



PUBLIC DISCLOSURE

September 27, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

American Nation Bank
RSSD# 256058

1901 North Commerce
Ardmore, Oklahoma 73401

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

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

This institution is rated: **Satisfactory.**
The Lending Test is rated: **Satisfactory.**
The Community Development Test is rated: **Outstanding.**

American Nation Bank (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests.

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AAs) credit needs.
- A majority of the bank's loans are originated in the AAs.
- The geographic distribution reflects a reasonable dispersion of loans throughout the bank's AAs.
- Lending reflects a reasonable penetration among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.
- Community development (CD) activity reflects excellent responsiveness to CD needs of the bank's AAs.

SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* were utilized 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. Performance was assessed within the bank's three AAs, including the Southern Oklahoma AA and Bryan County AA in Oklahoma, and Fort Worth Metropolitan AA in Texas. The Southern Oklahoma and Fort Worth Metropolitan AAs were evaluated using full-scope review procedures, while the Bryan County AA was evaluated using limited-scope review procedures. The following data was reviewed:

- The bank's 13-quarter average NLTD ratio.
- The universe of 280 home mortgage loans reported on the bank's 2019 and 2020 Home Mortgage Disclosure Act Loan/Application Registers.
- A statistical sample of 89 small business loans from a universe of 157 loans originated from January 1, 2020 through December 31, 2020.
- CD loans, qualified investments, and CD services from June 26, 2018 through June 30, 2021.

More weight was placed on the bank's performance in Oklahoma within the Southern Oklahoma AA, as a higher percentage of the bank's lending and deposits are in this AA. Additional emphasis was also given to the bank's small business lending which is the bank's primary lending product.

Regarding the evaluation of home mortgage lending, emphasis was placed on the bank’s performance in comparison to aggregate lending data, (aggregate lenders) which is considered representative of credit demand. In addition, due to an overall limited volume of originations and to provide for a more meaningful analysis, home mortgage lending was evaluated collectively in the Fort Worth Metropolitan AA, versus by individual sub-product. In both full-scope AAs, an analysis of home improvement, multifamily, other purpose lines of credit, and other purpose closed/exempt loans was also not conducted due to an overall low volume of loans.

DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Ardmore, Oklahoma. The bank’s characteristics include:

- The bank is a wholly owned subsidiary of AmCorp Financial, Inc.
- The bank has total assets of \$566.4 million (MM) as of March 31, 2021.
- The bank operates seven branches in Oklahoma, and two branches in Texas.
- The bank has cash-dispensing automated teller machines (ATMs) at each of its branches, as well as three off-site ATMs.
- As shown in the table below, the bank’s primary business focus is commercial lending, which makes up over half of the bank’s loan portfolio.

Table 1 Composition of Loan Portfolio As of March 31, 2021		
Loan Type	\$(000)	%
Commercial	177,899	54.7
Residential Real Estate	87,684	27.0
Agricultural	34,718	10.7
Consumer	17,258	5.3
Other	7,830	2.4
Gross Loans	325,389	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its June 25, 2018 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

This performance evaluation first discusses the bank’s overall performance, followed by a more in-depth analysis of performance in the full-scope AAs in the state of Oklahoma and Texas.

LENDING TEST

Overall, the bank’s performance under the lending test is Satisfactory with satisfactory performance noted for both the state of Oklahoma and the state of Texas.

Additionally, while not formally considered as part of the lending test analysis, the bank referred a significant volume of customers to the Small Business Administration’s Paycheck Protection Program during the Coronavirus health pandemic. This pandemic placed significant financial burden on consumers, small businesses, and small farms nationwide, and the bank’s overall response warrants special mention in this evaluation.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending considering performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs, and in comparison, to several similarly situated Federal Deposit Insurance Corporation (FDIC)-insured institutions. The similarly situated institutions were selected based on their asset size, product offerings, and location within the AAs. The bank’s NLTD ratio is reasonable as it is within the range of NLTD ratios of the similarly situated institutions.

Table 2 Comparative NLTD Ratios			
Institution	Location	Asset Size (\$000s)	NLTD Ratio (%)
			13 Quarter Average
American Nation Bank	Ardmore, Oklahoma	566,443	67.0
The City National Bank and Trust Company of Lawton, Oklahoma	Lawton, Oklahoma	456,069	66.0
First National Bank and Trust Company of Ardmore	Ardmore, Oklahoma	606,052	75.3
First Bank and Trust Company	Duncan, Oklahoma	657,840	89.4

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs. A majority of the bank’s loans, by number and dollar, are originated inside its three AAs.

Table 3 Lending Inside and Outside the AAs								
Bank Loans	Inside				Outside			
	#	\$(000)	#%	\$%	#	\$(000)	#%	\$%
Home Purchase	148	18,848	88.6	76.7	19	5,734	11.4	23.3
Home Refinance	61	8,505	92.4	93.0	5	643	7.6	7.0
Home Improvement	24	1,135	82.8	63.5	5	651	17.2	36.5
Multifamily	4	1,908	80.0	73.2	1	700	20.0	26.8
Other Purpose Closed/Exempt	11	552	84.6	60.8	2	356	15.4	39.2
Total HMDA Loans	248	30,948	88.6	79.3	32	8,084	11.4	20.7
Total Small Business Loans	75	4,980	84.3	51.9	14	4,611	15.7	48.1
Total Loans	323	35,928	87.5	73.9	46	12,695	12.5	26.1

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

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AAs by income level of census tracts. The bank’s overall geographic distribution of loans reflects reasonable dispersion throughout both the states of Oklahoma and Texas.

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

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses of different revenue sizes. The bank’s lending among individuals of different income levels and businesses of different sizes reflects a reasonable distribution in the state of Oklahoma, but poor distribution in the state of Texas. The bank’s performance in Texas did not impact the overall rating, given the lower volume of loans and deposits in the Fort Worth Metropolitan AA, and other performance factors, such as competition and rising home costs.

COMMUNITY DEVELOPMENT TEST

The bank’s overall performance under the CD test is Outstanding. While performance in the state of Oklahoma is outstanding, performance in the state of Texas is satisfactory. The overall rating was driven by the bank’s performance in the state of Oklahoma, where the bank’s performance demonstrated excellent responsiveness to credit needs of its AAs through CD loans, qualified investments, and CD services, considering the bank’s capacity and the need and availability of such opportunities in the bank’s AAs. Examples of qualified activities are detailed in the sections that follow.

Table 4 Community Development Activities									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	0	0	0	0	3	2	3	2	0
Community Services	4	262	14	3,125	38	15	52	3,140	52
Economic Development	140	21,343	0	0	1	1	1	1	9
Revitalization and Stabilization	14	12,405	0	0	1	1	1	1	0
Totals	158	34,011	14	3,125	43	19	57	3,144	61

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

The Lending Test is rated:

The Community Development Test is rated:

Satisfactory.

Satisfactory.

Outstanding.

Major factors supporting the rating include:

- The distribution of loans by income level of geography is reasonable.
- Lending reflects reasonable distribution among individuals of different income levels, including LMI and businesses of different sizes.
- CD activity reflects excellent responsiveness to CD needs of the bank's AAs.

SCOPE OF EXAMINATION

The scope of the review for the state of Oklahoma was consistent with the overall scope for the institution. A full-scope review was conducted for the Southern Oklahoma AA, while a limited-scope review was conducted for the Bryan County AA to ascertain if the bank's performance was generally consistent with its performance in the full-scope review AA.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN OKLAHOMA

The bank delineates two of its three AAs and operates seven of its nine branches in the state of Oklahoma. This includes six branches in the Southern Oklahoma AA and one branch in the Bryan County AA. The Bryan County AA is new since the previous evaluation due to the opening of the branch in Durant, Oklahoma, which was previously a loan production office. Loan and deposit products and services offered in this state mirror those discussed in the overall institution section of this evaluation, with a primary emphasis on commercial and residential real estate lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

An interview was conducted with a member of the community within the AA to ascertain the credit needs of the community, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The contact represented an organization focused on economic development.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN OKLAHOMA

LENDING TEST

The bank's performance under the lending test in the state of Oklahoma is Satisfactory. Performance in the Bryan County AA is consistent with the performance in the Southern Oklahoma County AA.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within the state of Oklahoma reflects reasonable distribution of loans by income level of geography. Overall state performance is driven by the bank's lending distribution in the Southern Oklahoma AA, which is reasonable. In addition, performance in the Bryan County AA is consistent with performance in the Southern Oklahoma AA.

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

The bank's overall borrower distribution within Oklahoma reflects reasonable penetration among individuals of different income levels and businesses of different sizes. Overall state performance is driven by lending performance in the Southern Oklahoma AA, which is reasonable, and consistent with performance in the Bryan County AA.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD test in the state of Oklahoma is Outstanding.

The bank's overall CD performance demonstrates excellent responsiveness to the CD needs within Oklahoma, and within the Southern Oklahoma AA. Performance was driven by a high level of CD loans by number and dollar volume when compared to the performance of two other similarly situated institutions in the Southern Oklahoma AA.

The bank's CD performance in the Bryan County AA limited-scope review is below the institution's CD performance in the Southern Oklahoma AA; however, performance in this AA did not impact the overall rating for the state.

Table 5 Community Development Activities									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	0	0	0	0	3	1	3	1	0
Community Services	4	262	12	2,905	36	14	47	2,619	48
Economic Development	119	13,240	0	0	1	1	2	301	9
Revitalization and Stabilization	7	1,107	0	0	1	1	1	1	0
Totals	130	14,609	12	2,905	41	17	53	2,922	57

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

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN SOUTHERN OKLAHOMA ASSESSMENT AREA

The bank's AA is comprised of Carter, Jefferson, and Stephens Counties in their entirety (see Appendix A for an AA map).

- The composition of the AA includes 25 census tracts, of which 3 are moderate-income, 16 are middle-income, with two of those census tracts designated as distressed and underserved, and 6 are upper-income. There have been no changes to the AA's composition since the prior examination.
- The bank operates six banking offices in the AA, with offices located in Ardmore, Comanche, and Wilson, Oklahoma.
- Cash-dispensing ATMs are located at all branches, and two standalone ATMs located at the Hardy Murphy Coliseum, and Grove Mart location.
- The June 30, 2020 FDIC Deposit Market Share Report, shows the bank has a 12.7 percent market share, ranking 4th of 16 FDIC-insured depository institutions with those institutions having 49 branch offices operating within the AA.
- One interview was conducted with a community member within the AA to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community member represented an organization focused on economic development.

Table 6 Population Change			
Area	2010 Population	2015 Population	Percent Change
Southern Oklahoma AA	99,077	99,581	0.5
Carter County, OK	47,557	48,442	1.9
Jefferson County, OK	6,472	6,333	(2.1)
Stephens County, OK	45,048	44,806	(0.5)
NonMSA Oklahoma	1,327,624	1,333,350	0.4
Oklahoma	3,751,351	3,849,733	2.6

*Source: 2010 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey*

- The AA's 2015 population accounts for 3.0 percent of the statewide population.
- Individuals aged 25 years old to 64 years old account for 50.5 percent of the AA's population which is similar to demographics for the state of Oklahoma at 51.1 percent.
- The AA's population is primarily in Ardmore, located in Carter County, and Duncan in Stephens County.
- The AA's population of individuals aged 18 years old to 24 years old comprise 8.2 percent of the population, which is lower than the state of Oklahoma figure at 10.1 percent.

Table 7 Median Family Income Change			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Southern Oklahoma AA	55,728	55,613	(0.2)
Carter County, OK	54,076	56,856	5.1
Jefferson County, OK	44,693	42,601	(4.6)
Stephens County, OK	59,792	56,070	(6.2)
NonMSA Oklahoma	51,664	51,491	(0.3)
Oklahoma	58,375	58,029	(0.5)

*Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.

- According to data in the 2015 American Community Survey (ACS), 35.7 percent of families living in the AA are designated as LMI, which is lower than the statewide figure of 39.2 percent.
- The percentage of AA families living below the poverty line at 11.3 percent is also comparable to the statewide figure of 12.4 percent.
- Jefferson County’s median family income is considerably lower than the figure for the two other counties and reflects a declining trend.

Table 8 Housing Cost Burden						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Southern Oklahoma AA	64.7	24.7	33.5	52.0	23.2	16.6
Carter County, OK	64.5	26.4	33.5	54.7	24.3	17.6
Jefferson County, OK	54.3	16.0	30.8	42.0	13.3	13.3
Stephens County, OK	66.6	24.0	33.8	51.0	23.7	16.1
NonMSA Oklahoma	65.0	29.2	36.1	50.5	23.2	16.8
Oklahoma	71.5	32.9	39.5	54.6	29.2	17.9

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

Source: U.S. Department of Housing and Urban Development (HUD), 2011-2015 Comprehensive Housing Affordability Strategy

- The median housing value in the AA of \$94,270 is below the statewide figure of \$117,900, but above the nonmetropolitan figure of \$91,490.
- The AA’s median gross rent of \$651 is below the statewide figure of \$727, but higher than the nonmetropolitan figure of \$634.
- The percentage of owner-occupied units in the AA at 59.0 percent is above the statewide figure of 56.9 percent and the nonmetropolitan figure of 56.1 percent.
- The community representative commented that the AA has limited inventory, which has resulted in inflated housing costs and bidding wars amongst prospective buyers. As such, LMI borrowers may have a difficult time affording most homes in the area.
- At 25.0 percent, the AA has a lower percentage of rental units compared to the statewide figure of 29.2 percent but is comparable to the nonmetropolitan figure of 25.2 percent.

- A high volume of the AA’s rental and vacant units are located in the AA’s moderate-income tracts (approximately 35.7 percent of homes in the AA’s moderate-income tracts are rentals, and 23.4 percent are vacant units).
- The percentage of rental units by County are as follows: Carter County at 25.1 percent, Jefferson County at 20.6 percent, and Stephens County at 25.6 percent.

Table 9 Unemployment Rates					
Region	2016	2017	2018	2019	2020
Southern Oklahoma AA	6.9	5.0	3.5	3.6	7.3
Carter County, OK	5.0	4.3	3.4	3.2	7.0
Jefferson County, OK	6.9	5.3	3.2	3.1	6.7
Stephens County, OK	9.2	5.9	3.8	4.0	7.7
NonMSA Oklahoma	5.2	4.3	3.4	3.4	5.9
Oklahoma	4.6	4.0	3.3	3.1	6.1

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The community contact stated that key employment industries in the AA include warehouse distribution centers, a tire processing plant, research institutions, and an oil refinery.
- Major employers include Michelin North America, Dollar General Distribution, Mercy Hospital, Dollar Tree (distribution), Valero Energy Corporation, and Noble Research Institute.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN SOUTHERN OKLAHOMA ASSESSMENT AREA

LENDING TEST

The bank’s performance under the lending test in the Southern Oklahoma AA is reasonable.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects reasonable dispersion among the different census tracts within the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. In 2020, the bank’s lending in the AA’s moderate-income census tracts was below both the aggregate and demographic figures; however, the aggregate was only 3.9 percent and the demographic figure was only 7.2 percent, indicating a limited demand and opportunity to lend in these tracts. In addition, the bank’s lending in the AA’s moderate-income census tracts in 2019 was above 2020 performance.

When evaluating loan dispersion, some gaps in dispersion were noted as most loans were concentrated in Carter County. However, this gap did not impact overall conclusions given that most of the bank's branches are located in Carter County.

Overall performance is reasonable given the limited housing inventory and rising home prices in the AA, as indicated by the community contact. A high percentage of housing in the AA's moderate-income tracts are also either rental or vacant units. In addition, the bank's branch locations in Jefferson and Stephens Counties are not located in proximity to the two moderate-income tracts in these areas (approximately 20 miles from the Jefferson County Branch; and 8 miles from the Stephens County Branch).

Home Purchase Loans

The geographic distribution of home purchase lending is reasonable and reflects similar performance to total home mortgage lending. In 2020, the bank's lending in the AA's moderate-income census tracts was below the aggregate lending data and demographic figure; however, comparative data was also low indicating limited demand and opportunity. In addition, home purchase lending for 2019 was above 2020 performance, where lending in moderate-income tracts was above the aggregate lending data and more comparable to the demographic figure.

Similar to total home mortgage lending, some gaps in dispersion were noted as the majority of home purchase loans were made in Carter County; however, this trend did not impact the overall conclusions given the performance context noted above.

Home Refinance Lending

The geographic distribution of home refinance lending is poor. The bank did not originate any home refinance loans in the AA's moderate-income census tracts in either 2020 or 2019, which was below the performance of aggregate lending and demographic figures. While lending gaps were noted for this product, this trend did not impact overall conclusions given the performance context noted above.

Table 10 (1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Southern Oklahoma AA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	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	5	7.6	4.3	215	2.8	2.3	0	0.0	3.3	0	0.0	2.2	7.2
Middle	37	56.1	58.0	4,600	60.3	57.1	33	62.3	58.9	3,536	59.0	57.5	59.9
Upper	24	36.4	37.7	2,810	36.9	40.6	20	37.7	37.8	2,454	41.0	40.3	32.9
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	66	100.0	100.0	7,625	100.0	100.0	53	100.0	100.0	5,990	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	5.5	0	0.0	3.3	0	0.0	3.6	0	0.0	2.2	7.2
Middle	15	78.9	60.1	1,756	63.4	60.1	20	64.5	60.5	3,229	69.9	62.5	59.9
Upper	4	21.1	34.4	1,012	36.6	36.6	11	35.5	35.9	1,392	30.1	35.3	32.9
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	19	100.0	100.0	2,768	100.0	100.0	31	100.0	100.0	4,621	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	1	10.0	4.8	27	7.5	2.9	1	7.7	7.4	61	8.3	4.7	7.2
Middle	7	70.0	58.7	278	77.2	47.2	8	61.5	58.5	553	75.2	62.9	59.9
Upper	2	20.0	36.5	55	15.3	49.9	4	30.8	34.0	121	16.5	32.4	32.9
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	10	100.0	100.0	360	100.0	100.0	13	100.0	100.0	735	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	12.5	0	0.0	2.9	0	0.0	4.5	0	0.0	10.4	8.9
Middle	1	100.0	62.5	330	100.0	75.3	0	0.0	72.7	0	0.0	45.5	39.7
Upper	0	0.0	25.0	0	0.0	21.8	3	100.0	22.7	1,578	100.0	44.1	51.4
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	1	100.0	100.0	330	100.0	100.0	3	100.0	100.0	1,578	100.0	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	6	5.9	4.8	242	2.1	2.6	1	1.0	3.9	61	0.5	2.6	7.2
Middle	65	63.7	58.7	7,112	62.6	58.1	66	62.9	59.2	7,600	57.5	58.9	59.9
Upper	31	30.4	36.5	3,999	35.2	39.2	38	36.2	36.9	5,545	42.0	38.5	32.9
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	102	100.0	100.0	11,353	100.0	100.0	105	100.0	100.0	13,206	100.0	100.0	100.0

Source: 2020 FFIEC Census Data

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

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

Table 11 (2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Southern Oklahoma AA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
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	5.6	0	0.0	1.3	7.2
Middle	0	0.0	45.5	0	0.0	53.1	0	0.0	61.1	0	0.0	60.1	59.9
Upper	0	0.0	54.5	0	0.0	46.9	0	0.0	33.3	0	0.0	38.6	32.9
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
Other Purpose Closed/Exempt													
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	10.2	0	0.0	4.5	0	0.0	13.7	0	0.0	10.9	7.2
Middle	5	83.3	59.3	148	54.8	58.7	5	100.0	54.9	282	100.0	54.1	59.9
Upper	1	16.7	30.5	122	45.2	36.7	0	0.0	31.4	0	0.0	35.0	32.9
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	6	100.0	100.0	270	100.0	100.0	5	100.0	100.0	282	100.0	100.0	100.0
Purpose Not Applicable													
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	1.2	0	0.0	4.6	0	0.0	2.1	7.2
Middle	0	0.0	58.9	0	0.0	55.6	0	0.0	49.5	0	0.0	46.5	59.9
Upper	0	0.0	38.9	0	0.0	43.2	0	0.0	45.9	0	0.0	51.4	32.9
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

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank did not originate any loans in the moderate-income census tracts which was below the demographic figure. Performance is reasonable given the limited number of businesses operating in the AA's moderate-income tracts, as well as the level of competition in the AA, which consists of 15 other FDIC-insured institutions, including several larger, regional banks. In addition, the Jefferson and Stephens County branches are not located near two of the AA's moderate-income census tracts in those counties, as stated previously.

The dispersion of small business lending revealed some gaps in lending but did not impact the overall conclusion.

Table 12

Distribution of 2020 Small Business Lending By Income Level of Geography					
Assessment Area: Southern Oklahoma AA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	6.7
Middle	37	62.7	2,098	65.4	60.6
Upper	22	37.3	1,112	34.6	32.7
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	59	100.0	3,210	100.0	100.0

Source: 2020 FFIEC Census Data
2020 Data & 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 of Different Sizes

The bank’s lending has a reasonable penetration among individuals of different income levels and businesses of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. In 2020, the bank’s lending to low-income borrowers was below both the aggregate lending data and demographic figure. However, the bank’s lending to moderate-income borrowers was comparable to both aggregate lending data and the demographic figure. The bank’s 2019 lending performance was comparable to 2020 lending. The community representative indicated that due to rising home prices and lower housing inventory, LMI borrowers may struggle to find affordable housing and may be more inclined to rent.

Home Purchase Lending

The borrower distribution of home purchase lending is reasonable. Home purchase lending to low-income borrowers in 2020 was comparable to the aggregate lending data, but below the demographic figure. Lending to moderate-income borrowers was comparable to both the aggregate lending and demographic figure. The bank’s 2019 lending performance was comparable to 2020 lending, although lending to low-income borrowers was slightly lower in 2020.

Home Refinance Lending

The borrower distribution of home refinance lending is reasonable. The bank did not originate any loans to low-income borrowers in either 2019 or 2020. In 2020, home refinance lending to moderate-income borrowers was above the aggregate lending data and comparable to the demographic figure. Performance in 2019 was below performance in 2020 with lower levels of lending noted for moderate-

income borrowers when compared to aggregate lending data by dollar volume and the demographic figure; however, the lower performance in 2019 did not impact the overall conclusion.

Table 13 (1of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Southern Oklahoma AA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$ (000)	\$ %	\$ %	#	%	%	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	5	7.6	4.9	206	2.7	2.2	3	5.7	5.4	322	5.4	2.6	18.7
Moderate	7	10.6	15.2	485	6.4	10.5	7	13.2	17.6	444	7.4	12.2	17.0
Middle	6	9.1	21.6	444	5.4	19.5	7	13.2	21.9	1,301	21.7	19.4	19.5
Upper	25	37.9	40.7	3,988	52.3	51.8	12	22.6	38.2	1,431	23.9	51.0	44.8
Unknown	23	34.8	17.6	2,532	33.2	16.1	24	45.3	16.9	2,492	41.6	14.7	0.0
Total	66	100.0	100.0	7,625	100.0	100.0	53	100.0	100.0	5,990	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	6.8	0	0.0	3.8	0	0.0	6.0	0	0.0	1.9	18.7
Moderate	2	10.5	14.2	117	4.2	8.7	5	16.1	11.3	318	6.9	6.0	17.0
Middle	4	21.1	17.3	316	11.4	12.3	6	19.4	15.0	664	14.4	11.3	19.5
Upper	10	52.6	48.3	1,970	71.2	57.6	17	54.8	43.0	2,972	64.3	51.3	44.8
Unknown	3	15.8	13.3	365	13.2	17.5	3	9.7	24.7	667	14.4	29.4	0.0
Total	19	100.0	100.0	2,768	100.0	100.0	31	100.0	100.0	4,621	100.0	100.0	100.0
Home Improvement Loans													
Low	1	10.0	6.7	12	3.3	2.6	0	0.0	5.3	0	0.0	3.0	18.7
Moderate	0	0.0	9.6	0	0.0	10.7	1	7.7	13.8	20	2.7	9.4	17.0
Middle	1	10.0	10.6	15	4.2	6.1	1	7.7	12.8	178	24.2	16.1	19.5
Upper	5	50.0	55.8	243	67.5	68.7	4	30.8	56.4	210	28.6	60.4	44.8
Unknown	3	30.0	17.3	90	25.0	11.9	7	53.8	11.7	327	44.5	11.1	0.0
Total	10	100.0	100.0	360	100.0	100.0	13	100.0	100.0	735	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	7	6.9	5.6	238	2.2	2.7	3	2.9	5.6	322	2.8	2.2	18.7
Moderate	9	8.9	14.0	602	5.5	9.7	14	13.7	14.0	805	6.9	9.0	17.0
Middle	11	10.9	18.9	745	6.8	16.3	15	14.7	17.7	2,176	18.7	15.2	19.5
Upper	45	44.6	42.6	6,451	58.5	52.5	36	35.3	39.4	4,839	41.6	49.8	44.8
Unknown	29	28.7	18.9	2,987	27.1	18.9	34	33.3	23.3	3,486	30.0	23.8	0.0
Total	101	100.0	100.0	11,023	100.0	100.0	102	100.0	100.0	11,628	100.0	100.0	100.0

Source: 2020 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.

Table 14 (2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Southern Oklahoma AA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	16.7	0	0.0	7.2	18.7
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	22.2	0	0.0	7.8	17.0
Middle	0	0.0	27.3	0	0.0	20.1	0	0.0	11.1	0	0.0	13.3	19.5
Upper	0	0.0	54.5	0	0.0	58.8	0	0.0	33.3	0	0.0	54.2	44.8
Unknown	0	0.0	18.2	0	0.0	21.0	0	0.0	16.7	0	0.0	17.5	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
Other Purpose Closed/Exempt													
Low	1	16.7	15.3	20	7.4	8.4	0	0.0	9.8	0	0.0	5.3	18.7
Moderate	0	0.0	13.6	0	0.0	20.3	1	20.0	11.8	23	8.2	12.7	17.0
Middle	0	0.0	15.3	0	0.0	13.0	1	20.0	27.5	33	11.7	30.0	19.5
Upper	5	83.3	52.5	250	92.6	53.2	3	60.0	47.1	226	80.1	50.2	44.8
Unknown	0	0.0	3.4	0	0.0	5.1	0	0.0	3.9	0	0.0	1.8	0.0
Total	6	100.0	100.0	270	100.0	100.0	5	100.0	100.0	282	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.7
Moderate	0	0.0	2.2	0	0.0	0.6	0	0.0	0.0	0	0.0	0.0	17.0
Middle	0	0.0	2.2	0	0.0	3.1	0	0.0	0.0	0	0.0	0.0	19.5
Upper	0	0.0	4.4	0	0.0	11.9	0	0.0	0.0	0	0.0	0.0	44.8
Unknown	0	0.0	91.1	0	0.0	84.4	0	0.0	100.0	0	0.0	100.0	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
Source: 2020 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank’s lending to businesses with gross annual revenues of \$1MM or less was relatively comparable to the percentage of small businesses in the AA. Additionally, 98.3 percent of the bank’s 2020 small business loans were for loan amounts of \$250,000 or less, which are amounts typically utilized by smaller businesses. The community representative further indicated that an increase in medicinal marijuana businesses in the area has significantly increased the prices for commercial real estate, which smaller, start-up businesses may struggle to afford.

Table 15

Distribution of 2020 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Southern Oklahoma AA					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	39	66.1	2,206	68.7	89.7
Over \$1 Million	10	16.9	798	24.9	8.8
Revenue Unknown	10	16.9	205	6.4	1.5
Total	59	100.0	3,210	100.0	100.0
By Loan Size					
\$100,000 or Less	52	88.1	2,051	63.9	
\$100,001 - \$250,000	6	10.2	850	26.5	
\$250,001 - \$1 Million	1	1.7	309	9.6	
Total	59	100.0	3,210	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	35	89.7	1,508	68.4	
\$100,001 - \$250,000	3	7.7	389	17.6	
\$250,001 - \$1 Million	1	2.6	309	14.0	
Total	39	100.0	2,206	100.0	
<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>					

COMMUNITY DEVELOPMENT TEST

The bank’s CD performance in the Southern Oklahoma AA demonstrates excellent responsiveness, particularly towards economic development needs. It should also be noted that opportunities for qualified CD loans and investments are limited as most of the AA is comprised of rural, low-population density areas.

Examples of qualified CD activities included the following:

- A \$302,514 loan to a small construction company located in a distressed/underserved county.
- Nine loans totaling \$1.4MM to five small oil/electric companies where the majority of employees are LMI; funds supported job retention.
- A total of \$2.6MM in investments towards seven local school districts where the majority of students were eligible for free or reduced lunch.
- Two donations totaling \$650 to an organization that supports youth development and targets LMI individuals and families.

- Furthermore, multiple bank employees served in a financial capacity at various public schools and community organizations. For example, participating in after-school financial literacy programs, serving as a treasurer at a local Chamber of Commerce; or serving as a board member for an organization designed to help individuals and families in poverty.

Table 16

Community Development Activities									
Assessment Area: Southern Oklahoma AA									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	0	0	0	0	3	2	3	2	0
Community Services	4	262	11	2,605	35	14	46	2,619	47
Economic Development	118	13,013	0	0	1	1	1	1	8
Revitalization and Stabilization	6	607	0	0	1	1	1	1	0
Totals	128	13,882	11	2,605	40	18	51	2,623	55

**BRYAN COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN BRYAN COUNTY ASSESSMENT AREA

The bank's Bryan County AA consists of Bryan County in its entirety, which is a new AA since the prior examination. The bank's presence in the AA includes one full-service branch location with a cash-dispensing only ATM located in a middle-income census tract in the town of Durant, Oklahoma. According to the 2015 ACS data, the AA is sparsely populated with 44,003 residents and includes four moderate-income and seven middle-income census tracts. No census tracts are distressed or underserved.

According to the June 30, 2020 FDIC Deposit Market Share Report, the bank's total market share in the area was 0.2 percent, ranking sixth of six FDIC-insured financial institutions operating in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN BRYAN COUNTY ASSESSMENT AREA

The institution's performance in the Bryan County AA was reviewed using the limited-scope examination procedures.

Overall, the institution's lending performance in this AA is consistent with the institution's performance in the Southern Oklahoma AA. The bank's lending activity in the AA included 12 home mortgage loans and 6 small business loans in the Bryan County AA.

The institution's CD performance in the area is below the institution's CD performance in the Southern Oklahoma AA; however, performance in this AA did not change the rating for the state. In this AA, the bank made one CD loan totaling \$266,644.00, one investment for \$300,000.00, and one donation for \$180.00.

Demographic and lending tables for this AA are included in Appendix D,

STATE OF TEXAS

CRA RATING FOR TEXAS:

The Lending Test is rated:

The Community Development Test is rated:

Satisfactory.

Satisfactory.

Satisfactory.

Major factors supporting the rating include:

- The bank's distribution of loans by income level of geography is reasonable.
- Lending reflects poor distribution among individuals of different income levels, including LMI, and businesses of different sizes.
- The bank's CD performance demonstrates adequate responsiveness.

SCOPE OF EXAMINATION

The scope of the review for the state of Texas was consistent with the overall scope for the institution, including evaluations under the lending and CD tests.

A full-scope review was conducted for the Fort Worth Metropolitan AA. The bank's state performance is discussed concurrently with the assessment of its lending and CD activities for the Fort Worth Metropolitan AA, as this is the sole AA for the state. Performance in this AA and the state of Texas was weighted less in the overall rating due to the lower volume of lending and limited branch presence in this AA. Additionally, home mortgage products were evaluated collectively versus by individual sub-product to ensure a more meaningful analysis.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE STATE OF TEXAS

The bank delineates one of its three AAs and two of its nine branches in the state of Texas. 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 and residential real estate lending. Detailed descriptions of the bank's operations in the Fort Worth Metropolitan AA are provided in the section that follows.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN FORT WORTH METROPOLITAN ASSESSMENT AREA

The bank's AA is comprised of Tarrant County in its entirety, which is included within the Fort-Worth-Arlington-Grapevine, Texas, Metropolitan Division (MD) (see Appendix A for an AA map).

- The composition of the AA includes 47 low-income, 92 moderate-income, 113 middle-income, 104 upper-income, and 1 unknown-income census tracts. The bank's AA delineation

has changed since the prior examination, as the bank no longer delineates three census tracts in Denton County, Texas.

- The bank operates two branches in the cities of Keller and Saginaw, which each has a cash-dispensing ATM.
- The June 30, 2020 FDIC Deposit Market Share Report shows the bank has a 0.2 percent market share, ranking 43rd out of 69 FDIC-insured depository institutions with 423 branch offices operating within the AA.
- One interview was conducted with a community member within the AA to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community member represented an organization focused on affordable housing and economic development.

Table 17

Population Change			
Area	2010 Population	2015 Population	Percent Change
Fort Worth Metropolitan AA	1,809,034	1,914,526	5.8
Fort Worth-Arlington-Grapevine, TX MD	2,136,022	2,252,637	5.5
Texas	25,145,561	26,538,614	5.5

*Source: 2010 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey*

- The AA population represents 7.2 percent of the state of Texas population. The AA's growth is similar to the statewide growth rate.
- In addition, 53.2 percent of the MD population is 25 years old to 64 years old, slightly higher than the figure for the state of Texas at 52.0 percent.

Table 18

Median Family Income Change			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Fort Worth Metropolitan AA	71,164	69,896	(1.8)
Fort Worth-Arlington-Grapevine, TX MD	70,756	69,339	(2.0)
Texas	63,314	62,717	(0.9)

*Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey*
Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.

- According to the 2015 ACS data, 39.1 percent of families in the AA are LMI, which is consistent with the state of Texas figure at 39.9 percent.
- The AA has a lower number of families living below the poverty line at 11.6 percent compared to the statewide figure of 13.5 percent.
- A community member stated that although economic conditions in the area are good, prospective home buyers making minimum wage struggle to enter the housing market given rising housing costs.

Table 19

Housing Cost Burden						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Fort Worth Metropolitan AA	81.7	42.9	44.5	65.2	38.9	20.7
Fort Worth-Arlington-Grapevine, TX MD	80.6	41.5	43.7	63.9	37.3	20.3
Texas	77.3	42.7	42.9	59.9	35.2	20.7

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of Housing and Urban Development (HUD), 2011-2015 Comprehensive Housing Affordability Strategy

- The median housing value in the AA of \$140,963 is above the statewide figure of \$136,000.
- The AA’s median gross rent of \$914 is higher than the statewide average of \$882.
- Approximately 35.9 percent of housing units in the AA are rental properties, which is higher than the statewide figure of 33.5 percent.
- In addition, rent in the AA is slightly more burdensome for all renters when compared to the rental rates for the state of Texas.

Table 20

Unemployment Rates					
Region	2016	2017	2018	2019	2020
Fort Worth Metropolitan AA	4.0	3.7	3.5	3.3	7.3
Fort Worth-Arlington-Grapevine, TX MD	4.0	3.7	3.5	3.3	7.2
Texas	4.6	4.3	3.9	3.5	7.6

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- In 2020, the unemployment rate for the AA and the state of Texas was lower than the national unemployment average of 8.1 percent.
- Key employment industries for the AA include transportation (airlines, railway) manufacturing, retail, government, education, and healthcare.
- The community member stated that current economic conditions are stable in the AA, and that the Fort Worth Metropolitan area is quickly growing alongside the Dallas, Texas Metroplex.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN TEXAS/FORT WORTH METROPOLITAN ASSESSMENT AREA

LENDING TEST

The bank’s performance under the lending test in the state of Texas is Satisfactory.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects reasonable distribution of loans by income level of geography.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The bank did not originate any loans in the AA’s low-income census tracts for either 2019 or 2020. However, the lower aggregate lending levels and low demographic figure reflect limited demand and opportunity to lend in these tracts. In addition, the bank’s lending in moderate-income tracts was above both aggregate lending data and the demographic figure for both years, supporting reasonable performance.

Additionally, although some gaps in lending were identified within the AA, these gaps did not impact the conclusion due to the overall limited volume of loans, small branch presence, and significant competition in the area. As stated previously, 68 other FDIC-insured institutions operate in this AA with 423 branch offices, ranging from small to large, regional and nationwide banks.

Table 21

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Fort Worth Metropolitan AA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg	Bank			Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	2.4	0	0.0	3.0	0	0.0	2.1	0	0.0	1.9	5.2
Moderate	2	20.0	14.2	262	21.6	12.4	2	25.0	12.2	351	17.5	10.3	18.8
Middle	4	40.0	34.5	578	47.6	28.5	3	37.5	33.2	532	26.5	27.1	34.4
Upper	4	40.0	48.8	374	30.8	56.2	3	37.5	52.5	1,128	56.1	60.7	41.5
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	10	100.0	100.0	1,214	100.0	100.0	8	100.0	100.0	2,011	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank did not originate any small business loans within low-income census tracts, which was below the demographic figure. However, the bank’s lending, by number volume, in moderate-income census tracts was comparable to the demographic figure. Although gaps in lending were identified within the AA, these gaps did not impact the conclusion given the performance context noted above.

Table 22

Distribution of 2020 Small Business Lending By Income Level of Geography					
Assessment Area: Fort Worth Metropolitan AA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	6.8
Moderate	2	20.0	563	50.8	21.1
Middle	1	10.0	4	0.4	28.3
Upper	7	70.0	541	48.8	43.7
Unknown	0	0.0	0	0.0	0.1
Tract-Unk	0	0.0	0	0.0	
Total	10	100.0	1,108	100.0	100.0

Source: 2020 FFIEC Census Data
2020 Data & 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 of Different Sizes

The bank's lending has a poor penetration among individuals of different income levels and businesses of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is poor. The bank originated one loan to a low-income borrower in 2020, which exceeded the aggregate lending data but was below the demographic figure; no loans were originated to moderate-income borrowers. In 2019, performance was below 2020 lending as the bank did not originate any loans to borrowers in either income category.

While performance is poor, the overall rating for the state was not impacted given the bank's limited branch presence and high number of institutions operating within the Fort Worth Metropolitan area. Additionally, the community representative indicated that housing costs are rising in the area, and lower-income individuals and families may struggle to obtain home ownership.

Table 23

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Fort Worth Metropolitan AA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	3.3	0	0.0	1.7	1	12.5	3.2	100	5.0	1.7	22.9
Moderate	0	0.0	14.8	0	0.0	10.0	0	0.0	14.7	0	0.0	10.6	16.2
Middle	0	0.0	22.2	0	0.0	18.6	0	0.0	21.1	0	0.0	18.3	19.3
Upper	9	90.0	42.0	1,079	88.9	52.3	5	62.5	40.9	1,023	50.9	50.3	41.6
Unknown	1	10.0	17.6	135	11.1	17.4	2	25.0	20.0	888	44.2	19.1	0.0
Total	10	100.0	100.0	1,214	100.0	100.0	8	100.0	100.0	2,011	100.0	100.0	100.0

Source: 2020 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.

Small Business Lending

The borrower distribution of small business lending is poor. The bank's lending to businesses with gross annual revenues of \$1MM or less was significantly below the percentage of small businesses in the AA. While performance is poor, the overall rating for the state was not impacted given the performance context stated previously related to a high level of competition and limited branch presence in the area.

Table 24

Distribution of 2020 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Fort Worth Metropolitan AA					
	Bank Loans				Total Businesses
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	3	30.0	142	12.8	92.9
Over \$1 Million	5	50.0	311	28.1	6.0
Revenue Unknown	2	20.0	655	59.1	1.0
Total	10	100.0	1,108	100.0	100.0
By Loan Size					
\$100,000 or Less	8	80.0	453	40.9	
\$100,001 - \$250,000	1	10.0	155	14.0	
\$250,001 - \$1 Million	1	10.0	500	45.1	
Total	10	100.0	1,108	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	3	100.0	142	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	3	100.0	142	100.0	
<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>					

COMMUNITY DEVELOPMENT TEST

The bank’s performance under the CD test in the state of Texas is Satisfactory. In this state and AA, the bank’s CD performance demonstrates an adequate responsiveness to CD needs through CD loans, qualified investments, and CD services, considering the bank’s capacity and the need and availability of such opportunities in the bank’s AA.

Within the Fort Worth Metropolitan AA, the majority of CD activity focused on meeting various economic development needs through CD loans. Examples of qualified CD activities included the following:

- Three loans totaling \$1.1MM were made to a small business located in a moderate-income census tract where the majority of employees are LMI; funds helped support operating costs, working capital, and job retention.
- One loan totaling \$2.8MM was made to a small business which has a workforce comprised 97.0 percent of LMI workers; funds helped support the construction of greenhouses within the community and job retention.
- Two investments were made totaling \$220 thousand for schools that have a majority of students qualifying for free or reduced lunch.

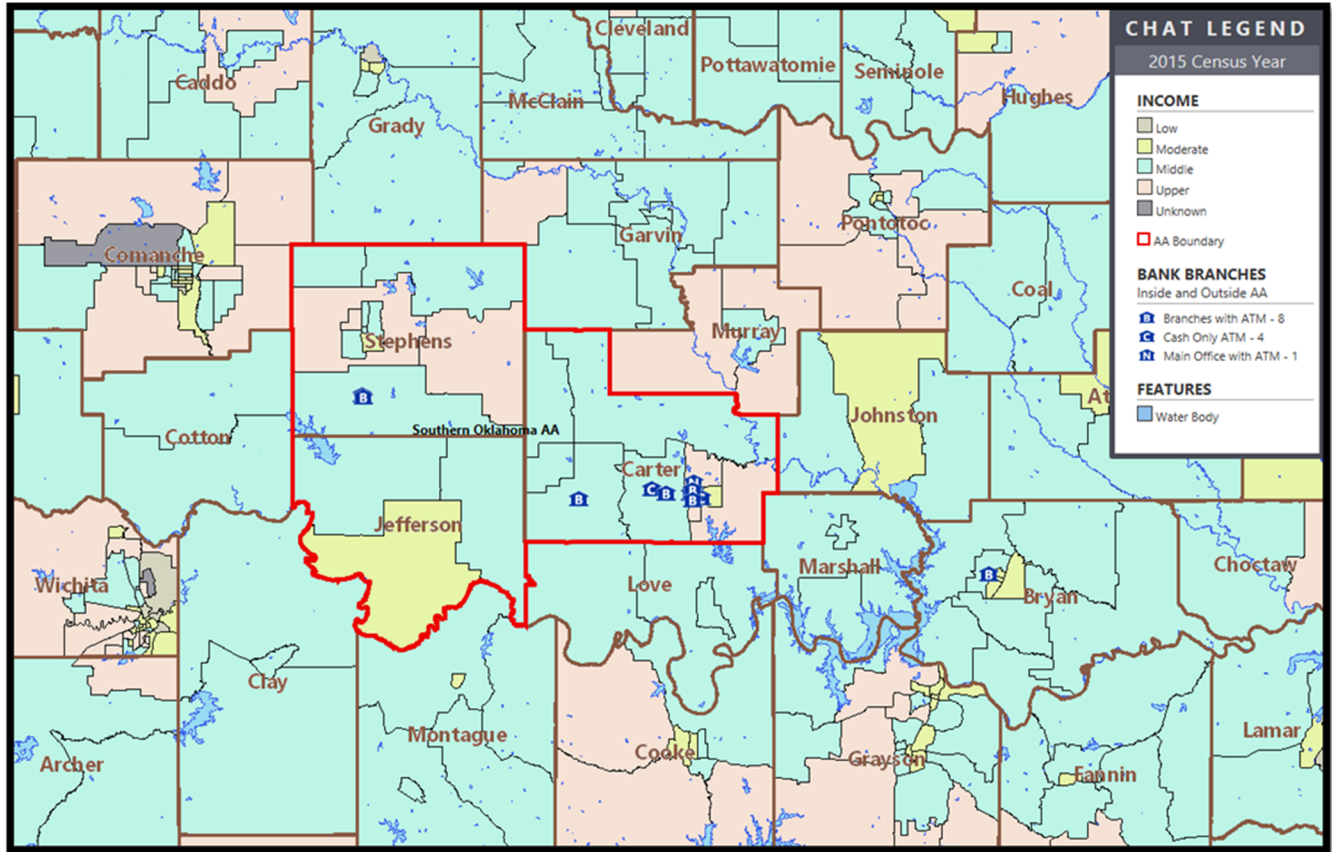
- Further, over a three-year time period, a bank employee provided financial expertise to a community organization that provides food and resources to LMI individuals and families in need.

Table 25

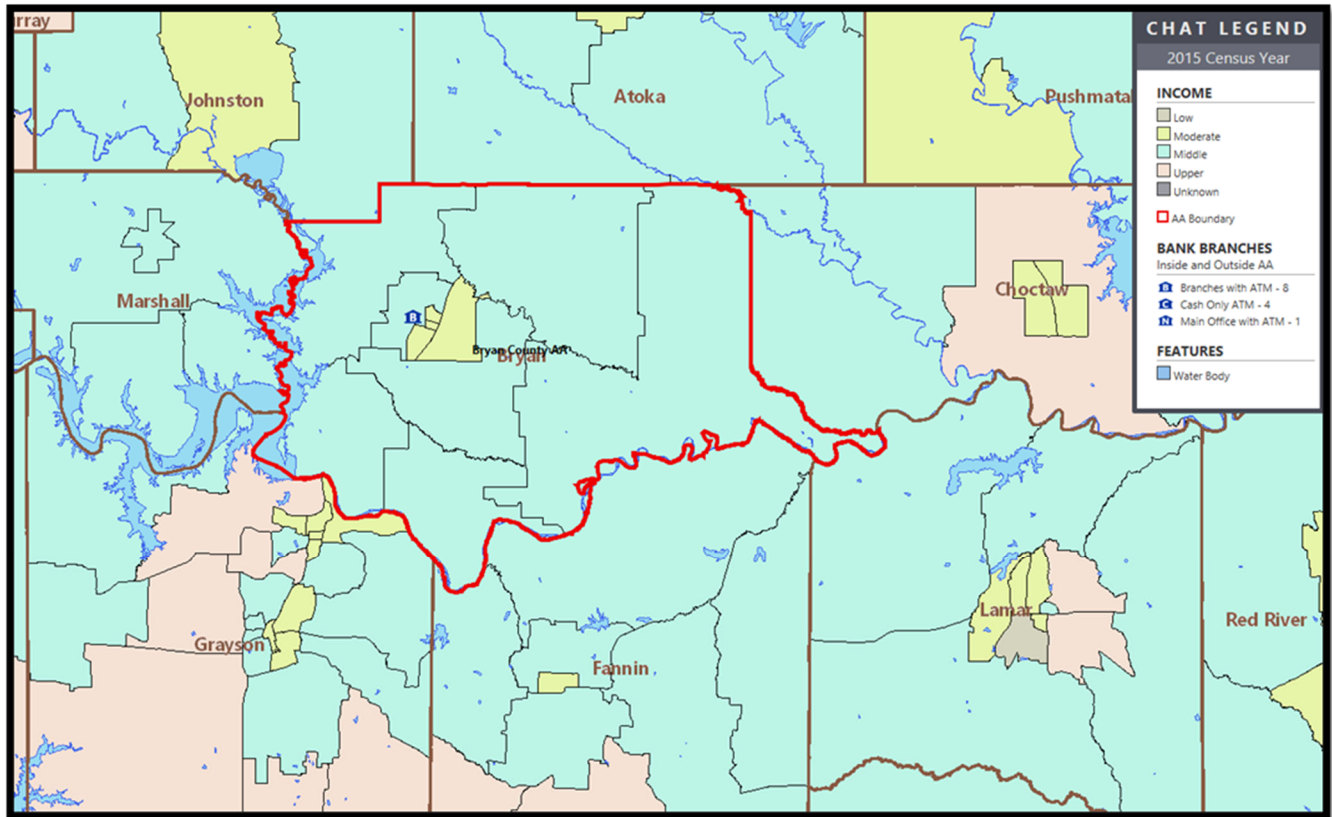
Community Development Activities									
Assessment Area: Fort Worth Metropolitan AA									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	
Affordable Housing	0	0	0	0	0	0	0	0	0
Community Services	0	0	2	220	2	1	4	221	3
Economic Development	21	8,103	0	0	0	0	0	0	0
Revitalization and Stabilization	7	11,300	0	0	0	0	0	0	0
Totals	28	19,403	2	220	2	1	4	221	3

APPENDIX A - MAPS OF THE ASSESSMENT AREAS

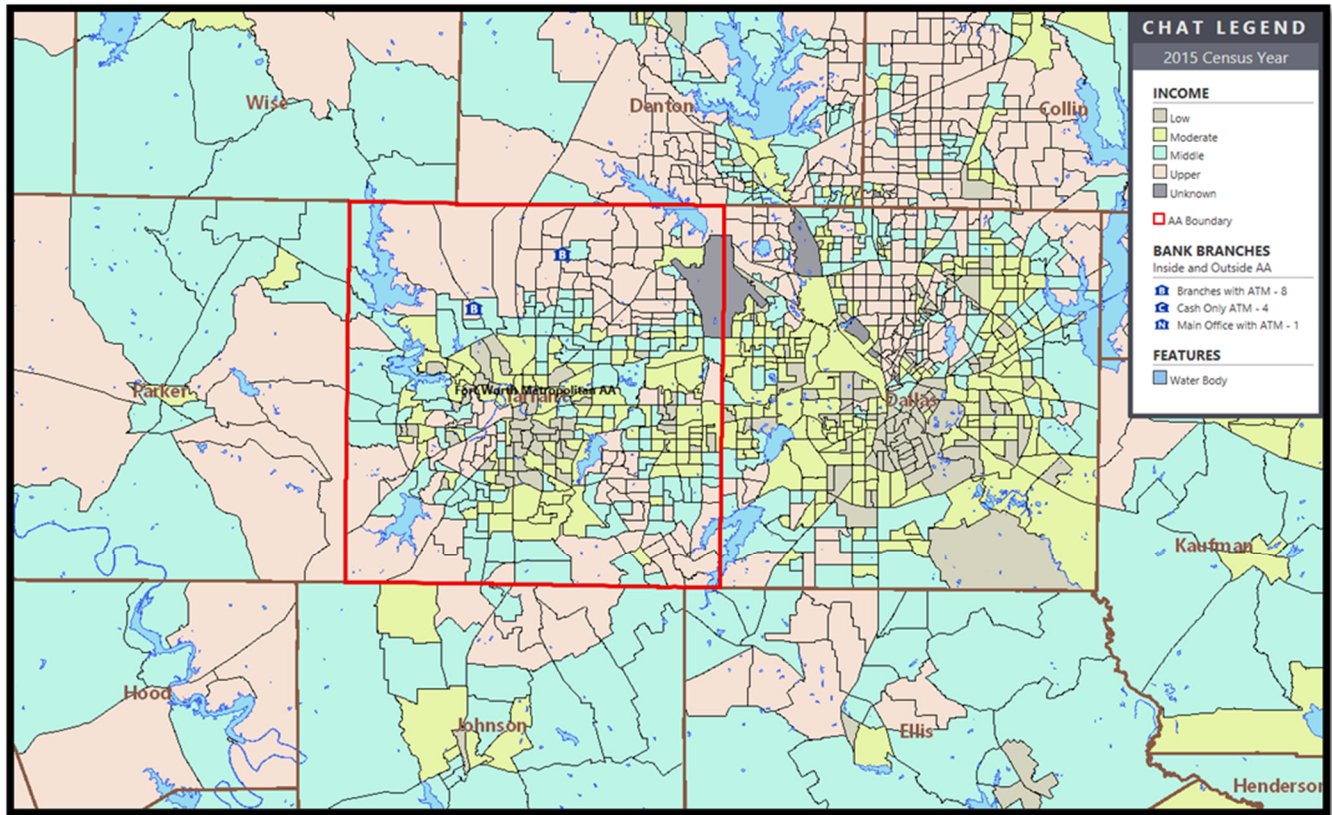
Southern Oklahoma Assessment Area



Bryan County Assessment Area



Fort Worth Metropolitan Assessment Area



APPENDIX B
2019 AND 2020 DEMOGRAPHIC TABLES FOR FULL-SCOPE ASSESSMENT AREAS

Table B-1

2019 Southern 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	4,745	18.7
Moderate	3	12.0	2,180	8.6	519	23.8	4,324	17.0
Middle	16	64.0	15,134	59.6	1,694	11.2	4,963	19.5
Upper	6	24.0	8,084	31.8	660	8.2	11,366	44.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	25	100.0	25,398	100.0	2,873	11.3	25,398	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	4,732	1,934	7.2	40.9	1,689	35.7	1,109	23.4
Middle	27,115	16,081	59.9	59.3	6,460	23.8	4,574	16.9
Upper	13,646	8,815	32.9	64.6	3,227	23.6	1,604	11.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	45,493	26,830	100.0	59.0	11,376	25.0	7,287	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	259	6.7	224	6.5	28	7.9	7	11.9
Middle	2,360	60.7	2,115	60.9	201	56.5	44	74.6
Upper	1,267	32.6	1,132	32.6	127	35.7	8	13.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,886	100.0	3,471	100.0	356	100.0	59	100.0
Percentage of Total Businesses:				89.3		9.2		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	7	4.7	6	4.1	1	100.0	0	0.0
Middle	107	72.3	107	72.8	0	0.0	0	0.0
Upper	34	23.0	34	23.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	148	100.0	147	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table B-2

2020 Southern 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	4,745	18.7
Moderate	3	12.0	2,180	8.6	519	23.8	4,324	17.0
Middle	16	64.0	15,134	59.6	1,694	11.2	4,963	19.5
Upper	6	24.0	8,084	31.8	660	8.2	11,366	44.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	25	100.0	25,398	100.0	2,873	11.3	25,398	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	4,732	1,934	7.2	40.9	1,689	35.7	1,109	23.4
Middle	27,115	16,081	59.9	59.3	6,460	23.8	4,574	16.9
Upper	13,646	8,815	32.9	64.6	3,227	23.6	1,604	11.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	45,493	26,830	100.0	59.0	11,376	25.0	7,287	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	264	6.7	229	6.5	27	7.8	8	13.1
Middle	2,392	60.6	2,146	60.6	202	58.2	44	72.1
Upper	1,291	32.7	1,164	32.9	118	34.0	9	14.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,947	100.0	3,539	100.0	347	100.0	61	100.0
Percentage of Total Businesses:				89.7		8.8		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	6	4.2	5	3.5	1	100.0	0	0.0
Middle	107	74.3	106	74.6	0	0.0	1	100.0
Upper	31	21.5	31	21.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	144	100.0	142	100.0	1	100.0	1	100.0
Percentage of Total Farms:				98.6		0.7		0.7
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.								

Table B-3

2019 Fort Worth Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	47	13.2	39,666	8.5	14,651	36.9	106,853	22.9
Moderate	92	25.8	105,020	22.5	20,519	19.5	75,485	16.2
Middle	113	31.7	153,821	33.0	13,025	8.5	89,879	19.3
Upper	104	29.1	167,563	36.0	5,684	3.4	193,853	41.6
Unknown	1	0.3	0	0.0	0	0.0	0	0.0
Total AA	357	100.0	466,070	100.0	53,879	11.6	466,070	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	73,353	21,537	5.2	29.4	40,992	55.9	10,824	14.8
Moderate	179,506	77,148	18.8	43.0	83,981	46.8	18,377	10.2
Middle	242,240	141,409	34.4	58.4	84,570	34.9	16,261	6.7
Upper	237,874	170,392	41.5	71.6	53,708	22.6	13,774	5.8
Unknown	12	0	0.0	0.0	0	0.0	12	100.0
Total AA	732,985	410,486	100.0	56.0	263,251	35.9	59,248	8.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	6,973	6.8	6,257	6.6	664	10.3	52	4.9
Moderate	21,808	21.3	19,712	20.8	1,950	30.4	146	13.8
Middle	28,964	28.3	27,242	28.7	1,471	22.9	251	23.7
Upper	44,431	43.4	41,528	43.8	2,295	35.8	608	57.5
Unknown	111	0.1	74	0.1	36	0.6	1	0.1
Total AA	102,287	100.0	94,813	100.0	6,416	100.0	1,058	100.0
Percentage of Total Businesses:				92.7		6.3		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	18	2.4	17	2.3	1	7.1	0	0.0
Moderate	90	12.0	89	12.1	1	7.1	0	0.0
Middle	205	27.4	204	27.8	1	7.1	0	0.0
Upper	435	58.2	424	57.8	11	78.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	748	100.0	734	100.0	14	100.0	0	0.0
Percentage of Total Farms:				98.1		1.9		0.0
<p>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

Table B-4

2020 Fort Worth Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	47	13.2	39,666	8.5	14,651	36.9	106,853	22.9
Moderate	92	25.8	105,020	22.5	20,519	19.5	75,485	16.2
Middle	113	31.7	153,821	33.0	13,025	8.5	89,879	19.3
Upper	104	29.1	167,563	36.0	5,684	3.4	193,853	41.6
Unknown	1	0.3	0	0.0	0	0.0	0	0.0
Total AA	357	100.0	466,070	100.0	53,879	11.6	466,070	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	73,353	21,537	5.2	29.4	40,992	55.9	10,824	14.8
Moderate	179,506	77,148	18.8	43.0	83,981	46.8	18,377	10.2
Middle	242,240	141,409	34.4	58.4	84,570	34.9	16,261	6.7
Upper	237,874	170,392	41.5	71.6	53,708	22.6	13,774	5.8
Unknown	12	0	0.0	0.0	0	0.0	12	100.0
Total AA	732,985	410,486	100.0	56.0	263,251	35.9	59,248	8.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	7,162	6.8	6,454	6.6	656	10.3	52	4.9
Moderate	22,161	21.1	20,105	20.6	1,907	30.1	149	14.0
Middle	29,693	28.3	27,988	28.7	1,463	23.1	242	22.8
Upper	45,816	43.7	42,926	44.0	2,272	35.8	618	58.2
Unknown	126	0.1	83	0.1	42	0.7	1	0.1
Total AA	104,958	100.0	97,556	100.0	6,340	100.0	1,062	100.0
Percentage of Total Businesses:				92.9			6.0	1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	19	2.5	18	2.4	1	9.1	0	0.0
Moderate	85	11.4	85	11.5	0	0.0	0	0.0
Middle	189	25.3	188	25.5	1	9.1	0	0.0
Upper	455	60.8	446	60.5	9	81.8	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	748	100.0	737	100.0	11	100.0	0	0.0
Percentage of Total Farms:				98.5			1.5	0.0
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

**APPENDIX C
2019 AND 2020 LENDING ANALYSIS AND DEMOGRAPHIC TABLES FOR LIMITED-SCOPE
ASSESSMENT AREA**

Table C-1

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: Bryan County AA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	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	3	27.3	19.1	231	14.8	18.8	1	8.3	15.8	112	7.0	14.1	13.7
Middle	8	72.7	80.9	1,328	85.2	81.2	11	91.7	84.2	1,493	93.0	85.9	86.3
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	1,559	100.0	100.0	12	100.0	100.0	1,605	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-2

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Bryan County AA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	31.1
Middle	6	100.0	662	100.0	68.9
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	6	100.0	662	100.0	100.0

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.

Table C-3

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Bryan County AA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	1	9.1	2.6	43	2.8	1.4	1	8.3	2.3	84	5.2	1.3	21.9
Moderate	0	0.0	15.0	0	0.0	10.9	0	0.0	11.4	0	0.0	8.2	18.9
Middle	0	0.0	19.6	0	0.0	17.1	0	0.0	20.2	0	0.0	16.8	20.6
Upper	3	27.3	45.5	704	45.2	54.5	4	33.3	46.6	665	41.4	55.9	38.6
Unknown	7	63.6	17.2	812	52.1	16.1	7	58.3	19.5	856	53.3	17.9	0.0
Total	11	100.0	100.0	1,559	100.0	100.0	12	100.0	100.0	1,605	100.0	100.0	100.0

Source: 2020 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.

Table C-4

Distribution of 2020 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Bryan County AA					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	6	100.0	662	100.0	90.1
Over \$1 Million	0	0.0	0	0.0	8.3
Revenue Unknown	0	0.0	0	0.0	1.6
Total	6	100.0	662	100.0	100.0
By Loan Size					
\$100,000 or Less	3	50.0	82	12.4	
\$100,001 - \$250,000	2	33.3	274	41.5	
\$250,001 - \$1 Million	1	16.7	306	46.3	
Total	6	100.0	662	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	3	50.0	82	12.4	
\$100,001 - \$250,000	2	33.3	274	41.4	
\$250,001 - \$1 Million	1	16.7	306	46.2	
Total	6	100.0	662	100.0	
<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>					

Table C-5

2019 Bryan County 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	2,330	21.9
Moderate	4	36.4	2,149	20.2	486	22.6	2,012	18.9
Middle	7	63.6	8,486	79.8	955	11.3	2,188	20.6
Upper	0	0.0	0	0.0	0	0.0	4,105	38.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	10,635	100.0	1,441	13.5	10,635	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	4,674	1,472	13.7	31.5	2,421	51.8	781	16.7
Middle	15,152	9,277	86.3	61.2	3,462	22.8	2,413	15.9
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	19,826	10,749	100.0	54.2	5,883	29.7	3,194	16.1
	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	465	31.1	417	31.1	45	34.4	3	14.3
Middle	1,029	68.9	925	68.9	86	65.6	18	85.7
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	1,494	100.0	1,342	100.0	131	100.0	21	100.0
Percentage of Total Businesses:				89.8		8.8		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	6	8.0	6	8.2	0	0.0	0	0.0
Middle	69	92.0	67	91.8	2	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	75	100.0	73	100.0	2	100.0	0	0.0
Percentage of Total Farms:				97.3		2.7		0.0
Source: 2019 FFIEC Census Data								
2019 Dun & Bradstreet Data								
2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table C-6

2020 Bryan County 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	2,330	21.9
Moderate	4	36.4	2,149	20.2	486	22.6	2,012	18.9
Middle	7	63.6	8,486	79.8	955	11.3	2,188	20.6
Upper	0	0.0	0	0.0	0	0.0	4,105	38.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	10,635	100.0	1,441	13.5	10,635	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	4,674	1,472	13.7	31.5	2,421	51.8	781	16.7
Middle	15,152	9,277	86.3	61.2	3,462	22.8	2,413	15.9
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	19,826	10,749	100.0	54.2	5,883	29.7	3,194	16.1
	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	476	31.1	429	31.1	44	34.6	3	12.5
Middle	1,054	68.9	950	68.9	83	65.4	21	87.5
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	1,530	100.0	1,379	100.0	127	100.0	24	100.0
Percentage of Total Businesses:				90.1		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	4	5.3	4	5.5	0	0.0	0	0.0
Middle	71	94.7	69	94.5	2	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	75	100.0	73	100.0	2	100.0	0	0.0
Percentage of Total Farms:				97.3		2.7		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.								

APPENDIX D – GLOSSARY

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

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

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

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

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) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (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.