0.0		1	2.4		120	10.7		
\$250,001 - \$1 Million	1	3.7		450	53.4		1	2.4		350	31.2		
Total	27	100.0		843	100.0		41	100.0		1,123	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table E-101

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: West Texas Panhandle					
	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	19	70.4	3,047	67.8	92.9
Over \$1 Million	8	29.6	1,448	32.2	7.1
Revenue Unknown	0	0.0	0	0.0	0.0
Total	27	100.0	4,495	100.0	100.0
By Loan Size					
\$100,000 or Less	11	40.7	623	13.9	
\$100,001 - \$250,000	12	44.4	2,297	51.1	
\$250,001 - \$500,000	4	14.8	1,575	35.0	
Total	27	100.0	4,495	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	9	47.4	498	16.3	
\$100,001 - \$250,000	7	36.8	1,374	45.1	
\$250,001 - \$500,000	3	15.8	1,175	38.6	
Total	19	100.0	3,047	100.0	
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 E-102

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: West Texas Panhandle													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	24	66.7	52.5	3,647	61.8	64.4	17	73.9	55.6	2,595	59.4	69.8	92.3
Over \$1 Million	11	30.6		2,000	33.9		6	26.1		1,775	40.6		7.7
Revenue Unknown	1	2.8		250	4.2		0	0.0		0	0.0		0.0
Total	36	100.0		5,897	100.0		23	100.0		4,370	100.0		100.0
By Loan Size													
\$100,000 or Less	16	44.4	57.9	630	10.7	15.5	10	43.5	69.7	485	11.1	19.6	
\$100,001 - \$250,000	12	33.3	25.1	2,208	37.4	32.1	8	34.8	18.8	1,760	40.3	33.6	
\$250,001 - \$500,000	8	22.2	17.0	3,059	51.9	52.4	5	21.7	11.5	2,125	48.6	46.8	
Total	36	100.0	100.0	5,897	100.0	100.0	23	100.0	100.0	4,370	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	12	50.0		381	10.4		9	52.9		385	14.8		
\$100,001 - \$250,000	7	29.2		1,389	38.1		6	35.3		1,410	54.3		
\$250,001 - \$500,000	5	20.8		1,877	51.5		2	11.8		800	30.8		
Total	24	100.0		3,647	100.0		17	100.0		2,595	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table E-103

2022 West Texas Panhandle AA Demographics								
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	1,335	18.9
Moderate	0	0.0	0	0.0	0	0.0	1,488	21.0
Middle	6	100.0	7,069	100.0	742	10.5	1,416	20.0
Upper	0	0.0	0	0.0	0	0.0	2,830	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,069	100.0	742	10.5	7,069	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	10,872	6,066	100.0	55.8	3,200	29.4	1,606	14.8
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	10,872	6,066	100.0	55.8	3,200	29.4	1,606	14.8
	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	897	100.0	809	100.0	77	100.0	11	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	897	100.0	809	100.0	77	100.0	11	100.0
Percentage of Total Businesses:				90.2		8.6		1.2
	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	310	100.0	288	100.0	22	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	310	100.0	288	100.0	22	100.0	0	0.0
Percentage of Total Farms:				92.9		7.1		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 E-104

2021 West Texas Panhandle AA Demographics								
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	1,536	21.9
Moderate	1	16.7	835	11.9	226	27.1	1,326	18.9
Middle	4	66.7	5,244	74.8	886	16.9	1,365	19.5
Upper	1	16.7	932	13.3	63	6.8	2,784	39.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,011	100.0	1,175	16.8	7,011	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	1,402	621	9.7	44.3	565	40.3	216	15.4
Middle	7,776	4,863	75.8	62.5	2,075	26.7	838	10.8
Upper	1,693	930	14.5	54.9	364	21.5	399	23.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	10,871	6,414	100.0	59.0	3,004	27.6	1,453	13.4
	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	200	22.4	180	22.3	16	21.6	4	30.8
Middle	511	57.2	464	57.6	39	52.7	8	61.5
Upper	182	20.4	162	20.1	19	25.7	1	7.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	893	100.0	806	100.0	74	100.0	13	100.0
Percentage of Total Businesses:				90.3		8.3		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	13	4.3	10	3.6	3	13.0	0	0.0
Middle	181	60.5	173	62.7	8	34.8	0	0.0
Upper	105	35.1	93	33.7	12	52.2	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	299	100.0	276	100.0	23	100.0	0	0.0
Percentage of Total Farms:				92.3		7.7		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-105

2020 West Texas Panhandle AA Demographics								
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	1,536	21.9
Moderate	1	16.7	835	11.9	226	27.1	1,326	18.9
Middle	4	66.7	5,244	74.8	886	16.9	1,365	19.5
Upper	1	16.7	932	13.3	63	6.8	2,784	39.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,011	100.0	1,175	16.8	7,011	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	1,402	621	9.7	44.3	565	40.3	216	15.4
Middle	7,776	4,863	75.8	62.5	2,075	26.7	838	10.8
Upper	1,693	930	14.5	54.9	364	21.5	399	23.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	10,871	6,414	100.0	59.0	3,004	27.6	1,453	13.4
	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	200	22.4	179	22.4	17	21.5	4	30.8
Middle	520	58.3	471	58.9	41	51.9	8	61.5
Upper	172	19.3	150	18.8	21	26.6	1	7.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	892	100.0	800	100.0	79	100.0	13	100.0
Percentage of Total Businesses:				89.7		8.9		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	13	4.3	10	3.5	3	13.6	0	0.0
Middle	183	60.0	176	62.2	7	31.8	0	0.0
Upper	109	35.7	97	34.3	12	54.5	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	305	100.0	283	100.0	22	100.0	0	0.0
Percentage of Total Farms:				92.8		7.2		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX F – ADDITIONAL FULL-SCOPE REVIEW ASSESSMENT AREA TABLES

- I. Oklahoma City, Oklahoma Metropolitan AA
- II. Southwest Oklahoma AA
- III. Dallas-Fort Worth Combined Metropolitan Area AA
- IV. Coleman County, Texas AA
- V. North Central Texas AA

**I. Oklahoma City, Oklahoma Metropolitan AA
Table F-1**

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Oklahoma City, Oklahoma Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	3	4.2	0.0	255	1.2	0.0	3.8
Moderate	8	11.1	0.0	1,210	5.8	0.0	18.7
Middle	18	25.0	0.0	4,035	19.5	0.0	36.9
Upper	42	58.3	0.0	15,109	72.8	0.0	39.6
Unknown	1	1.4	0.0	136	0.7	0.0	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	72	100.0	0.0	20,745	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	3.8
Moderate	6	22.2	0.0	415	13.7	0.0	18.7
Middle	7	25.9	0.0	496	16.4	0.0	36.9
Upper	13	48.1	0.0	2,041	67.4	0.0	39.6
Unknown	1	3.7	0.0	76	2.5	0.0	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	27	100.0	0.0	3,028	100.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	3.8
Moderate	0	0.0	0.0	0	0.0	0.0	18.7
Middle	0	0.0	0.0	0	0.0	0.0	36.9
Upper	2	100.0	0.0	91	100.0	0.0	39.6
Unknown	0	0.0	0.0	0	0.0	0.0	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	0.0	91	100.0	0.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	7.3
Moderate	0	0.0	0.0	0	0.0	0.0	35.4
Middle	0	0.0	0.0	0	0.0	0.0	36.5
Upper	2	100.0	0.0	452	100.0	0.0	17.4
Unknown	0	0.0	0.0	0	0.0	0.0	3.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	0.0	452	100.0	0.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	3	2.8	0.0	255	1.0	0.0	3.8
Moderate	15	14.0	0.0	1,695	6.7	0.0	18.7
Middle	25	23.4	0.0	4,531	17.8	0.0	36.9
Upper	62	57.9	0.0	18,750	73.7	0.0	39.6
Unknown	2	1.9	0.0	212	0.8	0.0	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	107	100.0	0.0	25,443	100.0	0.0	100.0
<i>Source: 2022 FFIEC Census Data</i>							
<i>2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table F-2

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Oklahoma City, Oklahoma Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	Bank		Bank		
	#	#%	\$(000)	%	
Low	7	4.3	1,268	4.2	4.7
Moderate	55	34.0	10,006	33.0	22.0
Middle	29	17.9	5,968	19.7	32.9
Upper	70	43.2	12,689	41.8	37.3
Unknown	1	0.6	430	1.4	3.1
Tract-Unk	0	0.0	0	0.0	
Total	162	100.0	30,361	100.0	100.0

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 F-3

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Oklahoma City, Oklahoma Metropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	2.2
Moderate	6	8.7	508	8.8	14.7
Middle	24	34.8	2,109	36.6	30.6
Upper	39	56.5	3,150	54.6	51.7
Unknown	0	0.0	0	0.0	0.7
Tract-Unk	0	0.0	0	0.0	
Total	69	100.0	5,767	100.0	100.0

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 F-4

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Oklahoma City, Oklahoma Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	2.8	0.0	216	1.0	0.0	21.2
Moderate	8	11.1	0.0	1,185	5.7	0.0	17.6
Middle	10	13.9	0.0	2,101	10.1	0.0	20.2
Upper	35	48.6	0.0	14,523	70.0	0.0	41.0
Unknown	17	23.6	0.0	2,720	13.1	0.0	0.0
Total	72	100.0	0.0	20,745	100.0	0.0	100.0
Refinance Loans							
Low	1	3.7	0.0	20	0.7	0.0	21.2
Moderate	3	11.1	0.0	363	12.0	0.0	17.6
Middle	3	11.1	0.0	371	12.3	0.0	20.2
Upper	6	22.2	0.0	1,069	35.3	0.0	41.0
Unknown	14	51.9	0.0	1,205	39.8	0.0	0.0
Total	27	100.0	0.0	3,028	100.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	21.2
Moderate	0	0.0	0.0	0	0.0	0.0	17.6
Middle	0	0.0	0.0	0	0.0	0.0	20.2
Upper	1	50.0	0.0	41	45.1	0.0	41.0
Unknown	1	50.0	0.0	50	54.9	0.0	0.0
Total	2	100.0	0.0	91	100.0	0.0	100.0
Total Home Mortgage Loans							
Low	4	3.8	0.0	306	1.2	0.0	21.2
Moderate	11	10.5	0.0	1,548	6.2	0.0	17.6
Middle	13	12.4	0.0	2,472	9.9	0.0	20.2
Upper	45	42.9	0.0	16,690	66.8	0.0	41.0
Unknown	32	30.5	0.0	3,975	15.9	0.0	0.0
Total	105	100.0	0.0	24,991	100.0	0.0	100.0
<p><i>Source: 2022 FFIEC Census Data</i></p> <p><i>2016-2020 U.S. Census Bureau: American Community Survey</i></p> <p><i>Note: Percentages may not total 100.0 percent due to rounding.</i></p> <p><i>Multifamily loans are not included in the borrower distribution analysis.</i></p>							

Table F-5

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Oklahoma City, Oklahoma Metropolitan					
	Bank Loans				Total Businesses %
	Bank		Bank		
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	115	71.0	14,723	48.5	91.3
Over \$1 Million	44	27.2	15,203	50.1	7.4
Revenue Unknown	3	1.9	435	1.4	1.3
Total	162	100.0	30,361	100.0	100.0
By Loan Size					
\$100,000 or Less	95	58.6	3,908	12.9	
\$100,001 - \$250,000	28	17.3	4,955	16.3	
\$250,001 - \$1 Million	39	24.1	21,498	70.8	
Total	162	100.0	30,361	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	81	70.4	3,067	20.8	
\$100,001 - \$250,000	15	13.0	2,571	17.5	
\$250,001 - \$1 Million	19	16.5	9,085	61.7	
Total	115	100.0	14,723	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table F-6

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Oklahoma City, Oklahoma Metropolitan					
	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	62	89.9	3,922	68.0	97.6
Over \$1 Million	6	8.7	1,725	29.9	2.2
Revenue Unknown	1	1.4	120	2.1	0.1
Total	69	100.0	5,767	100.0	100.0
By Loan Size					
\$100,000 or Less	51	73.9	1,570	27.2	
\$100,001 - \$250,000	14	20.3	2,617	45.4	
\$250,001 - \$500,000	4	5.8	1,580	27.4	
Total	69	100.0	5,767	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	50	80.6	1,470	37.5	
\$100,001 - \$250,000	10	16.1	1,872	47.7	
\$250,001 - \$500,000	2	3.2	580	14.8	
Total	62	100.0	3,922	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

II. Southwest Oklahoma AA

Table F-7

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Southwest Oklahoma							
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	1	2.4	0.0	20	0.4	0.0	2.5
Middle	23	56.1	0.0	2,574	50.3	0.0	56.2
Upper	17	41.5	0.0	2,528	49.4	0.0	41.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	41	100.0	0.0	5,122	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	2.5
Middle	8	47.1	0.0	610	40.5	0.0	56.2
Upper	9	52.9	0.0	895	59.5	0.0	41.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	0.0	1,505	100.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	2.5
Middle	0	0.0	0.0	0	0.0	0.0	56.2
Upper	1	100.0	0.0	30	100.0	0.0	41.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	0.0	30	100.0	0.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	30.7
Middle	0	0.0	0.0	0	0.0	0.0	35.1
Upper	0	0.0	0.0	0	0.0	0.0	34.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	1.7	0.0	20	0.3	0.0	2.5
Middle	32	53.3	0.0	3,214	48.1	0.0	56.2
Upper	27	45.0	0.0	3,453	51.6	0.0	41.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	60	100.0	0.0	6,687	100.0	0.0	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 F-8

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Southwest Oklahoma					
Geographic Income Level	Bank Loans				Total Businesses %
	Bank		Bank		
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	7.2
Middle	127	67.6	6,457	68.5	57.0
Upper	61	32.4	2,974	31.5	35.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	188	100.0	9,431	100.0	100.0

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 F-9

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Southwest Oklahoma					
Geographic Income Level	Bank Loans				Total Farms %
	Bank		Bank		
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	4	1.6	73	0.5	4.0
Middle	193	75.7	11,170	78.4	70.8
Upper	58	22.7	2,999	21.1	25.2
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	255	100.0	14,242	100.0	100.0

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 F-10

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Southwest Oklahoma							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		%
Home Purchase Loans							
Low	4	9.8	0.0	276	5.4	0.0	20.8
Moderate	4	9.8	0.0	359	7.0	0.0	15.1
Middle	5	12.2	0.0	723	14.1	0.0	18.7
Upper	15	36.6	0.0	2,859	55.8	0.0	45.3
Unknown	13	31.7	0.0	905	17.7	0.0	0.0
Total	41	100.0	0.0	5,122	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	20.8
Moderate	3	17.6	0.0	244	16.2	0.0	15.1
Middle	5	29.4	0.0	427	28.4	0.0	18.7
Upper	2	11.8	0.0	307	20.4	0.0	45.3
Unknown	7	41.2	0.0	527	35.0	0.0	0.0
Total	17	100.0	0.0	1,505	100.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	20.8
Moderate	1	100.0	0.0	30	100.0	0.0	15.1
Middle	0	0.0	0.0	0	0.0	0.0	18.7
Upper	0	0.0	0.0	0	0.0	0.0	45.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	0.0	30	100.0	0.0	100.0
Total Home Mortgage Loans							
Low	4	6.7	0.0	276	4.1	0.0	20.8
Moderate	9	15.0	0.0	663	9.9	0.0	15.1
Middle	10	16.7	0.0	1,150	17.2	0.0	18.7
Upper	17	28.3	0.0	3,166	47.3	0.0	45.3
Unknown	20	33.3	0.0	1,432	21.4	0.0	0.0
Total	60	100.0	0.0	6,687	100.0	0.0	100.0
<p>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>							

Table F-11

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Southwest Oklahoma					
	Bank Loans				Total Businesses %
	Bank		Bank		
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	168	89.4	6,229	66.0	89.2
Over \$1 Million	16	8.5	3,108	33.0	8.6
Revenue Unknown	4	2.1	94	1.0	2.1
Total	188	100.0	9,431	100.0	100.0
By Loan Size					
\$100,000 or Less	170	90.4	4,508	47.8	
\$100,001 - \$250,000	10	5.3	1,706	18.1	
\$250,001 - \$1 Million	8	4.3	3,217	34.1	
Total	188	100.0	9,431	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	159	94.6	4,032	64.7	
\$100,001 - \$250,000	6	3.6	1,006	16.2	
\$250,001 - \$1 Million	3	1.8	1,191	19.1	
Total	168	100.0	6,229	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table F-12

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Southwest Oklahoma					
	Bank Loans				Total Farms %
	Bank		Bank		
	#	%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	241	94.5	12,449	87.4	97.1
Over \$1 Million	9	3.5	1,754	12.3	2.9
Revenue Unknown	5	2.0	39	0.3	0.0
Total	255	100.0	14,242	100.0	100.0
By Loan Size					
\$100,000 or Less	215	84.3	6,014	42.2	
\$100,001 - \$250,000	31	12.2	5,114	35.9	
\$250,001 - \$500,000	9	3.5	3,114	21.9	
Total	255	100.0	14,242	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	208	86.3	5,775	46.4	
\$100,001 - \$250,000	26	10.8	4,210	33.8	
\$250,001 - \$500,000	7	2.9	2,464	19.8	
Total	241	100.0	12,449	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

III. Dallas-Fort Worth Combined Metropolitan Area AA
Table F-13

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Dallas - Fort Worth Combined Metropolitan Area							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	2.6	0.0	144	0.7	0.0	6.3
Moderate	8	21.1	0.0	2,669	12.7	0.0	25.7
Middle	15	39.5	0.0	5,791	27.5	0.0	33.5
Upper	14	36.8	0.0	12,458	59.1	0.0	34.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	38	100.0	0.0	21,062	100.0	0.0	100.0
Refinance Loans							
Low	1	7.7	0.0	189	6.3	0.0	6.3
Moderate	4	30.8	0.0	842	27.9	0.0	25.7
Middle	6	46.2	0.0	1,190	39.5	0.0	33.5
Upper	2	15.4	0.0	793	26.3	0.0	34.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	0.0	3,014	100.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	6.3
Moderate	2	28.6	0.0	245	20.1	0.0	25.7
Middle	4	57.1	0.0	329	26.9	0.0	33.5
Upper	1	14.3	0.0	647	53.0	0.0	34.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	0.0	1,221	100.0	0.0	100.0
Multifamily Loans							
							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	21.0
Moderate	4	50.0	0.0	74,437	47.6	0.0	30.5
Middle	4	50.0	0.0	82,002	52.4	0.0	25.5
Upper	0	0.0	0.0	0	0.0	0.0	21.0
Unknown	0	0.0	0.0	0	0.0	0.0	2.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	0.0	156,439	100.0	0.0	100.0
Total Home Mortgage Loans							
							Owner Occupied Units %
Low	2	2.9	0.0	333	0.2	0.0	6.3
Moderate	18	26.1	0.0	78,193	42.9	0.0	25.7
Middle	31	44.9	0.0	89,647	49.2	0.0	33.5
Upper	18	26.1	0.0	13,948	7.7	0.0	34.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	69	100.0	0.0	182,121	100.0	0.0	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.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-14

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Dallas - Fort Worth Combined Metropolitan Area					
Geographic Income Level	Bank Loans				Total Businesses %
	Bank		Bank		
	#	#%	\$(000)	%	
Low	10	4.8	2,024	5.5	7.1
Moderate	53	25.5	8,253	22.3	23.4
Middle	63	30.3	12,457	33.6	31.3
Upper	82	39.4	14,304	38.6	37.4
Unknown	0	0.0	0	0.0	0.8
Tract-Unk	0	0.0	0	0.0	
Total	208	100.0	37,038	100.0	100.0

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 F-15

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Dallas - Fort Worth Combined Metropolitan Area					
Geographic Income Level	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	3.5
Moderate	5	17.9	185	7.5	14.4
Middle	19	67.9	1,696	68.9	31.8
Upper	4	14.3	580	23.6	49.8
Unknown	0	0.0	0	0.0	0.5
Tract-Unk	0	0.0	0	0.0	
Total	28	100.0	2,461	100.0	100.0

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 F-16

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Dallas - Fort Worth Combined Metropolitan Area							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	25.7
Moderate	1	2.6	0.0	346	1.6	0.0	18.7
Middle	7	18.4	0.0	2,016	9.6	0.0	19.4
Upper	12	31.6	0.0	7,453	35.4	0.0	36.2
Unknown	18	47.4	0.0	11,247	53.4	0.0	0.0
Total	38	100.0	0.0	21,062	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	25.7
Moderate	1	7.7	0.0	175	5.8	0.0	18.7
Middle	3	23.1	0.0	486	16.1	0.0	19.4
Upper	6	46.2	0.0	1,828	60.7	0.0	36.2
Unknown	3	23.1	0.0	525	17.4	0.0	0.0
Total	13	100.0	0.0	3,014	100.0	0.0	100.0
Home Improvement Loans							
Low	1	14.3	0.0	40	3.3	0.0	25.7
Moderate	0	0.0	0.0	0	0.0	0.0	18.7
Middle	1	14.3	0.0	50	4.1	0.0	19.4
Upper	3	42.9	0.0	782	64.0	0.0	36.2
Unknown	2	28.6	0.0	349	28.6	0.0	0.0
Total	7	100.0	0.0	1,221	100.0	0.0	100.0
Total Home Mortgage Loans							
Low	1	1.6	0.0	40	0.2	0.0	25.7
Moderate	3	4.9	0.0	571	2.2	0.0	18.7
Middle	11	18.0	0.0	2,552	9.9	0.0	19.4
Upper	23	37.7	0.0	10,398	40.5	0.0	36.2
Unknown	23	37.7	0.0	12,121	47.2	0.0	0.0
Total	61	100.0	0.0	25,682	100.0	0.0	100.0
<p>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p> <p>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p>							

Table F-17

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Dallas - Fort Worth Combined Metropolitan Area					
	Bank Loans				Total Businesses %
	Bank		Bank		
	#	%	\$(000)	%	
By Revenue					
\$1 Million or Less	129	62.0	17,483	47.2	92.0
Over \$1 Million	71	34.1	17,370	46.9	6.9
Revenue Unknown	8	3.8	2,185	5.9	1.2
Total	208	100.0	37,038	100.0	100.0
By Loan Size					
\$100,000 or Less	120	57.7	5,531	14.9	
\$100,001 - \$250,000	48	23.1	8,721	23.5	
\$250,001 - \$1 Million	40	19.2	22,786	61.5	
Total	208	100.0	37,038	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	86	66.7	3,670	21.0	
\$100,001 - \$250,000	23	17.8	3,940	22.5	
\$250,001 - \$1 Million	20	15.5	9,873	56.5	
Total	129	100.0	17,483	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table F-18

Distribution of 2022 Small Farm Lending By Revenue Size of Farms Assessment Area: Dallas - Fort Worth Combined Metropolitan Area					
	Bank Loans				Total Farms %
	Bank		Bank		
	#	%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	22	78.6	1,304	53.0	98.8
Over \$1 Million	5	17.9	807	32.8	1.2
Revenue Unknown	1	3.6	350	14.2	0.0
Total	28	100.0	2,461	100.0	100.0
By Loan Size					
\$100,000 or Less	18	64.3	509	20.7	
\$100,001 - \$250,000	8	28.6	1,302	52.9	
\$250,001 - \$500,000	2	7.1	650	26.4	
Total	28	100.0	2,461	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	17	77.3	444	34.0	
\$100,001 - \$250,000	4	18.2	560	42.9	
\$250,001 - \$500,000	1	4.5	300	23.0	
Total	22	100.0	1,304	100.0	
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.					

Coleman County, Texas AA

Table F-19

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Coleman County, Texas							
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	0.0	0	0.0	0.0	0.0
Middle	10	83.3	0.0	1,007	77.2	0.0	78.1
Upper	2	16.7	0.0	298	22.8	0.0	21.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	0.0	1,305	100.0	0.0	100.0
Refinance Loans							
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	1	50.0	0.0	40	31.3	0.0	78.1
Upper	1	50.0	0.0	88	68.8	0.0	21.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	0.0	128	100.0	0.0	100.0
Home Improvement Loans							
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	1	100.0	0.0	32	100.0	0.0	78.1
Upper	0	0.0	0.0	0	0.0	0.0	21.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	0.0	32	100.0	0.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	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
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	100.0
Total Home Mortgage Loans							Owner Occupied
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	15	83.3	0.0	1,214	75.9	0.0	78.1
Upper	3	16.7	0.0	386	24.1	0.0	21.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	18	100.0	0.0	1,600	100.0	0.0	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.							
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

Table F-20

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Coleman County, Texas					
Geographic Income Level	Bank Loans				Total Businesses %
	Bank		Bank		
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	176	86.3	5,581	84.7	87.2
Upper	28	13.7	1,009	15.3	12.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	204	100.0	6,590	100.0	100.0

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 F-21

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Coleman County, Texas					
Geographic Income Level	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	70	56.0	1,755	28.5	71.7
Upper	55	44.0	4,401	71.5	28.3
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	125	100.0	6,156	100.0	100.0

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 F-22

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Coleman County, Texas							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	21.6
Moderate	0	0.0	0.0	0	0.0	0.0	18.7
Middle	4	33.3	0.0	430	33.0	0.0	23.3
Upper	5	41.7	0.0	769	58.9	0.0	36.5
Unknown	3	25.0	0.0	106	8.1	0.0	0.0
Total	12	100.0	0.0	1,305	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	21.6
Moderate	0	0.0	0.0	0	0.0	0.0	18.7
Middle	0	0.0	0.0	0	0.0	0.0	23.3
Upper	2	100.0	0.0	128	100.0	0.0	36.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	0.0	128	100.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	21.6
Moderate	1	100.0	0.0	32	100.0	0.0	18.7
Middle	0	0.0	0.0	0	0.0	0.0	23.3
Upper	0	0.0	0.0	0	0.0	0.0	36.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	0.0	32	100.0	0.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	0.0	0	0.0	0.0	21.6
Moderate	1	5.6	0.0	32	2.0	0.0	18.7
Middle	6	33.3	0.0	520	32.5	0.0	23.3
Upper	8	44.4	0.0	942	58.9	0.0	36.5
Unknown	3	16.7	0.0	106	6.6	0.0	0.0
Total	18	100.0	0.0	1,600	100.0	0.0	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.
 Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-23

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Coleman County, Texas					
	Bank Loans				Total Businesses %
	Bank		Bank		
	#	%	\$(000)	%	
By Revenue					
\$1 Million or Less	194	95.1	3,496	53.1	90.8
Over \$1 Million	9	4.4	3,089	46.9	5.4
Revenue Unknown	1	0.5	5	0.1	3.8
Total	204	100.0	6,590	100.0	100.0
By Loan Size					
\$100,000 or Less	194	95.1	3,145	47.7	
\$100,001 - \$250,000	5	2.5	645	9.8	
\$250,001 - \$1 Million	5	2.5	2,800	42.5	
Total	204	100.0	6,590	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	190	97.9	3,001	85.8	
\$100,001 - \$250,000	4	2.1	495	14.2	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	194	100.0	3,496	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table F-24

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Coleman County, Texas					
	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	117	93.6	4,743	77.0	100.0
Over \$1 Million	8	6.4	1,413	23.0	0.0
Revenue Unknown	0	0.0	0	0.0	0.0
Total	125	100.0	6,156	100.0	100.0
By Loan Size					
\$100,000 or Less	110	88.0	2,731	44.4	
\$100,001 - \$250,000	11	8.8	1,786	29.0	
\$250,001 - \$500,000	4	3.2	1,639	26.6	
Total	125	100.0	6,156	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	107	91.5	2,591	54.6	
\$100,001 - \$250,000	8	6.8	1,312	27.7	
\$250,001 - \$500,000	2	1.7	840	17.7	
Total	117	100.0	4,743	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

IV. North Central Texas AA

Table F-25

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: North Central Texas							
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	0.0	0	0.0	0.0	0.0
Middle	22	91.7	0.0	2,656	78.0	0.0	74.3
Upper	2	8.3	0.0	749	22.0	0.0	25.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	24	100.0	0.0	3,405	100.0	0.0	100.0
Refinance Loans							
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	5	83.3	0.0	376	83.2	0.0	74.3
Upper	1	16.7	0.0	76	16.8	0.0	25.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	0.0	452	100.0	0.0	100.0
Home Improvement Loans							
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	2	100.0	0.0	146	100.0	0.0	74.3
Upper	0	0.0	0.0	0	0.0	0.0	25.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	0.0	146	100.0	0.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	97.4
Upper	0	0.0	0.0	0	0.0	0.0	2.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	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	0.0	0	0.0	0.0	0.0
Middle	32	88.9	0.0	3,338	78.3	0.0	74.3
Upper	4	11.1	0.0	925	21.7	0.0	25.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	36	100.0	0.0	4,263	100.0	0.0	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 F-26

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: North Central Texas					
Geographic Income Level	Bank Loans				Total Businesses %
	Bank		Bank		
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	154	81.1	10,274	90.6	81.7
Upper	36	18.9	1,071	9.4	18.3
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	190	100.0	11,345	100.0	100.0

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 F-27

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: North Central Texas					
Geographic Income Level	Bank Loans				Total Farms %
	Bank		Bank		
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	117	84.8	8,183	80.8	77.7
Upper	21	15.2	1,941	19.2	22.3
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	138	100.0	10,124	100.0	100.0

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 F-28

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: North Central Texas							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		\$%
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	19.8
Moderate	7	29.2	0.0	697	20.5	0.0	17.2
Middle	2	8.3	0.0	275	8.1	0.0	19.8
Upper	10	41.7	0.0	1,876	55.1	0.0	43.1
Unknown	5	20.8	0.0	557	16.4	0.0	0.0
Total	24	100.0	0.0	3,405	100.0	0.0	100.0
Refinance Loans							
Low	1	16.7	0.0	60	13.3	0.0	19.8
Moderate	2	33.3	0.0	76	16.8	0.0	17.2
Middle	0	0.0	0.0	0	0.0	0.0	19.8
Upper	3	50.0	0.0	316	69.9	0.0	43.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	0.0	452	100.0	0.0	100.0
Home Improvement Loans							
Low	1	50.0	0.0	30	20.5	0.0	19.8
Moderate	0	0.0	0.0	0	0.0	0.0	17.2
Middle	0	0.0	0.0	0	0.0	0.0	19.8
Upper	0	0.0	0.0	0	0.0	0.0	43.1
Unknown	1	50.0	0.0	116	79.5	0.0	0.0
Total	2	100.0	0.0	146	100.0	0.0	100.0
Total Home Mortgage Loans							
Low	2	5.6	0.0	90	2.1	0.0	19.8
Moderate	10	27.8	0.0	848	19.9	0.0	17.2
Middle	3	8.3	0.0	335	7.9	0.0	19.8
Upper	15	41.7	0.0	2,317	54.4	0.0	43.1
Unknown	6	16.7	0.0	673	15.8	0.0	0.0
Total	36	100.0	0.0	4,263	100.0	0.0	100.0
<p><i>Source: 2022 FFIEC Census Data</i></p> <p><i>2016-2020 U.S. Census Bureau: American Community Survey</i></p> <p><i>Note: Percentages may not total 100.0 percent due to rounding.</i></p> <p><i>Multifamily loans are not included in the borrower distribution analysis.</i></p>							

Table F-29

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: North Central Texas					
	Bank Loans				Total Businesses %
	Bank		Bank		
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	157	82.6	7,380	65.1	91.6
Over \$1 Million	28	14.7	3,793	33.4	6.8
Revenue Unknown	5	2.6	172	1.5	1.7
Total	190	100.0	11,345	100.0	100.0
By Loan Size					
\$100,000 or Less	174	91.6	4,804	42.3	
\$100,001 - \$250,000	7	3.7	1,163	10.3	
\$250,001 - \$1 Million	9	4.7	5,378	47.4	
Total	190	100.0	11,345	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	146	93.0	3,881	52.6	
\$100,001 - \$250,000	6	3.8	1,013	13.7	
\$250,001 - \$1 Million	5	3.2	2,486	33.7	
Total	157	100.0	7,380	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

Table F-30

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: North Central Texas					
	Bank Loans				Total Farms %
	Bank		Bank		
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	122	88.4	7,265	71.8	98.8
Over \$1 Million	8	5.8	2,494	24.6	1.2
Revenue Unknown	8	5.8	365	3.6	0.0
Total	138	100.0	10,124	100.0	100.0
By Loan Size					
\$100,000 or Less	114	82.6	3,475	34.3	
\$100,001 - \$250,000	13	9.4	2,120	20.9	
\$250,001 - \$500,000	11	8.0	4,529	44.7	
Total	138	100.0	10,124	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	105	86.1	3,217	44.3	
\$100,001 - \$250,000	11	9.0	1,719	23.7	
\$250,001 - \$500,000	6	4.9	2,329	32.1	
Total	122	100.0	7,265	100.0	
<i>Source: 2022 FFIEC Census Data 2022 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>					

APPENDIX G – 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, home equity 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 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 percent of the area median income, or a median family income that is less than 50 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 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 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.

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). 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 instructions for preparation of the Call Report. 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 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.