

PUBLIC DISCLOSURE

April 17, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

BOC Bank
RSSD # 352651
800 South Polk Street
Amarillo, Texas 79101

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

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

BOC Bank (BOC or bank) is rated **Satisfactory**. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's 17-quarter average net loan-to-deposit ratio (NLTD) is reasonable given the BOC's asset size, financial condition, and credit needs of the assessment areas (AAs).
- A majority of the bank's loans are originated outside the AAs.
- Lending reflects a reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Dallas (Reserve Bank) received any complaints related to the Community Reinvestment Act (CRA) since the previous evaluation.

SCOPE OF THE EVALUATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including BOC's asset size, financial condition, business strategy and market competition, as well as the credit needs and AA demographic and economic characteristics. Lending performance was assessed within two of the bank's four AAs: Amarillo Metropolitan AA and McLean Nonmetropolitan AA. The Amarillo Metropolitan AA received a full-scope review, while the McLean Nonmetropolitan AA received a limited-scope review due to limited lending activity in that AA. Examiners did not consider the bank's lending performance in the Miami Nonmetropolitan AA and Shamrock Nonmetropolitan AA given that BOC incorporated these AAs in June 2022 and have limited lending activity to conduct a meaningful analysis. Examiners reviewed the following data:

- The bank's 17-quarter average NLTD ratio as well as the average NLTD of four similarly situated institutions.
- The ratio of loans originated inside and outside of the AAs.
- A statistically derived sample of the bank's small business loans consisting of 53 loans out of a universe of 73 originated between January 1, 2022 and December 31, 2022.
- Information provided by a representative of a non-profit organization supporting economic development in the Amarillo Metropolitan AA to assess local economic conditions and the credit needs of the community, as well as the area banks' responsiveness in meeting those needs.

DESCRIPTION OF THE INSTITUTION

BOC, a community bank headquartered in Amarillo, Texas, has the following characteristics:

- BOC has total assets of \$190.2 million as of December 31, 2022.
- In addition to its main office in Amarillo, Texas, the bank operates an office in McLean, Texas. Since the February 19, 2019 examination, BOC has added two offices: one in Shamrock, Texas and one in Miami, Texas.
- The bank operates one automatic teller machine at its Miami, TX Branch.

As shown in Table 1, BOC’s primary business focus is commercial loans, which represents 68.3 percent¹ of the bank’s total loans as of December 31, 2023.

Table 1
Composition of Loan Portfolio as of December 31, 2023

Loan Type	\$(000)	%
Construction and Land Development	11,259	11.9
Farmland	410	0.4
1-4 Family Residential Real Estate	28,184	29.7
Multifamily Residential Real Estate	980	1.0
Non-Farm Non-Residential Real Estate	20,424	21.5
Agricultural	285	0.3
Commercial and Industrial	33,156	34.9
Consumer	233	0.2
Other	9	0.0
Gross Loans	94,940	100.0

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

The Federal Reserve Bank of Dallas rated the bank’s CRA performance as **Satisfactory** at the previous performance evaluation dated February 19, 2019. 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 an in-depth evaluation of performance in the Amarillo Metropolitan AA (full-scope review) and a brief discussion of performance in the McLean Nonmetropolitan AA (limited-scope review).

The bank’s overall CRA performance is Satisfactory, with more weight placed on the geographic and borrower distributions of the bank’s lending activity than the 17-quarter NLTD ratio and AA concentration criteria given the direct impact these distributions have on businesses in the AAs.

Net Loan-to-Deposit Ratio²

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of 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 similarly situated institutions insured by the Federal Deposit Insurance Corporation (FDIC). The similarly situated institutions were selected based on asset size, portfolio mix, and markets served.

The bank’s 17-quarter NLTD ratio reflects a reasonable willingness to extend credit given the demands and opportunities within the AAs. Moreover, the bank’s NLTD ratio is comparable to the NLTD ratios of the similarly situated banks, as displayed on Table 2.

¹ The following loan classifications are considered commercial loans: construction and land development, non-farm non-residential real estate, and commercial and industrial.

² The NLTD ratio and percentage of loans and other lending-related activity in the AA only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to AAs.

Table 2

Comparative NLTD Ratios October 1, 2018 – December 31, 2022			
Institution	Location	Asset Size \$(000)	17-Quarter Average NLTD Ratio (%)
BOC Bank	McLean, Texas	190,177	69.0
Similarly Situated Institutions			
Similar Banks	Wellington, Texas	556,347	64.2
	Memphis, Texas	66,602	69.3
	Spearman, Texas	177,332	78.0
	Amarillo, Texas	471,245	79.6

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs. The bank originated a majority of loans, by number and dollar, outside its delineated AAs. While this does not meet the standards for reasonable performance under this performance criterion, certain factors should be recognized. BOC places a substantial strategic focus on internet banking, sourcing a large percentage of deposits from consumers outside of its delineated AAs. The bank intends to use the deposits generated outside of its AAs to originate loans outside of the delineated AAs, keeping locally sourced deposits to address local credit needs. In this evaluation, the majority of deposits, approximately 60.5 percent, came from inside the AAs while the majority of loans were originated outside of the bank’s AAs. Table 3 illustrates BOC’s lending inside and outside of its AAs.

Table 3

Lending Inside and Outside the Assessment Areas								
Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Small Business	22	41.5	7,768	16.2	31	58.5	40,183	83.8
TOTAL LOANS	22	41.5	7,768	16.2	31	58.5	40,183	83.8

The following performance criteria only considered the small business lending extended within the bank’s AAs.

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AAs when considering the bank’s limited market share in the full-scope Amarillo Metropolitan AA and the presence of multiple competing institutions in and around the LMI census tracts in the AA.

Lending to Businesses of Different Sizes

This performance criterion evaluates the bank’s lending to businesses of different revenue sizes. BOC’s lending has a reasonable distribution among businesses of different revenue sizes, displaying adequate responsiveness to the needs of small businesses in its AAs.

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.

AMARILLO METROPOLITAN ASSESSMENT AREA
(Full-Scope Review)

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

The bank’s Amarillo Metropolitan AA consists of a portion of the Amarillo, Texas Metropolitan Statistical Area and includes the entirety of Randall County and Potter County in the Texas Panhandle. Refer to Appendix A for an AA map and Appendix B for additional demographic data.

- According to the 2022 FFIEC Census Data, the AA consists of 68 census tracts, which is an increase since the previous evaluation when the AA had 63 census tracts.
- During the review period, the income designation of various census tracts changed:
 - The AA consists of six (8.8 percent) low-income, 18 (26.5 percent) moderate-income, 20 (29.4 percent) middle-income, and 23 (33.8 percent) upper-income census tracts.
 - At the previous examination, the AA was comprised by three (4.8 percent) low-income, 19 (30.2 percent) moderate-income, 22 (34.9 percent) middle-income, and 18 (28.6 percent) upper-income census tracts.
- According to the FDIC, 21 federally insured deposit institutions operate 64 branches in the AA and hold approximately \$10.1 billion in total deposits as of June 30, 2022. BOC ranks ninth in deposit market share, with \$116.1 million or 1.2 percent of the market deposits. Primary deposit holders are Amarillo National Bank (55.3 percent) and Centennial Bank (15.92 percent).

Table 4

Population Change			
Assessment Area: Amarillo Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Amarillo Metropolitan	249,134	259,278	4.1
Potter County, Texas	122,352	118,525	-3.1
Randall County, Texas	126,782	140,753	11.0
Amarillo, Texas MSA	259,216	268,691	3.7
Texas	26,538,614	29,145,505	9.8
<i>Source: 2011-2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census</i>			

- Table 4 shows that the population of Randall County, to the south of the city of Amarillo, grew at a faster rate than the Amarillo, Texas MSA and the state of Texas between 2015 and 2020.
- Contrary to Randall County, Potter County, which includes the city of Amarillo and the area to the north, declined in population during the same time period. This signifies a growth trend in the metropolitan area toward the south over the review period.
- Overall, the AA population grew at a similar pace as the Amarillo, Texas MSA, but both were less than half the growth rate experienced statewide between 2015 and 2020.

Table 5

Median Family Income Change			
Assessment Area: Amarillo Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Amarillo Metropolitan	67,250	68,826	2.3
Potter County, Texas	50,836	53,819	5.9
Randall County, Texas	83,005	85,333	2.8
Amarillo, Texas MSA	67,382	69,716	3.5
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
Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.*

- Table 5 shows that the median family income (MFI) of the AA increased slightly between 2015 and 2020. This growth was mostly carried by the increase in Potter County, which doubled the MFI increase in Randall County. As the MFI in Randall County grew at a slower rate than the AA population, it is presumable that the majority of new residents in Randall County were not upper-income.
- The AA’s MFI increase was below the amount the Amarillo, Texas MSA’s MFI increase; both, however, grew less than the rate of Texas’ MFI.
- According to the 2020 American Community Survey (ACS), the AA has 62,786 families, of which 39.4 percent are classified as LMI families. This is comparable to the percentage of LMI families in the state of Texas, at 39.7 percent.
- Randall County has the lowest percent of LMI families in the AA, at 28.6 percent.
- Additionally, 11.1 percent of the AA families live below the poverty level, which is slightly higher than the family poverty rate for the state of Texas, at 10.9 percent.

Table 6

Housing Cost Burden						
Assessment Area: Amarillo Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Amarillo Metropolitan	81.3	35.1	41.7	54.9	26.9	16.6
Potter County, Texas	81.1	29.4	45.3	48.3	21.4	18.1
Randall County, Texas	81.7	43.5	36.7	66.7	32.9	15.6
Amarillo, Texas MSA	81.1	34.6	41.1	54.4	26.7	16.4
Texas	77.4	42.4	42.4	57.5	30.9	19.2

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

- The AA contains 105,231 housing units, with a median age of 53 and a median housing value is \$149,187.
- In 2022, 56 percent of the housing units in the AA were owner-occupied, 33.4 percent were rental, and 10.6 percent were vacant.
- Owner-occupied housing units account for 3.3 percent of housing in low-income census tracts, 21.9 percent in moderate-income census tracts, 28.2 percent in middle-income census tracts, and 46.5 percent in upper-income census tracts.

Table 7

Unemployment Rates					
Assessment Area: Amarillo Metropolitan					
Area	2017	2018	2019	2020	2021
Amarillo Metropolitan	3.0	2.8	2.5	4.9	3.8
Potter County, Texas	3.2	3.0	2.7	5.5	4.3
Randall County, Texas	2.8	2.6	2.4	4.5	3.5
Amarillo, Texas MSA	3.0	2.8	2.6	4.9	3.8
Texas	4.3	3.9	3.5	7.7	5.7
<i>Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics</i>					

- As shown in Table 7, the unemployment rates in the AA between 2017 and 2021 have stayed under the unemployment rate of the state of Texas even throughout the COVID-19 pandemic.
- Primary industries in the AA include the education, healthcare and energy fields with the primary employers being the Amarillo Independent School District, Tyson Foods, and CNS Pantex.
- The interview with an executive of an economic development partnership organization revealed that more individuals are looking for ways to generate income using an existing trade or skill rather than seeking financing for a new full-time business.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE AMARILLO METROPOLITAN ASSESSMENT AREA

The bank’s lending performance in the Amarillo Metropolitan AA is Satisfactory. The geographic distribution of loans reflects reasonable dispersion throughout the AA among businesses located in various census tracts. In addition, the bank’s lending reflects reasonable penetration among businesses of different revenue sizes.

Geographic Distribution of Loans

The bank’s geographic distribution of small business loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. As shown in Table 9, BOC’s lending to small businesses is concentrated primarily in moderate- and upper-income census tracts during the sample period. The bank performed well above the percentage of businesses located in moderate-income tracts. The bank did not originate any small business loans to businesses located in low-income census tracts in 2022. Though not a factor for direct comparison, aggregated data from institutions reporting CRA small business loan data reflected a lower volume of originations in low-income census tracts in the AA, which is an indication that demand in these geographies is lower.

Table 9

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Amarillo Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	8.1
Moderate	8	36.4	2,316	29.8	24.3
Middle	1	4.5	1,152	14.8	24.5
Upper	13	59.1	4,299	55.3	42.9
Unknown	0	0.0	0	0.0	0.1
Total	22	100.0	7,768	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.

Lending to Businesses of Different Sizes

The borrower distribution of small business lending is reasonable. Small businesses make up 92.2 percent of businesses in the AA. As shown in Table 10, BOC extended 86.4 percent by number and 91.7 percent by dollar amount of its bank’s commercial loans were extended to small businesses. Despite the bank’s performance by number of loans is slightly below the demographic figure, the substantial majority of the bank’s loans were to businesses reporting annual revenues of \$1 million or less, which reflects favorably on the bank’s willingness to lend to small businesses.

Table 10

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Amarillo Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	19	86.4	7,124	91.7	92.2
Over \$1 Million	2	9.1	344	4.4	6.9
Revenue Unknown	1	4.5	300	3.9	1.0
Total	22	100.0	7,768	100.0	100.0
By Loan Size					
\$100,000 or Less	6	27.3	390	5.0	
\$100,001 - \$250,000	8	36.4	1,219	15.7	
\$250,001 - \$1 Million	5	22.7	1,457	18.8	
Over \$1 Million	3	13.6	4,702	60.5	
Total	22	100.0	7,768	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	5	31.3	311	12.8	
\$100,001 - \$250,000	8	50.0	1,219	50.3	
\$250,001 - \$1 Million	3	18.8	892	36.8	
Total	16	100.0	2,422	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.

MCLEAN NONMETROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN MCLEAN NONMETROPOLITAN ASSESSMENT AREA

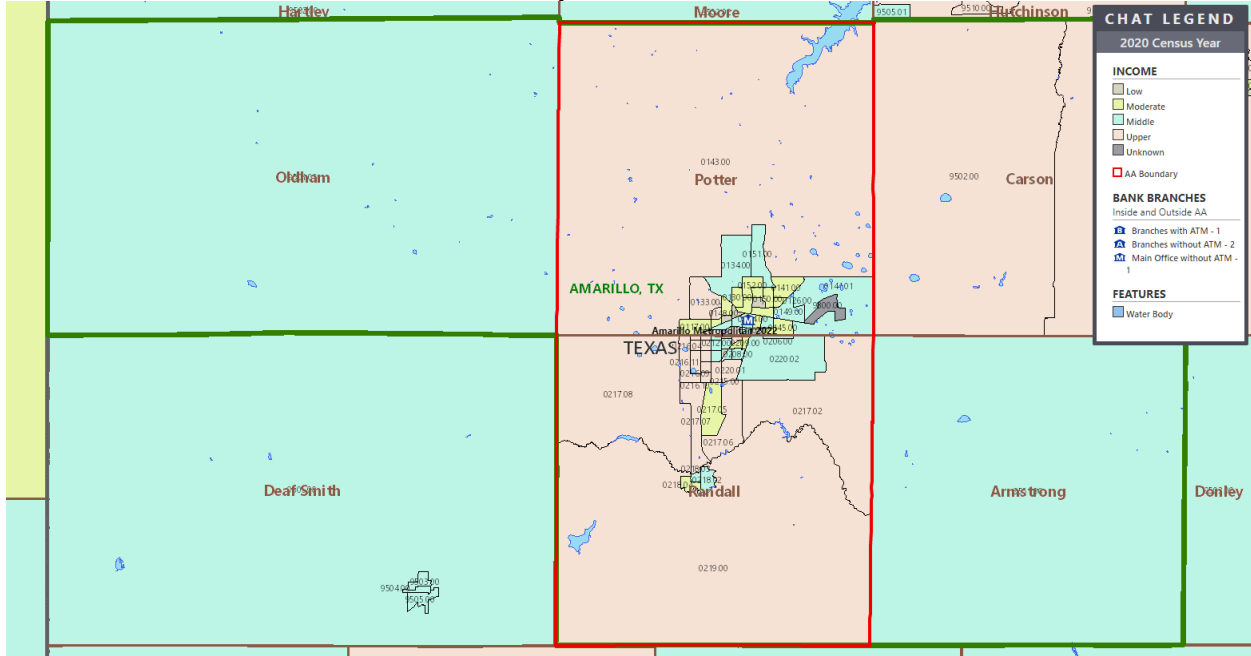
BOC's McLean Nonmetropolitan AA consists of the entirety of Gray County. According to the 2022 FFIEC Census Data, the total population within the AA is approximately 21,227, of which 35.8 percent of families are considered LMI. The AA consists of one (14.3 percent) low-income census tracts, three (42.9 percent) moderate-income, and three (42.9 percent) upper-income census tracts. Additionally, the bank operates one branch in the AA. As of June 30, 2022, the bank had \$13.5 million in deposits in the AA representing a market share of 2.8 percent and 10.1 percent of the bank's total deposits at the time.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN MCLEAN NONMETROPOLITAN ASSESSMENT AREA

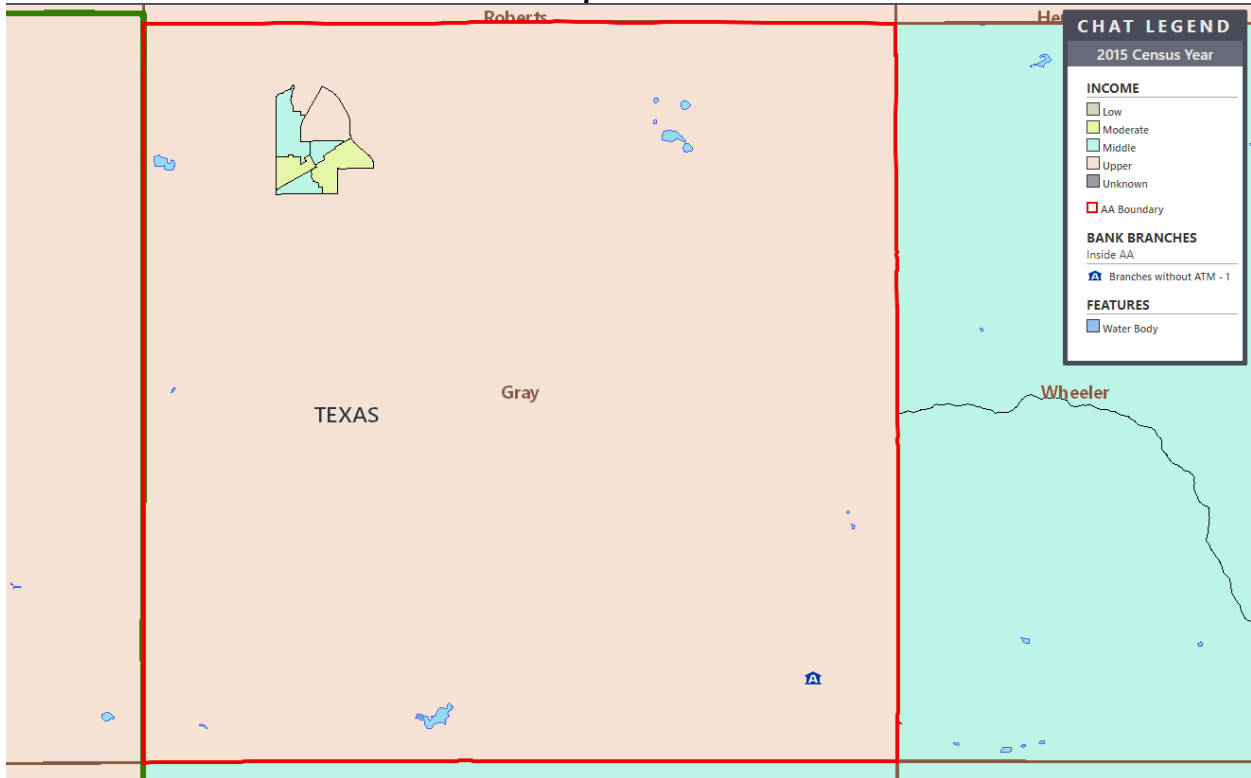
BOC's lending performance in the AA is below the bank's overall lending performance given that no loans were originated or purchased within the AA during the sample period; however, it does not adversely affect the performance rating for the bank.

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

Amarillo Metropolitan Assessment Area



McLean Nonmetropolitan Assessment Area



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2022 Amarillo 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	8.8	3,175	5.1	813	25.6	13,788	22.0
Moderate	18	26.5	16,250	25.9	3,215	19.8	10,945	17.4
Middle	20	29.4	18,188	29.0	1,976	10.9	12,303	19.6
Upper	23	33.8	25,173	40.1	987	3.9	25,750	41.0
Unknown	1	1.5	0	0.0	0	0.0	0	0.0
Total AA	68	100.0	62,786	100.0	6,991	11.1	62,786	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	21.9	46.9	11,318	41.1	3,315	12.0
Middle	31,557	16,638	28.2	52.7	11,993	38.0	2,926	9.3
Upper	38,876	27,401	46.5	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	105,231	58,910	100.0	56.0	35,139	33.4	11,182	10.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	913	8.1	826	7.9	85	11.0	2	1.9
Moderate	2,748	24.3	2,451	23.5	277	35.8	20	18.5
Middle	2,768	24.5	2,549	24.5	197	25.5	22	20.4
Upper	4,850	42.9	4,575	43.9	211	27.3	64	59.3
Unknown	16	0.1	12	0.1	4	0.5	0	0.0
Total AA	11,295	100.0	10,413	100.0	774	100.0	108	100.0
Percentage of Total Businesses:				92.2		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	2.9	8	2.5	2	10.5	0	0.0
Moderate	49	14.3	43	13.3	6	31.6	0	0.0
Middle	52	15.2	46	14.2	6	31.6	0	0.0
Upper	232	67.6	227	70.1	5	26.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	343	100.0	324	100.0	19	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 B-2

2021 Amarillo 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	4.8	1,189	1.9	437	36.8	13,456	22.0
Moderate	19	30.2	16,627	27.2	4,118	24.8	10,406	17.0
Middle	22	34.9	21,024	34.4	2,250	10.7	12,010	19.7
Upper	18	28.6	22,234	36.4	639	2.9	25,202	41.3
Unknown	1	1.6	0	0.0	0	0.0	0	0.0
Total AA	63	100.0	61,074	100.0	7,444	12.2	61,074	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	22.9	45.8	12,666	43.3	3,194	10.9
Middle	37,002	20,374	34.8	55.1	13,037	35.2	3,591	9.7
Upper	32,781	24,138	41.3	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	101,545	58,512	100.0	57.6	33,485	33.0	9,548	9.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	625	5.6	554	5.3	71	9.1	0	0.0
Moderate	2,730	24.2	2,437	23.5	275	35.3	18	19.1
Middle	3,542	31.5	3,270	31.5	244	31.4	28	29.8
Upper	4,349	38.6	4,116	39.6	185	23.8	48	51.1
Unknown	14	0.1	11	0.1	3	0.4	0	0.0
Total AA	11,260	100.0	10,388	100.0	778	100.0	94	100.0
Percentage of Total Businesses:				92.3	6.9	0.8		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	9	2.6	7	2.1	2	10.0	0	0.0
Moderate	41	11.8	35	10.7	6	30.0	0	0.0
Middle	83	23.9	77	23.6	6	30.0	0	0.0
Upper	214	61.7	207	63.5	6	30.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	347	100.0	326	100.0	20	100.0	1	100.0
Percentage of Total Farms:				93.9	5.8	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 B-3

2020 Amarillo 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	4.8	1,189	1.9	437	36.8	13,456	22.0
Moderate	19	30.2	16,627	27.2	4,118	24.8	10,406	17.0
Middle	22	34.9	21,024	34.4	2,250	10.7	12,010	19.7
Upper	18	28.6	22,234	36.4	639	2.9	25,202	41.3
Unknown	1	1.6	0	0.0	0	0.0	0	0.0
Total AA	63	100.0	61,074	100.0	7,444	12.2	61,074	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	22.9	45.8	12,666	43.3	3,194	10.9
Middle	37,002	20,374	34.8	55.1	13,037	35.2	3,591	9.7
Upper	32,781	24,138	41.3	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	101,545	58,512	100.0	57.6	33,485	33.0	9,548	9.4
	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	10.1	2	2.2
Moderate	2,723	24.0	2,423	23.2	282	35.1	18	19.8
Middle	3,595	31.7	3,316	31.7	252	31.4	27	29.7
Upper	4,373	38.5	4,144	39.6	185	23.0	44	48.4
Unknown	15	0.1	12	0.1	3	0.4	0	0.0
Total AA	11,354	100.0	10,460	100.0	803	100.0	91	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	2.6	6	1.8	3	15.0	0	0.0
Moderate	43	12.3	37	11.2	6	30.0	0	0.0
Middle	81	23.1	75	22.7	6	30.0	0	0.0
Upper	218	62.1	212	64.2	5	25.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	351	100.0	330	100.0	20	100.0	1	100.0
Percentage of Total Farms:				94.0		5.7		0.3
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 C – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Table C-1

2022 McLean Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	14.3	405	7.8	158	39.0	1,075	20.8
Moderate	3	42.9	1,512	29.3	321	21.2	775	15.0
Middle	0	0.0	0	0.0	0	0.0	866	16.8
Upper	3	42.9	3,249	62.9	232	7.1	2,450	47.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7	100.0	5,166	100.0	711	13.8	5,166	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	908	349	6.1	38.4	313	34.5	246	27.1
Moderate	3,249	1,631	28.7	50.2	789	24.3	829	25.5
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	5,838	3,704	65.2	63.4	1,057	18.1	1,077	18.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,995	5,684	100.0	56.9	2,159	21.6	2,152	21.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	55	6.4	49	6.3	5	6.6	1	12.5
Moderate	240	28.0	213	27.6	25	32.9	2	25.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	562	65.6	511	66.1	46	60.5	5	62.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	857	100.0	773	100.0	76	100.0	8	100.0
Percentage of Total Businesses:				90.2		8.9		0.9
	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	7	16.3	7	17.1	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	36	83.7	34	82.9	2	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	43	100.0	41	100.0	2	100.0	0	0.0
Percentage of Total Farms:				95.3		4.7		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 C-2

2021 McLean Nonmetropolitan 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	958	17.3
Moderate	2	28.6	1,041	18.8	185	17.8	1,148	20.8
Middle	3	42.9	2,307	41.7	187	8.1	1,049	19.0
Upper	2	28.6	2,181	39.4	129	5.9	2,374	42.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7	100.0	5,529	100.0	501	9.1	5,529	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	2,197	1,124	18.5	51.2	530	24.1	543	24.7
Middle	4,311	2,676	44.1	62.1	979	22.7	656	15.2
Upper	3,607	2,267	37.4	62.9	674	18.7	666	18.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	10,115	6,067	100.0	60.0	2,183	21.6	1,865	18.4
	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	213	24.4	188	23.9	23	29.5	2	20.0
Middle	285	32.6	263	33.5	20	25.6	2	20.0
Upper	376	43.0	335	42.6	35	44.9	6	60.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	874	100.0	786	100.0	78	100.0	10	100.0
Percentage of Total Businesses:				89.9		8.9		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	7	14.9	6	13.6	1	33.3	0	0.0
Middle	7	14.9	7	15.9	0	0.0	0	0.0
Upper	33	70.2	31	70.5	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	47	100.0	44	100.0	3	100.0	0	0.0
Percentage of Total Farms:				93.6		6.4		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 C-3

2020 McLean Nonmetropolitan 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	958	17.3
Moderate	2	28.6	1,041	18.8	185	17.8	1,148	20.8
Middle	3	42.9	2,307	41.7	187	8.1	1,049	19.0
Upper	2	28.6	2,181	39.4	129	5.9	2,374	42.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7	100.0	5,529	100.0	501	9.1	5,529	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	2,197	1,124	18.5	51.2	530	24.1	543	24.7
Middle	4,311	2,676	44.1	62.1	979	22.7	656	15.2
Upper	3,607	2,267	37.4	62.9	674	18.7	666	18.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	10,115	6,067	100.0	60.0	2,183	21.6	1,865	18.4
	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	220	24.8	196	24.7	22	25.9	2	20.0
Middle	292	32.9	266	33.5	24	28.2	2	20.0
Upper	376	42.3	331	41.7	39	45.9	6	60.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	888	100.0	793	100.0	85	100.0	10	100.0
Percentage of Total Businesses:				89.3		9.6		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	7	13.7	6	12.5	1	33.3	0	0.0
Middle	7	13.7	7	14.6	0	0.0	0	0.0
Upper	37	72.5	35	72.9	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	51	100.0	48	100.0	3	100.0	0	0.0
Percentage of Total Farms:				94.1		5.9		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, 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. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

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

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

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.