

PUBLIC DISCLOSURE

October 23, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

WELLINGTON STATE BANK
RSSD # 371362
1000 8th Street
Wellington, Texas 79095

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.

TABLE OF CONTENTS

Institution’s Community Reinvestment Act Rating	1
Scope of the Evaluation	1
Description of the Institution	2
Conclusions with Respect to Performance Tests	2
Fair Lending or Other Illegal Credit Practices Review	5
Lubbock Metropolitan Assessment Area (Full-Scope Review)	6
Description of the Institution’s Operations	6
Conclusions with Respect to Performance Tests.....	8
Metropolitan Assessment Areas (Limited-Scope Review)	12
Description of the Institution’s Operations	12
Conclusions with Respect to Performance Tests.....	12
Wellington Nonmetropolitan Assessment Area (Full-Scope Review).....	13
Description of the Institution’s Operations	13
Conclusions with Respect to Performance Tests.....	16
Nonmetropolitan Assessment Areas (Limited-Scope Review).....	20
Description of the Institution’s Operations	20
Conclusions with Respect to Performance Tests.....	21
Appendix A – Map of the Assessment Areas	22
Appendix B – Demographic Information	26
Appendix C – Limited-Scope Review Assessment Area Tables	32
Appendix D – Glossary	57

INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

This institution is rated **Satisfactory**.

The Lending Test is rated **Satisfactory**.

The Community Development Test is rated **Satisfactory**.

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

- The bank's 12-quarter average net loan-to-deposit ratio (NLTD) is reasonable given the bank's asset size, financial condition, and the credit needs of the assessment areas (AAs).
- A majority of the WSB's loans are originated inside the AAs.
- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among businesses and farms of different sizes.
- CD activity reflects adequate responsiveness to the needs of its AAs.

SCOPE OF THE EVALUATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the WSB'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 seven AAs. A full-scope review was conducted on the Wellington Nonmetropolitan AA and Lubbock Metropolitan AA. The Wellington Nonmetropolitan AA was given greater weight based on the volume of lending, number of branches, and percent of total deposits. The remaining AAs, noted below, received a limited-scope review.

- Randall County Metropolitan AA
- Lamb County Nonmetropolitan AA
- Montague County Nonmetropolitan AA
- Dalhart Nonmetropolitan AA
- Granbury Nonmetropolitan AA

Examiners reviewed the following data to assess the bank's CRA performance:

- WSB's 12-quarter average NLTD ratio.
- A statistically derived sample of the bank's commercial and agricultural loans, consisting of 91 small business loans out of a universe of 166 and 97 small farm loans out of a universe of 185 originated between January 1, 2023, and June 30, 2023.
- Qualified CD loans, investments, and services since the previous evaluation dated October 5, 2020 through October 23, 2023.
- Information provided by two members of the communities served by the bank to further assess the credit and CD needs as well as the economic conditions of the AAs receiving a full-scope review.

DESCRIPTION OF THE INSTITUTION

Wellington State Bank, a community bank headquartered in Wellington, Texas, has the following characteristics:

- The bank is a wholly owned subsidiary of WSB Bancshares, Inc., a single bank holding company.
- WSB has total assets of \$562.4 million as of June 30, 2023.
- The intrastate bank operates 14 branches in seven AAs within the state of Texas. Each branch consists of a lobby, deposit-taking automatic teller machine (ATM), and drive-through, except for the Granbury and the Stephenville branches, which do not operate drive-throughs.
- The bank serves mostly rural communities, many of which are designated as underserved by the FFIEC.
- As shown in Table 1, WSB’s primary business focus is commercial and agricultural lending.

Table 1

Composition of Loan Portfolio as of June 30, 2023		
Loan Type	\$(000)	%
1-4 Residential Real Estate	29,014	8.4
Agricultural	96,878	28.1
Commercial and Industrial	204,453	59.2
Consumer	8,306	2.4
Other	6,737	2.0
Gross Loans	345,388	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 October 5, 2020 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS¹

LENDING TEST

This performance evaluation first discusses the bank’s overall performance, followed by an in-depth evaluation of performance in the Wellington Nonmetropolitan and Lubbock Metropolitan AAs (full-scope review). The evaluation also includes a brief discussion of performance in the Randall County Metropolitan, Lamb County Nonmetropolitan, Montague County Nonmetropolitan, Dalhart Nonmetropolitan, and Granbury Nonmetropolitan AAs (limited-scope review). Lending performance within the Wellington Nonmetropolitan AA was given greater weight in determining overall conclusions, as 58.0 percent of the bank’s total loans were originated in this AA, whereas only 10.0 percent of total loans were extended in the Lubbock Metropolitan AA.

¹ The NLTD ratio, 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 the AA.

Net-Loan-to Deposit-Ratio

This performance criterion evaluates the bank’s average NLTD 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, loan portfolio mix, and operations within the bank’s delineated AAs.

The bank’s 12-quarter average NLTD of 63.9 percent is reasonable. WSB’s NLTD is comparable to those similarly situated banks shown in Table 2, which range from 62.2 percent to 79.1 percent. It is noteworthy that WSB operates mostly in rural areas that have unique credit needs and a limited number of financial institutions, making a true comparison difficult. Many of the communities in the bank’s AAs are largely dependent on the agriculture industry, thus WSB’s NLTD fluctuates based on the seasonal loan and deposit demands driven by the cyclical nature of the agriculture industry.

Table 2
Comparative Net Loan to Deposit Ratios
September 30, 2020 – June 30, 2023

Institution	Location	Asset Size \$(000)	12-Quarter Average NLTD Ratio (%)
Wellington State Bank	Wellington, TX	562,371	63.9
Similarly Situated Institutions	Gonzales, TX	625,385	62.2
	De Kalb, TX	429,975	75.9
	Amarillo, TX	487,487	79.1

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the bank’s delineated AAs. As shown in Table 3, the bank originated a majority of loans, by number and dollar, inside its AAs, demonstrating a commitment to meet the credit needs of the areas in which it has chosen to operate.

Table 3
Lending Inside and Outside of the Assessment Areas
January 1, 2023 through June 30, 2023

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Total Small Business	68	74.7	7,042	75.6	23	25.3	2,277	24.4
Total Small Farm	75	77.3	7,275	74.5	22	22.7	2,488	25.5
Total Loans	143	76.1	14,316	75.0	45	23.9	4,765	25.0

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

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within the delineated AAs by income level of census tracts, considering the dispersion of loans throughout the AAs. The bank’s overall geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AAs. No conspicuous gaps or anomalies were noted in the bank’s lending patterns. Detailed data supporting this analysis can be seen in the Conclusions with Respect to Performance Tests Section of the respective AAs.

Lending to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank’s lending to businesses and farms of different revenue sizes. The bank’s lending has an overall excellent distribution among businesses and farms of different sizes. The majority of WSB’s loans in the AAs receiving a full-scope review were extended businesses and farms with revenues of \$1 million or less. Detailed data supporting this analysis can be seen in the Conclusions with Respect to Performance Tests Section of the respective AAs.

COMMUNITY DEVELOPMENT TEST

The CD Test evaluates WSB’s responsiveness to the CD needs of the delineated AAs through the origination of and/or engagement in qualified loans, investments, and services, considering the bank’s capacity and availability of such opportunities in the AAs. The bank’s overall CD performance demonstrates adequate responsiveness to the CD needs in the AAs. WSB applied its resources to revitalize and stabilize areas in its AAs primarily through the Small Business Administration’s Payroll Protection Program (PPP) loans in response to the COVID-19 pandemic.

Table 4 outlines the bank’s total qualified CD activity originated in its delineated AAs.

Table 4

Community Development Activity All Assessment Areas									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	4	8,854	0	0	2	1	2	1	3
Community Services	1	20	0	0	179	171	179	171	52
Economic Development	0	0	0	0	12	6	12	6	9
Revitalization and Stabilization	174	8,550	6	1,920	1	1	7	1,921	2
Total Activity	179	17,424	6	1,920	194	179	200	2,099	66

In addition, WSB originated 21 PPP loans totaling approximately \$847,000 outside its AAs. These loans were extended to communities in close proximity to its AAs. Considering the unique needs created by the COVID-19 pandemic and the bank’s adequate response to the needs inside its AAs, credit is also given for these activities outside the 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.

LUBBOCK METROPOLITAN ASSESSMENT AREA
(Full-Scope Review)

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

- The Lubbock Metropolitan AA consists of the entirety of Lubbock County, Texas, which is part of the Lubbock, Texas Metropolitan Statistical Area (MSA). The AA has remained unchanged since the prior evaluation. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- The Lubbock Metropolitan AA has the largest geographical area and population of all the WSB’s AAs.
- According to the 2016-2020 US Census Bureau American Community Survey (ACS), the AA is comprised of 112 census tracts: eight low-income, 24 moderate-income, 47 middle-income, 26 upper-income, and seven unknown income geographies.
- The bank operates a full-service branch in the AA, located in an upper-income census tract.
- According to the June 30, 2023 FDIC Market Share Report, the bank had a 0.4 percent market share, ranking 19th out of 25 FDIC-insured depository institutions operating in the AA.
- Examiners interviewed a representative of an organization that serves small businesses and small farms in the AA. The community contact noted that the AA is in need of affordable housing as well as small business and small farm loans.

Table 5

Population Change			
Assessment Area: Lubbock Metropolitan			
Area	2015 Population	2020 Population	Percentage Change
Lubbock Metropolitan*	290,782	310,639	6.8
Lubbock MSA	302,553	321,368	6.2
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>			
<i>* The Lubbock Metropolitan AA is comprised by Lubbock County.</i>			

- As depicted in Table 5, the AA population grew by at a similar rate as the Lubbock MSA; however, the growth rate was below that of the state of Texas, indicating that population in other areas of the state are growing at a faster pace.
- The community contact attributed the population growth within the AA to employment opportunities provided by local universities and the regional healthcare system.

Table 6

Median Family Income Change			
Assessment Area: Lubbock Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percentage Change
Lubbock Metropolitan*	\$63,991	\$70,545	10.2
Lubbock MSA	\$63,275	\$70,036	10.7
Texas	\$68,523	\$76,073	11.0

*Source: 2011 - 2015 U.S. Census Bureau American Community Survey
2016 - 2020 U.S. Census Bureau American Community Survey
Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.
* The Lubbock Metropolitan AA is comprised by Lubbock County.*

- As shown in Table 6, the AA's median family income (MFI) grew at a similar rate as the MFI of the Lubbock MSA and the state of Texas. Despite the growth experienced, the AA's MFI is slightly below than the MFI for the state of Texas.
- According to the FFIEC Census data, 12.5 percent of families in the AA live below the poverty level, which is below the poverty level of Texas, at 14 percent.

Table 7

2022 Housing Cost Burden						
Assessment Area: Lubbock Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Lubbock Metropolitan*	79.9	43.5	48.6	56.7	29.9	16.7
Lubbock MSA	78.9	42.9	48.2	55.3	29.1	16.7
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 Lubbock Metropolitan AA is comprised by Lubbock County.*

- As shown in Table 7, housing affordability within the AA for low-income renters is a substantially greater burden than to low-income homeowners, which indicates that it is more economical for low-income families to purchase a home rather than rent.
- According to the 2022 FFIEC Census data, the AA's median gross rent is \$946.
- The median age of housing stock in the AA is 51 years, and the median housing value is \$149,200.
- The community contact indicated that there is a shortage of housing in the AA, in particular affordable housing, due to population growth.

Table 8

Unemployment Rates					
Assessment Area: Lubbock Metropolitan					
Area	2018	2019	2020	2021	2022
Lubbock Metropolitan*	3.1	2.8	5.8	4.6	3.4
Lubbock MSA	3.1	2.9	5.7	4.6	3.4
Texas	3.9	3.5	7.7	5.6	3.9

*Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics
* The Lubbock Metropolitan AA is comprised by Lubbock County.*

- As shown in Table 8, the unemployment rates for the AA between 2018 and 2019 compared favorably to the state unemployment rate. While the AA unemployment rate increased in 2020 due to the COVID-19 pandemic, it remained lower than the state unemployment rate. This is likely due to the significant number of healthcare and medical professionals in the area and the increase in healthcare needs during the pandemic.
- The AA unemployment rate declined in 2021 and 2022 but remains slightly above pre-pandemic levels.
- Major industries in the AA include retail trade, health care and social assistance, and construction.
- Texas Tech University, located within the AA, is a key contributor to the local economy by providing education, health care, and social assistance employment opportunities as indicated by the community contact.

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

Overall, the distribution of loans reflects reasonable penetration throughout the AA. The distribution of lending based on geography is poor, while lending to businesses of different revenue sizes reflects reasonable penetration throughout the AA. Loans were generally made in close proximity to the bank's branch and no identified gaps or lapses in lending were noted.

An analysis of small farm lending was not conducted in the Lubbock Metropolitan AA because WSB only originated four farm loans during the sample period. Two of those loans were extended to farms with revenues less than \$1million and one was to a farm with unknown revenues (see Table C-35 in Appendix C for additional information). Given the low volume of small farm lending, a meaningful analysis could not be conducted. As such, conclusions on the bank's performance in the Lubbock Metropolitan AA is based solely on its small business lending. Furthermore, greater weight was placed on the bank's lending to businesses of different revenue size because the limited number of small businesses located in LMI census tracts within the AA. Lastly, WSB's performance within the Lubbock Metropolitan AA carried less weight when determining the bank's overall CRA performance, as only 10.0 percent of total loans extended by the bank were originated in the AA.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects poor distribution among the different census tracts and dispersion throughout the AA.

Small Business Lending

The geographic distribution of small business lending is poor. The bank's lending to businesses located in low-income geographies in the AA, 6.3 percent, exceeded the demographic figure of 4.1 percent. However, WSB's lending to businesses located in moderate-income geographies in the AA, at 6.3 percent, is significantly below the demographic figure of 17.3 percent. Only two small business loans were originated to small businesses located in low- and moderate-income (LMI) geographies in the AA. The low level of lending is attributed to the significant competition in the AA, as the bank ranked 19th out of 25 FDIC-insured depository institutions operating in the

AA. However, opportunities to extend small business loans within the AA persist as indicated by the community contact.

Table 9

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Lubbock Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	1	6.3	25	2.2	4.1
Moderate	1	6.3	30	2.7	17.3
Middle	3	18.8	474	41.9	38.3
Upper	11	68.8	603	53.3	38.3
Unknown	0	0.0	0	0.0	2.1
Total	16	100.0	1,132	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.

Small Farm Lending

As shown on Table 10, WSB extended four small farm loans during the sample period, which is insufficient to conduct a meaningful analysis.

Table 10

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Lubbock Metropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	1.2
Moderate	0	0.0	0	0.0	8.8
Middle	3	75.0	350	48.7	40.2
Upper	1	25.0	369	51.3	49.5
Unknown	0	0.0	0	0.0	0.3
Total	4	100.0	719	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 and Farms of Different Sizes

WSB’s lending to businesses and farms reflects an excellent distribution among businesses and farms of different sizes. Greater weight was given to small business lending, as it is the bank’s lending focus in this AA. Moreover, the majority of the loans originated in the AA were to small businesses.

Small Business Lending

The borrower distribution of small business lending is excellent. As shown in Table 11, the bank's performance by number volume and dollar amount exceeds the percentage of businesses with annual revenues of \$1 million or less, at 93.2 percent. Additionally, of the 16 small business loans originated by the bank in the AA, 13 or 81.3 percent were extended in amounts of \$100,000 or less. This reflects favorably on the bank's performance, as small businesses typically need loans in smaller dollar amounts. Moreover, the community contact indicated that many small businesses within the AA desire small dollar loans.

Table 11

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Lubbock Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	15	93.8	1,108	97.9	93.2
Over \$1 Million	1	6.3	25	2.2	5.7
Revenue Unknown	0	0.0	0	0.0	1.1
Total	16	100.0	1,132	100.0	100.0
By Loan Size					
\$100,000 or Less	13	81.3	580	51.2	
\$100,001 - \$250,000	2	12.5	278	24.6	
\$250,001 - \$1 Million	1	6.3	275	24.3	
Total	16	100.0	1,132	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	12	80.0	555	50.1	
\$100,001 - \$250,000	2	13.3	278	25.1	
\$250,001 - \$1 Million	1	6.7	275	24.8	
Total	15	100.0	1,108	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Small Farm Lending

An analysis of lending to small farms was not conducted in the Lubbock Metropolitan AA due to the very small number of farm loans originated during the review period, as depicted in Table 12.

Table 12

Distribution of 2022 Small Farm Lending By Revenue Size of Farms Assessment Area: Lubbock Metropolitan					
	Bank Loans				Total Farms
	#	#%	\$(000)	%	%
By Revenue					
\$1 Million or Less	2	50.0	300	41.7	96.9
Over \$1 Million	1	25.0	369	51.3	3.1
Revenue Unknown	1	25.0	50	7.0	0.0
Total	4	100.0	719	100.0	100.0
By Loan Size					
\$100,000 or Less	2	50.0	110	15.3	
\$100,001 - \$250,000	1	25.0	240	33.4	
\$250,001 - \$500,000	1	25.0	369	51.3	
Total	4	100.0	719	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	50.0	60	20.0	
\$100,001 - \$250,000	1	50.0	240	80.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	2	100.0	300	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.					

COMMUNITY DEVELOPMENT TEST

The bank’s CD performance demonstrates adequate responsiveness. WSB has applied its CD resources strategically to meet the needs of the AA communities, primarily through qualified loans and investments. The bank originated 42 PPP loans totaling \$3.2 million to small businesses and small farms within the AA, which reflects favorably upon its responsiveness in meeting the needs of the AA during the COVID-19 pandemic. Additionally, the bank extended four CD loans totaling \$8.9 million to build affordable housing for LMI individuals and families, which is a need in the AA as noted by the community contact. As such, these CD loans reflect favorably upon the bank’s responsiveness in the meeting the needs of the AA.

Table 13

Community Development Activity Assessment Area: Lubbock Metropolitan									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	4	8,854	0	0	0	0	0	0	0
Community Services	0	0	0	0	13	21	13	21	5
Economic Development	0	0	0	0	0	0	0	0	0
Revitalization and Stabilization	42	3,203	0	0	0	0	0	0	0
Total Activity	46	12,057	0	0	13	21	13	21	5

**RANDALL COUNTY METROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE RANDALL COUNTY METROPOLITAN ASSESSMENT AREA

- The bank operates a branch in a middle-income census tract within the AA.
- As of June 30, 2023, the bank had \$9.7 million deposits in the AA representing a market share of 0.3 percent and 2.0 percent of the bank's total deposits.
- The AA is comprised of 33 census tracts: one low-income, four moderate-income, 11 middle-income, and 17 upper-income geographies.
- CD activity conducted by WSB within the AA consisted of \$1.6 million in loans, \$8,000 in investments, and four services.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE RANDALL COUNTY ASSESSMENT AREA

Facts and data reviewed, including detailed demographic information and lending for the limited-scope AAs, can be found in Appendix C.

Table 14 summarizes the conclusions regarding the AA performance are as follows:

Table 14

Assessment Area	Lending Test	Community Development Test
Randall Metropolitan	Consistent	Exceeds

The bank's lending performance in the AA is consistent with the institution's lending performance overall. WSB's CD performance in the area exceeds the CD performance overall; however, it does not change the rating for the institution.

**WELLINGTON NONMETROPOLITAN ASSESSMENT AREA
(Full-Scope Review)**

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

- The Wellington Nonmetropolitan AA consists of the following six contiguous counties: Childress, Collingsworth, Cottle, Hall, Hemphill, and Wheeler. There have been no changes or revisions to the AA since the previous evaluation. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- According to the 2016-2020 US Census Bureau ACS, the AA is comprised of eight census tracts, of which four are designated as moderate-income, two as middle income, and two as upper-income.
- WSB operates six full-service branches in the AA, including three branches in moderate-income census tracts, two in middle-income census tracts, and one branch in an upper-income census tract.
- The majority of both the bank's deposit (58.0 percent) and loan (57.9 percent) volume are originated within the AA.
- Between 2020 and 2023, Collingsworth, Cottle, Childress, and Wheeler counties were classified as underserved by the FFIEC due to being remote and rural counties. Additionally, the FFIEC identified Childress County as distressed due to an elevated poverty level and identified Cottle County as distressed due to population loss in 2021.
- According to the June 30, 2023 FDIC Deposit Market Share Report, WSB held 29.6 percent of deposits in the market, ranking second out of seven FDIC-insured depository institutions in the AA.
- Examiners interviewed a leader of the community who represents an organization that serves small businesses and small farms in the AA. The community contact indicated needs within the AA consisted of affordable housing, small business and small farm loans, as well as significant opportunities for revitalization and stabilization.

Table 15

Population Change			
Assessment Area: Wellington Nonmetropolitan			
Area	2015 Population	2020 Population	Percentage Change
Wellington Nonmetropolitan	24,563	21,893	-10.9
Childress County, TX	7,059	6,664	-5.6
Collingsworth County, TX	3,058	2,652	-13.3
Cottle County, TX	1,510	1,380	-8.6
Hall County, TX	3,203	2,825	-11.8
Hemphill County, TX	4,115	3,382	-17.8
Wheeler County, TX	5,618	4,990	-11.2
NonMSA Texas	3,060,473	3,051,458	-0.3
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>			

- As reflected in Table 15, the AA's population significantly decreased between 2015 and 2020, whereas the state of Texas population grew by 9.8 percent. The population

decrease in the AA, which significantly exceeds the percentage change in NonMSA Texas, can be primarily attributed to the population loss in Hemphill, Collingsworth, Hall, and Wheeler counties during the same period of time.

Table 16

Median Family Income Change			
Assessment Area: Wellington Nonmetropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percentage Change
Wellington Nonmetropolitan	56,234	55,620	-1.1
Childress County, TX	61,980	52,679	-15.0
Collingsworth County, TX	50,179	52,917	5.5
Cottle County, TX	47,527	44,313	-6.8
Hall County, TX	37,225	46,970	26.2
Hemphill County, TX	72,554	93,125	28.4
Wheeler County, TX	62,140	57,292	-7.8
NonMSA Texas	57,030	61,785	8.3
Texas	68,523	76,073	11.0

*Source: 2011 - 2015 U.S. Census Bureau American Community Survey
2016 - 2020 U.S. Census Bureau American Community Survey
Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.*

- As depicted in Table 16, the MFI for the counties of Hall and Hemphill increased approximately 26.2 percent and 28.4 percent, respectively, since 2015. The substantial MFI increase in these counties is attributable to the local ranching community.
- Conversely, Childress and Wheeler counties experienced a decrease of approximately 15.0 and 7.8 percent, respectively, since 2015.
- While the MFI of the AA decreased from 2015 to 2020, the MFI for the state of Texas and the NonMSA portion of the state grew, notably increasing the gap between the income levels of the AA and the rest of the state.
- The community contact stated that the AA is largely comprised of LMI families, which is supported as 13.3 percent of families in the AA live below the poverty level.
-

Table 17

Housing Cost Burden						
Assessment Area: Wellington Nonmetropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Wellington Nonmetropolitan	58.7	20.6	29.1	48.9	11.6	12.4
Childress County, TX	56.1	32.2	24.2	61.7	17.5	16.6
Collingsworth County, TX	72.3	0.0	36.9	44.1	1.9	10.1
Cottle County, TX	41.9	23.1	33.9	41.3	0.0	12.2
Hall County, TX	65.1	8.3	34.1	34.3	10.8	13.0
Hemphill County, TX	49.3	0.0	20.0	57.1	17.6	12.0
Wheeler County, TX	66.2	19.0	32.4	49.5	13.0	9.5
NonMSA Texas	64.3	30.7	35.0	48.0	20.6	16.4
Texas	77.4	42.4	42.4	57.5	30.9	19.2

*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*

- As shown in Table 17, the housing cost burden for low-income renters is a substantially greater than the burden on owners at any other level. According the 2022 FFIEC Census data, the AA's median gross rent is \$738. The community contact noted affordable housing as a need in the AA and that there is a limited volume of rental properties available.
- While the housing cost burden for low-income renters in the AA is high, it is lower than the housing cost burden for average low-income renters in the state of Texas, which indicates rental properties are more affordable in the AA than in other parts of the state. However, the housing stock in the AA is older, with an average housing age of 61 years and a median housing value of \$80,111.

Table 18

Unemployment Rates					
Assessment Area: Wellington Nonmetropolitan					
Area	2018	2019	2020	2021	2022
Wellington Nonmetropolitan	3.0	3.0	4.8	4.7	3.3
Childress County, TX	2.7	2.7	3.7	3.7	2.8
Collingsworth County, TX	3.2	3.1	4.2	4.5	3.5
Cottle County, TX	4.4	4.2	4.9	4.5	2.7
Hall County, TX	4.4	4.2	5.8	5.5	4.2
Hemphill County, TX	2.1	2.6	4.6	4.4	3.3
Wheeler County, TX	3.2	3.0	6.1	6.2	3.9
NonMSA Texas	4.1	3.7	7.3	6.0	4.3
Texas	3.9	3.5	7.7	5.6	3.9

Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics

- As shown in Table 18, the unemployment rates in the AA between 2018 and 2019 are comparable to the state of Texas unemployment rate. In 2020, both the AA and state of Texas unemployment rates increased due to the COVID-19 pandemic. However, except for Wheeler County, the increase in unemployment rate in the AA was not as sharp as that of the state of Texas.
- In 2022, the AA unemployment rate stabilized and almost reached pre-pandemic levels, but it remained slightly below the unemployment rate for the state of Texas and the nonmetropolitan areas within the state.
- Major industries in the AA include agriculture, oil and gas, and accommodation and food services.
- The community contact stated that the farming and ranching industries have been adversely impacted by the significant drought in the AA. The lack of rain has impacted major crops in the AA such as cotton, peanuts, and cattle. Additionally, the drought exacerbated the credit needs of small farms.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WELLINGTON NONMETROPOLITAN ASSESSMENT AREA

The geographic and borrower distribution of lending reflects reasonable penetration throughout the AA. Small farm loans were given greater weight when assessing the bank’s performance in the AA, as they comprised the majority of the bank’s lending in the AA. Overall, lending performance within the AA was given greater weight in determining overall conclusions, as 58.0 percent of the bank’s total loans were in this AA.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. Loans were generally made in close proximity to the bank’s branch, and no identified gaps or lapses in lending were noted. While there are no low-income census tracts within the AA, there are four moderate-income census tracts, which indicates there are reasonable opportunities for lending.

Small Business Lending

The geographic distribution of small business lending is reasonable. WSB’s lending to small businesses in moderate-income geographies, at 44.0 percent, is comparable to the percentage of small businesses located in moderate-income census tracts, at 45.2 percent. Additionally, the bank’s lending to businesses in middle- and upper-income census tracts also closely aligns to the demographic figure, which indicates the bank’s efforts to lend to businesses in all areas of its AA.

Table 19

Distribution of 2022 Small Business Lending by Income Level of Geography					
Assessment Area: Wellington Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	11	44.0	525	34.2	45.2
Middle	6	24.0	137	8.9	23.7
Upper	8	32.0	871	56.8	31.0
Unknown	0	0.0	0	0.0	0.0
Total	25	100.0	1,534	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.

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The bank’s lending to small farms located in moderate-income geographies in the AA, at 35.7 percent, is comparable to the demographic figure, at 39.1 percent. As shown in Table 19, the bank’s lending to small farms in middle- and upper-income census tracts align to the demographic figures, indicating that WSB is lending to small farms in all areas of its AA.

Table 20

Distribution of 2022 Small Farm Lending by Income Level of Geography					
Assessment Area: Wellington Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	20	35.7	1,697	36.3	39.1
Middle	26	46.4	2,250	48.1	34.4
Upper	10	17.9	733	15.7	26.6
Unknown	0	0.0	0	0.0	0.0
Total	56	100.0	4,680	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 and Farms of Different Sizes

The bank’s lending has an excellent distribution among businesses and farms of different revenue sizes. The majority of loans originated by WSB in the AA were extended to businesses and farms with revenues of \$1 million or less.

Small Business Lending

The borrower distribution of small business lending is reasonable. As shown in Table 21, the bank originated 80.0 percent by number of loans in the AA to small businesses. Although the bank’s performance was below the percentage of small businesses in the AA, at 89.3 percent, the majority of small business loans were originated to businesses with revenues of \$1 million or less. Additionally, of the 25 small business loans originated by the bank in the AA, 21 or 84.0 percent of the loans totaled \$100,000 or less. The small dollar loans originated to small businesses reflects favorably on the bank’s performance, as small business typically require loans in smaller dollar amounts. Additionally, WSB partners with a local municipality in AA to extend credit to small businesses to support job creation and retention. The community contact highlighted this activity as particularly responsive to the credit needs of the AA.

Table 21

Distribution of 2022 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Wellington Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	20	80.0	761	49.6	89.3
Over \$1 Million	4	16.0	722	47.1	6.8
Revenue Unknown	1	4.0	50	3.3	3.9
Total	25	100.0	1,534	100.0	100.0
By Loan Size					
\$100,000 or Less	21	84.0	640	41.7	
\$100,001 - \$250,000	4	16.0	894	58.3	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	25	100.0	1,534	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	19	95.0	557	73.2	
\$100,001 - \$250,000	1	5.0	204	26.8	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	20	100.0	761	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Small Farm Lending

The distribution of lending to small farms is excellent. As shown in Table 22, the bank's performance aligns to the demographic figure, at 96.4 percent. WSB's performance demonstrates responsiveness to the credit needs of small farms in the AA. Moreover, 78.6 percent of the bank's small farm loans were made in loan amounts of \$100,000 or less, which demonstrates the bank's commitment to meet the credit needs of small farms, as they typically need loans in smaller dollar amounts. The community contact indicated that small farm loans are especially needed in the AA due to a significant drought that has adversely impacted crops and livestock. This further illustrates WSB's excellent response to the credit needs of small farms in the AA.

Table 22

Distribution of 2022 Small Farm Lending by Revenue Size of Farms Assessment Area: Wellington Nonmetropolitan					
	Bank Loans				Total Farms
	#	%	\$(000)	%	%
By Revenue					
\$1 Million or Less	54	96.4	4,120	88.0	96.4
Over \$1 Million	2	3.6	560	12.0	3.6
Revenue Unknown	0	0.0	0	0.0	0.0
Total	56	100.0	4,680	100.0	100.0
By Loan Size					
\$100,000 or Less	44	78.6	1,158	24.7	
\$100,001 - \$250,000	5	8.9	792	16.9	
\$250,001 - \$500,000	7	12.5	2,730	58.3	
Total	56	100.0	4,680	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	44	81.5	1,158	28.1	
\$100,001 - \$250,000	4	7.4	682	16.6	
\$250,001 - \$500,000	6	11.1	2,280	55.3	
Total	54	100.0	4,120	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.					

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates adequate responsiveness considering the bank's capacity and need and available opportunities. WSB has applied its CD resources strategically to meet the needs of the communities it serves, primarily through qualified loans and investments. Bank employees provided over 1,262 hours in community services to various nonprofit organizations, local chambers of commerce, and school districts within the AA. Additionally, the bank originated 71 PPP loans to small businesses and small farms within the AA, which reflects favorably upon its responsiveness in meeting the needs of AA during the COVID-19 pandemic.

Table 23

Community Development Activity Assessment Area: Wellington Nonmetropolitan									
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	1	20	0	0	88	95	88	95	25
Economic Development	0	0	0	0	3	1	3	1	7
Revitalization and Stabilization	72	1,451	6	1,920	0	0	6	1,920	0
Total Activity	73	1,471	6	1,920	91	96	97	2,016	32

NONMETROPOLITAN ASSESSMENT AREAS (Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NONMETROPOLITAN STATEWIDE ASSESSMENT AREAS

DALHART NONMETROPOLITAN ASSESSMENT AREA

- The bank operates a branch in a middle-income census tract within the AA.
- As of June 30, 2023, the bank had \$65.3 million deposits in the AA, representing a market share of 19.2 percent and 13.8 percent of the bank's total deposits.
- The AA is comprised of three census tracts, of which are all designated as middle-income.
- CD activity conducted by WSB within the AA consisted of \$1.5 million in loans and \$4,200 in investments.

GRANBURY NONMETROPOLITAN ASSESSMENT AREA

- The bank operates two branches within the AA, one in a moderate-income census tract and one in a middle-income census tract.
- As of June 30, 2023, the bank had \$16.7 million deposits in the AA, representing a market share of 0.6 percent and 3.5 percent of the bank's total deposits.
- The AA is comprised of 26 census tracts: one moderate-income, nine middle-income, and 16 upper-income geographies.
- CD activity conducted by WSB within the AA consisted of \$225,000 in loans, \$17,000 in investments, and 11 services.

LAMB COUNTY NONMETROPOLITAN ASSESSMENT AREA

- The bank operates a branch in a middle-income census tract within the AA.
- As of June 30, 2023, the bank had \$45.7 million deposits in the AA, representing a market share of 11.2 percent and 9.7 percent of the bank's total deposits.
- The AA is comprised of five census tracts: one moderate-income and four middle-income geographies.
- CD activity conducted by WSB within the AA consisted of \$483,000 in loans, \$30,000 in investments, and 13 services.

MONTAGUE COUNTY NONMETROPOLITAN ASSESSMENT AREA

- The bank operates a branch in a middle-income census tract within the AA.
- As of June 30, 2023, the bank had \$17.6 million deposits in the AA, representing a market share of 2.7 percent and 3.7 percent of the bank's total deposits.
- The AA is comprised of eight census tracts: one moderate-income, six middle-income, and one upper-income geography.
- CD activity conducted by WSB within the AA consisted of \$126,000 in loans, \$2,000 in investments, and one service.

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

Facts and data reviewed, including detailed demographic information and CRA lending for the limited-scope AAs can be found in Appendix C.

Table 24 summarizes the conclusions regarding WSB’s performance in the nonmetropolitan AAs receiving a limited-scope review.

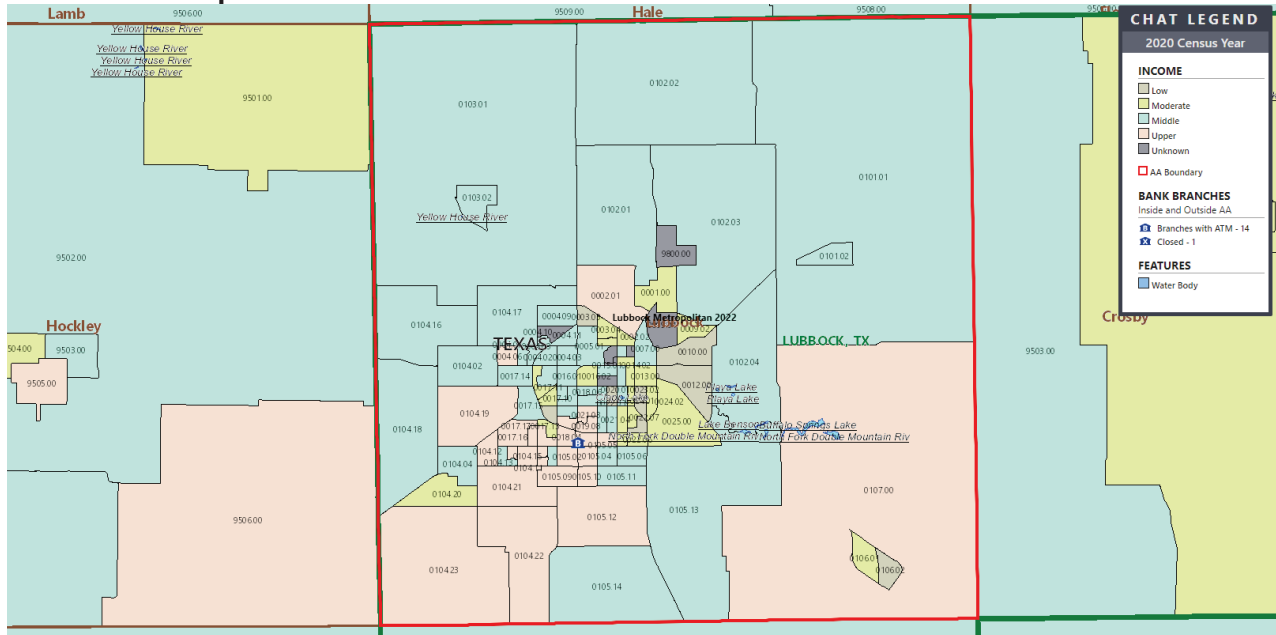
Table 24

Assessment Area	Lending Test	Community Development Test
Dalhart Nonmetropolitan	Consistent	Exceeds
Granbury Nonmetropolitan	Consistent	Consistent
Lamb Nonmetropolitan	Consistent	Consistent
Montague Nonmetropolitan	Consistent	Consistent

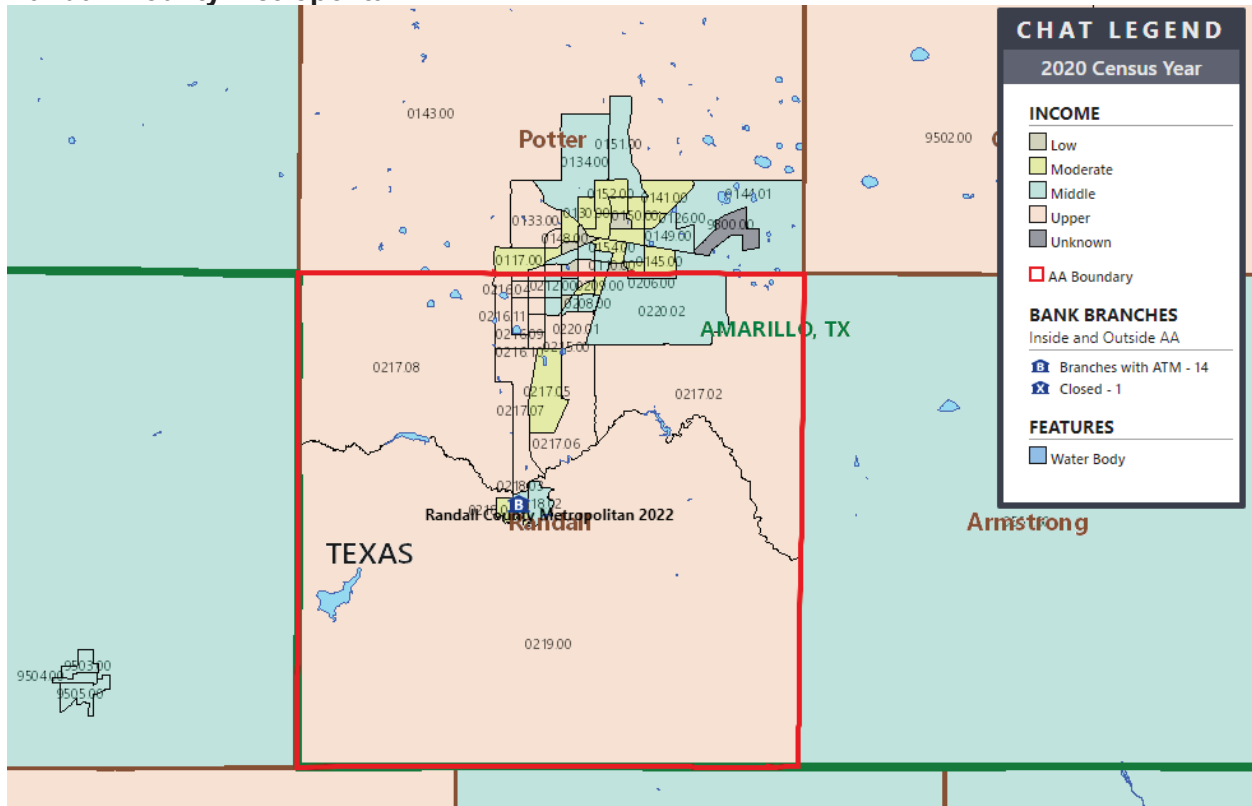
The bank’s performance in the limited-scope AAs areas is consistent with the institution’s performance overall.

APPENDIX A – MAPS OF ASSESSMENT AREAS

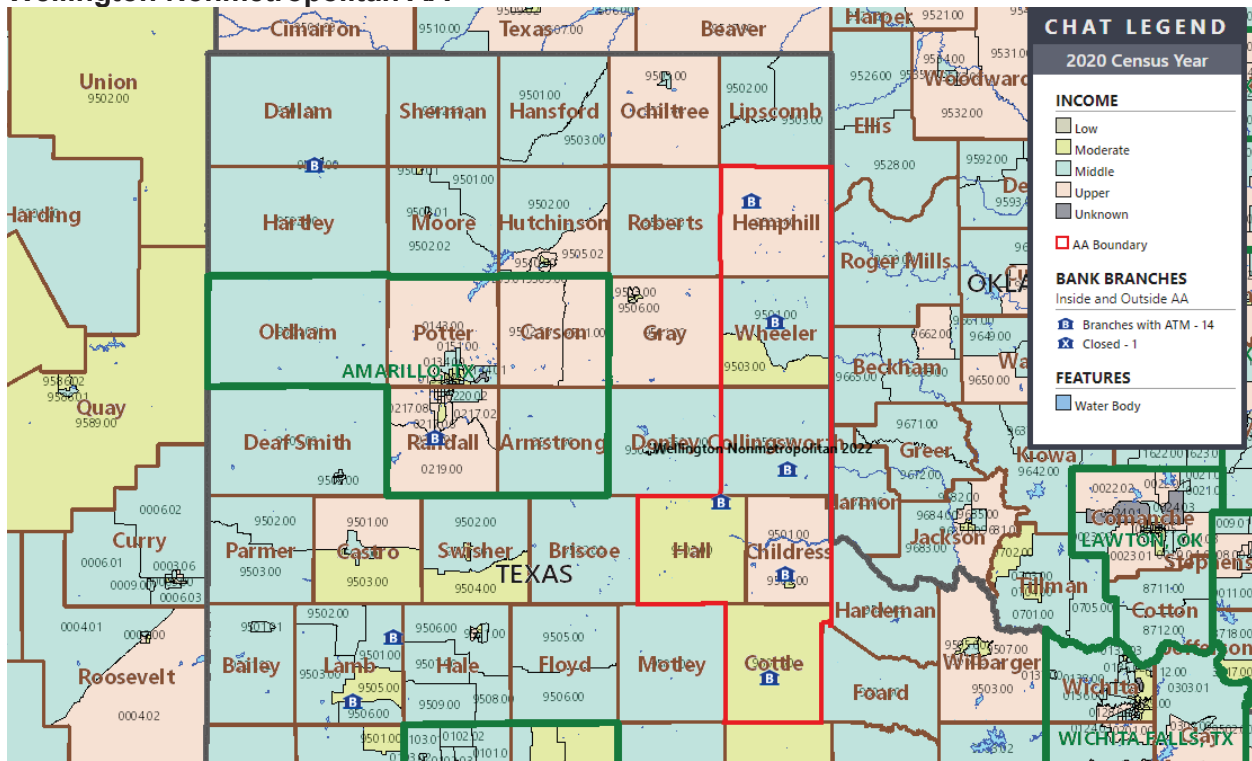
Lubbock Metropolitan AA



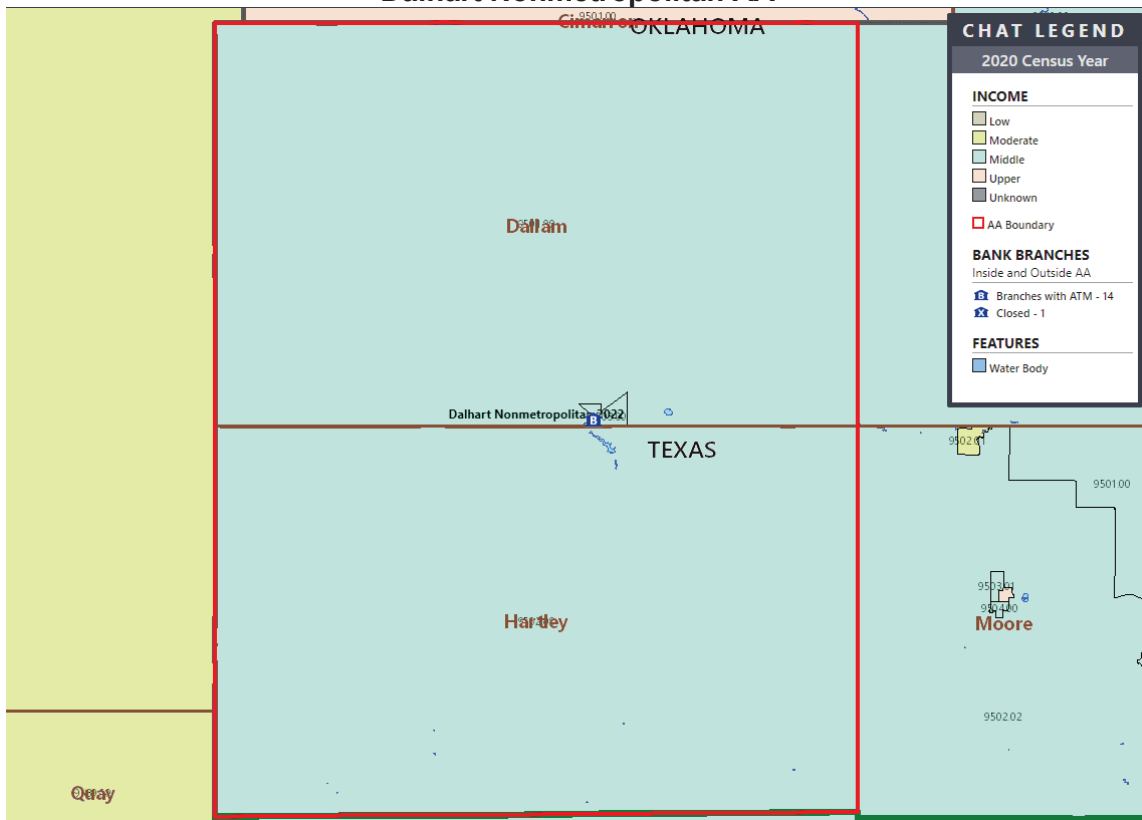
Randall County Metropolitan AA



Wellington Nonmetropolitan AA



Dalhart Nonmetropolitan AA



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2022 Lubbock Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	7.5	4,675	6.7	1,357	29.0	15,915	22.7
Moderate	21	19.8	14,272	20.3	2,749	19.3	11,470	16.3
Middle	44	41.5	28,628	40.8	2,840	9.9	13,655	19.5
Upper	26	24.5	21,541	30.7	684	3.2	29,157	41.5
Unknown	7	6.6	1,081	1.5	226	20.9	0	0.0
Total AA	106	100.0	70,197	100.0	7,856	11.2	70,197	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,709	2,981	4.6	27.8	6,162	57.5	1,566	14.6
Moderate	28,239	10,572	16.3	37.4	14,417	51.1	3,250	11.5
Middle	53,607	27,131	41.9	50.6	21,418	40.0	5,058	9.4
Upper	32,818	23,404	36.1	71.3	7,341	22.4	2,073	6.3
Unknown	3,659	715	1.1	19.5	2,394	65.4	550	15.0
Total AA	129,032	64,803	100.0	50.2	51,732	40.1	12,497	9.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	664	4.1	616	4.1	44	4.8	4	2.3
Moderate	2,798	17.3	2,543	16.8	238	25.8	17	9.8
Middle	6,200	38.3	5,820	38.5	312	33.8	68	39.3
Upper	6,199	38.3	5,821	38.5	296	32.1	82	47.4
Unknown	339	2.1	304	2.0	33	3.6	2	1.2
Total AA	16,200	100.0	15,104	100.0	923	100.0	173	100.0
Percentage of Total Businesses:				93.2			5.7	1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7	1.2	7	1.2	0	0.0	0	0.0
Moderate	51	8.8	51	9.0	0	0.0	0	0.0
Middle	234	40.2	226	40.1	8	44.4	0	0.0
Upper	288	49.5	278	49.3	10	55.6	0	0.0
Unknown	2	0.3	2	0.4	0	0.0	0	0.0
Total AA	582	100.0	564	100.0	18	100.0	0	0.0
Percentage of Total Farms:				96.9			3.1	0.0

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

Table B-2

2021 Lubbock 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	2,681	4.0	935	34.9	14,806	22.1
Moderate	15	22.1	14,154	21.1	3,278	23.2	10,993	16.4

Middle	24	35.3	25,387	37.9	3,028	11.9	13,079	19.5
Upper	22	32.4	24,719	36.9	1,142	4.6	28,063	41.9
Unknown	1	1.5	0	0.0	0	0.0	0	0.0
Total AA	68	100.0	66,941	100.0	8,383	12.5	66,941	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	7,733	1,539	2.5	19.9	4,913	63.5	1,281	16.6
Moderate	26,178	10,029	16.4	38.3	12,949	49.5	3,200	12.2
Middle	45,596	23,334	38.1	51.2	17,870	39.2	4,392	9.6
Upper	40,058	26,262	42.9	65.6	10,644	26.6	3,152	7.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	119,565	61,164	100.0	51.2	46,376	38.8	12,025	10.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	546	3.4	506	3.4	39	4.2	1	0.6
Moderate	2,544	15.8	2,283	15.2	246	26.3	15	9.2
Middle	5,938	36.9	5,541	37.0	345	36.8	52	31.9
Upper	7,042	43.8	6,642	44.3	305	32.6	95	58.3
Unknown	11	0.1	9	0.1	2	0.2	0	0.0
Total AA	16,081	100.0	14,981	100.0	937	100.0	163	100.0
Percentage of Total Businesses:				93.2	5.8		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	5	0.9	5	0.9	0	0.0	0	0.0
Moderate	26	4.5	26	4.7	0	0.0	0	0.0
Middle	199	34.6	192	34.5	7	38.9	0	0.0
Upper	345	60.0	334	60.0	11	61.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	575	100.0	557	100.0	18	100.0	0	0.0
Percentage of Total Farms:				96.9	3.1		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 B-3

2020 Lubbock 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	2,681	4.0	935	34.9	14,806	22.1
Moderate	15	22.1	14,154	21.1	3,278	23.2	10,993	16.4
Middle	24	35.3	25,387	37.9	3,028	11.9	13,079	19.5
Upper	22	32.4	24,719	36.9	1,142	4.6	28,063	41.9
Unknown	1	1.5	0	0.0	0	0.0	0	0.0
Total AA	68	100.0	66,941	100.0	8,383	12.5	66,941	100.0
Housing Type by Tract								

	Housing Units by Tract	Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	7,733	1,539	2.5	19.9	4,913	63.5	1,281	16.6
Moderate	26,178	10,029	16.4	38.3	12,949	49.5	3,200	12.2
Middle	45,596	23,334	38.1	51.2	17,870	39.2	4,392	9.6
Upper	40,058	26,262	42.9	65.6	10,644	26.6	3,152	7.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	119,565	61,164	100.0	51.2	46,376	38.8	12,025	10.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	560	3.5	511	3.4	48	4.8	1	0.6
Moderate	2,589	16.0	2,298	15.3	275	27.3	16	9.9
Middle	5,962	36.8	5,543	36.9	366	36.3	53	32.7
Upper	7,073	43.7	6,664	44.4	317	31.5	92	56.8
Unknown	9	0.1	8	0.1	1	0.1	0	0.0
Total AA	16,193	100.0	15,024	100.0	1,007	100.0	162	100.0
Percentage of Total Businesses:				92.8			6.2	1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4	0.7	4	0.7	0	0.0	0	0.0
Moderate	29	5.0	29	5.2	0	0.0	0	0.0
Middle	205	35.4	199	35.5	6	33.3	0	0.0
Upper	341	58.9	329	58.6	12	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	579	100.0	561	100.0	18	100.0	0	0.0
Percentage of Total Farms:				96.9			3.1	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>								

Table B-4

2022 Wellington 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	1,455	24.3
Moderate	4	50.0	3,257	54.3	497	15.3	1,279	21.3
Middle	2	25.0	1,478	24.7	214	14.5	1,067	17.8
Upper	2	25.0	1,260	21.0	84	6.7	2,194	36.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	5,995	100.0	795	13.3	5,995	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	6,714	2,982	51.4	44.4	1,931	28.8	1,801	26.8
Middle	2,808	1,557	26.9	55.4	514	18.3	737	26.2
Upper	2,280	1,259	21.7	55.2	465	20.4	556	24.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	11,802	5,798	100.0	49.1	2,910	24.7	3,094	26.2
	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	462	45.2	415	45.5	27	39.1	20	50.0
Middle	242	23.7	212	23.2	19	27.5	11	27.5
Upper	317	31.0	285	31.3	23	33.3	9	22.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,021	100.0	912	100.0	69	100.0	40	100.0
Percentage of Total Businesses:				89.3		6.8		3.9
	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	75	39.1	72	38.9	3	42.9	0	0.0
Middle	66	34.4	64	34.6	2	28.6	0	0.0
Upper	51	26.6	49	26.5	2	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	192	100.0	185	100.0	7	100.0	0	0.0
Percentage of Total Farms:				96.4		3.6		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-5

2021 Wellington 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	1,240	19.4
Moderate	1	12.5	820	12.9	186	22.7	1,281	20.1
Middle	5	62.5	4,119	64.6	642	15.6	1,208	18.9
Upper	2	25.0	1,439	22.6	121	8.4	2,649	41.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	6,378	100.0	949	14.9	6,378	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,934	785	12.5	40.6	370	19.1	779	40.3
Middle	7,685	4,147	65.8	54.0	1,925	25.0	1,613	21.0
Upper	2,264	1,368	21.7	60.4	454	20.1	442	19.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	11,883	6,300	100.0	53.0	2,749	23.1	2,834	23.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	110	10.9	92	10.2	8	11.9	10	24.4
Middle	604	59.9	544	60.4	39	58.2	21	51.2
Upper	294	29.2	264	29.3	20	29.9	10	24.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,008	100.0	900	100.0	67	100.0	41	100.0
Percentage of Total Businesses:				89.3		6.6		4.1
	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	37	19.3	35	19.0	2	25.0	0	0.0
Middle	110	57.3	105	57.1	5	62.5	0	0.0
Upper	45	23.4	44	23.9	1	12.5	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	192	100.0	184	100.0	8	100.0	0	0.0
Percentage of Total Farms:				95.8		4.2		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-6

2020 Wellington 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	1,240	19.4
Moderate	1	12.5	820	12.9	186	22.7	1,281	20.1
Middle	5	62.5	4,119	64.6	642	15.6	1,208	18.9
Upper	2	25.0	1,439	22.6	121	8.4	2,649	41.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	6,378	100.0	949	14.9	6,378	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,934	785	12.5	40.6	370	19.1	779	40.3
Middle	7,685	4,147	65.8	54.0	1,925	25.0	1,613	21.0
Upper	2,264	1,368	21.7	60.4	454	20.1	442	19.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	11,883	6,300	100.0	53.0	2,749	23.1	2,834	23.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	117	11.4	100	11.0	8	11.4	9	22.5
Middle	618	60.5	554	60.7	43	61.4	21	52.5
Upper	287	28.1	258	28.3	19	27.1	10	25.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,022	100.0	912	100.0	70	100.0	40	100.0
Percentage of Total Businesses:				89.2		6.8		3.9
	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	37	18.8	35	18.5	2	25.0	0	0.0
Middle	114	57.9	109	57.7	5	62.5	0	0.0
Upper	46	23.4	45	23.8	1	12.5	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	197	100.0	189	100.0	8	100.0	0	0.0
Percentage of Total Farms:				95.9		4.1		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 C – LIMITED-SCOPE REVIEW ASSESSMENT AREAS TABLES

Table C-1

2022 Dalhart 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	415	14.5
Moderate	0	0.0	0	0.0	0	0.0	567	19.8
Middle	3	100.0	2,861	100.0	199	7.0	626	21.9
Upper	0	0.0	0	0.0	0	0.0	1,253	43.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	2,861	100.0	199	7.0	2,861	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	4,860	2,899	100.0	59.7	1,136	23.4	825	17.0
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	4,860	2,899	100.0	59.7	1,136	23.4	825	17.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	577	100.0	519	100.0	48	100.0	10	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	577	100.0	519	100.0	48	100.0	10	100.0
Percentage of Total Businesses:				89.9		8.3		1.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	170	100.0	155	100.0	15	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	170	100.0	155	100.0	15	100.0	0	0.0
Percentage of Total Farms:				91.2		8.8		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 Dalhart 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	374	13.0
Moderate	1	33.3	1,216	42.2	211	17.4	560	19.4
Middle	0	0.0	0	0.0	0	0.0	583	20.2
Upper	2	66.7	1,664	57.8	90	5.4	1,363	47.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	2,880	100.0	301	10.5	2,880	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	2,195	1,057	41.8	48.2	721	32.8	417	19.0
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	2,661	1,472	58.2	55.3	775	29.1	414	15.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	4,856	2,529	100.0	52.1	1,496	30.8	831	17.1
	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	257	45.1	227	44.2	24	53.3	6	54.5
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	313	54.9	287	55.8	21	46.7	5	45.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	570	100.0	514	100.0	45	100.0	11	100.0
Percentage of Total Businesses:				90.2		7.9		1.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	18	10.8	18	11.9	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	148	89.2	133	88.1	15	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	166	100.0	151	100.0	15	100.0	0	0.0
Percentage of Total Farms:				91.0		9.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-3

2020 Dalhart 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	374	13.0
Moderate	1	33.3	1,216	42.2	211	17.4	560	19.4
Middle	0	0.0	0	0.0	0	0.0	583	20.2
Upper	2	66.7	1,664	57.8	90	5.4	1,363	47.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	2,880	100.0	301	10.5	2,880	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	2,195	1,057	41.8	48.2	721	32.8	417	19.0
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	2,661	1,472	58.2	55.3	775	29.1	414	15.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	4,856	2,529	100.0	52.1	1,496	30.8	831	17.1
	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	261	46.1	230	45.2	25	54.3	6	54.5
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	305	53.9	279	54.8	21	45.7	5	45.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	566	100.0	509	100.0	46	100.0	11	100.0
Percentage of Total Businesses:				89.9		8.1		1.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	18	10.8	18	11.8	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	149	89.2	135	88.2	14	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	167	100.0	153	100.0	14	100.0	0	0.0
Percentage of Total Farms:				91.6		8.4		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.								

Table C-4

Distribution of 2022 Small Business Lending by Income Level of Geography					
Assessment Area: Dalhart Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	6	100.0	635	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Total	6	100.0	635	100.0	100.0

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

Table C-5

Distribution of 2022 Small Farm Lending by Income Level of Geography					
Assessment Area: Dalhart Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	3	100.0	880	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	880	100.0	100.0

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

Table C-6

Distribution of 2022 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Dalhart Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	4	66.7	594	93.5	89.9
Over \$1 Million	0	0.0	0	0.0	8.3
Revenue Unknown	2	33.3	41	6.5	1.7
Total	6	100.0	635	100.0	100.0
By Loan Size					
\$100,000 or Less	4	66.7	169	26.6	
\$100,001 - \$250,000	1	16.7	132	20.8	
\$250,001 - \$1 Million	1	16.7	334	52.6	
Total	6	100.0	635	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	50.0	128	21.5	
\$100,001 - \$250,000	1	25.0	132	22.2	
\$250,001 - \$1 Million	1	25.0	334	56.2	
Total	4	100.0	594	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-7

Distribution of 2022 Small Farm Lending by Revenue Size of Farms					
Assessment Area: Dalhart Nonmetropolitan					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	1	33.3	50	5.7	91.2
Over \$1 Million	2	66.7	830	94.3	8.8
Revenue Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	880	100.0	100.0
By Loan Size					
\$100,000 or Less	1	33.3	50	5.7	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	2	66.7	830	94.3	
Total	3	100.0	880	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	100.0	50	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	1	100.0	50	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-8

2022 Grandbury 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	3,216	12.2
Moderate	1	3.8	677	2.6	99	14.6	3,562	13.5
Middle	9	34.6	7,935	30.2	790	10.0	4,879	18.5
Upper	16	61.5	17,692	67.3	809	4.6	14,647	55.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	26	100.0	26,304	100.0	1,698	6.5	26,304	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,234	918	3.3	74.4	169	13.7	147	11.9
Middle	14,152	7,728	27.9	54.6	3,757	26.5	2,667	18.8
Upper	29,687	19,077	68.8	64.3	5,829	19.6	4,781	16.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	45,073	27,723	100.0	61.5	9,755	21.6	7,595	16.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	56	1.1	54	1.1	1	0.4	1	1.5
Middle	1,637	31.2	1,514	30.8	101	37.1	22	32.4
Upper	3,558	67.8	3,343	68.1	170	62.5	45	66.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,251	100.0	4,911	100.0	272	100.0	68	100.0
Percentage of Total Businesses:				93.5		5.2		1.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	113	41.2	104	39.5	9	81.8	0	0.0
Upper	161	58.8	159	60.5	2	18.2	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	274	100.0	263	100.0	11	100.0	0	0.0
Percentage of Total Farms:				96.0		4.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-9

2021 Grandbury 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	3,463	14.9
Moderate	0	0.0	0	0.0	0	0.0	3,571	15.4
Middle	10	55.6	12,459	53.7	1,737	13.9	4,533	19.5
Upper	8	44.4	10,755	46.3	632	5.9	11,647	50.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	18	100.0	23,214	100.0	2,369	10.2	23,214	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	23,977	12,522	50.5	52.2	7,307	30.5	4,148	17.3
Upper	18,624	12,266	49.5	65.9	3,409	18.3	2,949	15.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	42,601	24,788	100.0	58.2	10,716	25.2	7,097	16.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	2,693	51.4	2,506	51.0	153	56.9	34	56.7
Upper	2,545	48.6	2,403	49.0	116	43.1	26	43.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,238	100.0	4,909	100.0	269	100.0	60	100.0
Percentage of Total Businesses:				93.7		5.1		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	165	61.8	152	60.1	13	92.9	0	0.0
Upper	102	38.2	101	39.9	1	7.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	267	100.0	253	100.0	14	100.0	0	0.0
Percentage of Total Farms:				94.8		5.2		0.0

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

Table C-10

2020 Grandbury 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	3,463	14.9
Moderate	0	0.0	0	0.0	0	0.0	3,571	15.4
Middle	10	55.6	12,459	53.7	1,737	13.9	4,533	19.5
Upper	8	44.4	10,755	46.3	632	5.9	11,647	50.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	18	100.0	23,214	100.0	2,369	10.2	23,214	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	23,977	12,522	50.5	52.2	7,307	30.5	4,148	17.3
Upper	18,624	12,266	49.5	65.9	3,409	18.3	2,949	15.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	42,601	24,788	100.0	58.2	10,716	25.2	7,097	16.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	2,709	51.5	2,519	51.1	161	57.7	29	50.0
Upper	2,554	48.5	2,407	48.9	118	42.3	29	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,263	100.0	4,926	100.0	279	100.0	58	100.0
Percentage of Total Businesses:				93.6		5.3		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	169	61.9	158	60.5	11	91.7	0	0.0
Upper	104	38.1	103	39.5	1	8.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	273	100.0	261	100.0	12	100.0	0	0.0
Percentage of Total Farms:				95.6		4.4		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.								

Table C-11

Distribution of 2022 Small Business Lending by Income Level of Geography					
Assessment Area: Grandbury Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	1.1
Middle	3	50.0	1,044	44.1	31.2
Upper	3	50.0	1,322	55.9	67.8
Unknown	0	0.0	0	0.0	0.0
Total	6	100.0	2,367	100.0	100.0

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

Table C-12

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Grandbury Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	1	33.3	200	71.9	41.2
Upper	2	66.7	78	28.1	58.8
Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	278	100.0	100.0

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

Table C-13

Distribution of 2022 Small Business Lending by Revenue Size of Businesses Assessment Area: Grandbury Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	4	66.7	2,226	94.0	93.5
Over \$1 Million	2	33.3	140	5.9	5.2
Revenue Unknown	0	0.0	0	0.0	1.3
Total	6	100.0	2,367	100.0	100.0
By Loan Size					
\$100,000 or Less	2	33.3	140	5.9	
\$100,001 - \$250,000	1	16.7	159	6.7	
\$250,001 - \$1 Million	3	50.0	2,067	87.3	
Total	6	100.0	2,367	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	1	25.0	159	7.1	
\$250,001 - \$1 Million	3	75.0	2,067	92.9	
Total	4	100.0	2,226	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-14

Distribution of 2022 Small Farm Lending by Revenue Size of Farms Assessment Area: Grandbury Nonmetropolitan					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	3	100.0	278	100.0	96.0
Over \$1 Million	0	0.0	0	0.0	4.0
Revenue Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	278	100.0	100.0
By Loan Size					
\$100,000 or Less	2	66.7	78	28.1	
\$100,001 - \$250,000	1	33.3	200	71.9	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	3	100.0	278	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	66.7	78	28.1	
\$100,001 - \$250,000	1	33.3	200	71.9	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	3	100.0	278	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-15

2022 Lamb County 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	778	25.0
Moderate	1	20.0	693	22.3	150	21.6	530	17.0
Middle	4	80.0	2,418	77.7	321	13.3	742	23.9
Upper	0	0.0	0	0.0	0	0.0	1,061	34.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	3,111	100.0	471	15.1	3,111	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,474	719	20.9	48.8	302	20.5	453	30.7
Middle	4,595	2,722	79.1	59.2	963	21.0	910	19.8
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,069	3,441	100.0	56.7	1,265	20.8	1,363	22.5
	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	94	24.5	85	25.1	6	19.4	3	21.4
Middle	289	75.5	253	74.9	25	80.6	11	78.6
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	383	100.0	338	100.0	31	100.0	14	100.0
Percentage of Total Businesses:				88.3		8.1		3.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	26	16.4	24	16.3	2	16.7	0	0.0
Middle	133	83.6	123	83.7	10	83.3	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	159	100.0	147	100.0	12	100.0	0	0.0
Percentage of Total Farms:				92.5		7.5		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 C-16

2021 Lamb County 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	937	27.2
Moderate	1	20.0	836	24.2	225	26.9	555	16.1
Middle	4	80.0	2,612	75.8	431	16.5	737	21.4
Upper	0	0.0	0	0.0	0	0.0	1,219	35.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	3,448	100.0	656	19.0	3,448	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,569	708	20.9	45.1	388	24.7	473	30.1
Middle	4,534	2,687	79.1	59.3	1,082	23.9	765	16.9
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	6,103	3,395	100.0	55.6	1,470	24.1	1,238	20.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	94	25.5	85	26.0	6	21.4	3	23.1
Middle	274	74.5	242	74.0	22	78.6	10	76.9
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	368	100.0	327	100.0	28	100.0	13	100.0
Percentage of Total Businesses:				88.9		7.6		3.5
	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	25	16.4	23	16.3	2	18.2	0	0.0
Middle	127	83.6	118	83.7	9	81.8	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	152	100.0	141	100.0	11	100.0	0	0.0
Percentage of Total Farms:				92.8		7.2		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-17

2020 Lamb County 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	937	27.2
Moderate	1	20.0	836	24.2	225	26.9	555	16.1
Middle	4	80.0	2,612	75.8	431	16.5	737	21.4
Upper	0	0.0	0	0.0	0	0.0	1,219	35.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	3,448	100.0	656	19.0	3,448	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,569	708	20.9	45.1	388	24.7	473	30.1
Middle	4,534	2,687	79.1	59.3	1,082	23.9	765	16.9
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	6,103	3,395	100.0	55.6	1,470	24.1	1,238	20.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	99	26.8	88	27.2	8	24.2	3	23.1
Middle	270	73.2	235	72.8	25	75.8	10	76.9
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	369	100.0	323	100.0	33	100.0	13	100.0
Percentage of Total Businesses:				87.5		8.9		3.5
	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	26	16.5	24	16.4	2	16.7	0	0.0
Middle	132	83.5	122	83.6	10	83.3	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	158	100.0	146	100.0	12	100.0	0	0.0
Percentage of Total Farms:				92.4		7.6		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.								

Table C-18

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Lamb County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	1	16.7	3	3.9	24.5
Middle	5	83.3	74	96.1	75.5
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Total	6	100.0	77	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

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

Table C-19

Distribution of 2022 Small Farm Lending by Income Level of Geography					
Assessment Area: Lamb County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	16.4
Middle	2	100.0	45	100.0	83.6
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	45	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

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

Table C-20

Distribution of 2022 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Lamb County Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	5	83.3	62	80.5	88.3
Over \$1 Million	0	0.0	0	0.0	8.1
Revenue Unknown	1	16.7	15	19.5	3.7
Total	6	100.0	77	100.0	100.0
By Loan Size					
\$100,000 or Less	6	100.0	77	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	6	100.0	77	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	5	100.0	62	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	5	100.0	62	100.0	
<i>Source: 2022 FFIEC Census Data</i>					
<i>2022 Dun & Bradstreet Data</i>					
<i>2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-21

Distribution of 2022 Small Farm Lending by Revenue Size of Farms					
Assessment Area: Lamb County Nonmetropolitan					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	2	100.0	45	100.0	92.5
Over \$1 Million	0	0.0	0	0.0	7.5
Revenue Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	45	100.0	100.0
By Loan Size					
\$100,000 or Less	2	100.0	45	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	2	100.0	45	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	100.0	45	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	2	100.0	45	100.0	
<i>Source: 2022 FFIEC Census Data</i>					
<i>2022 Dun & Bradstreet Data</i>					
<i>2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-22

2022 Montague County 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	1,041	18.1
Moderate	1	12.5	759	13.2	140	18.4	909	15.8
Middle	6	75.0	4,328	75.3	423	9.8	1,170	20.4
Upper	1	12.5	662	11.5	47	7.1	2,629	45.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	5,749	100.0	610	10.6	5,749	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,221	660	10.8	54.1	413	33.8	148	12.1
Middle	7,722	4,614	75.6	59.8	1,342	17.4	1,766	22.9
Upper	1,342	827	13.6	61.6	113	8.4	402	30.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	10,285	6,101	100.0	59.3	1,868	18.2	2,316	22.5
	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	149	16.3	134	15.6	10	25.0	5	35.7
Middle	663	72.6	628	73.1	26	65.0	9	64.3
Upper	101	11.1	97	11.3	4	10.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	913	100.0	859	100.0	40	100.0	14	100.0
Percentage of Total Businesses:				94.1		4.4		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	2	3.0	2	3.0	0	0.0	0	0.0
Middle	55	82.1	55	83.3	0	0.0	0	0.0
Upper	10	14.9	9	13.6	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	67	100.0	66	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.5		1.5		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 C-23

2021 Montague County 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	1,054	19.8
Moderate	1	16.7	692	13.0	174	25.1	836	15.7
Middle	5	83.3	4,622	87.0	425	9.2	1,178	22.2
Upper	0	0.0	0	0.0	0	0.0	2,246	42.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	5,314	100.0	599	11.3	5,314	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,370	683	11.6	49.9	458	33.4	229	16.7
Middle	8,770	5,211	88.4	59.4	1,672	19.1	1,887	21.5
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	10,140	5,894	100.0	58.1	2,130	21.0	2,116	20.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	149	16.4	136	15.9	9	22.0	4	28.6
Middle	759	83.6	717	84.1	32	78.0	10	71.4
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	908	100.0	853	100.0	41	100.0	14	100.0
Percentage of Total Businesses:				93.9		4.5		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	1	1.4	1	1.4	0	0.0	0	0.0
Middle	69	98.6	68	98.6	1	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	70	100.0	69	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		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-24

2020 Montague County 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	1,054	19.8
Moderate	1	16.7	692	13.0	174	25.1	836	15.7
Middle	5	83.3	4,622	87.0	425	9.2	1,178	22.2
Upper	0	0.0	0	0.0	0	0.0	2,246	42.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	5,314	100.0	599	11.3	5,314	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,370	683	11.6	49.9	458	33.4	229	16.7
Middle	8,770	5,211	88.4	59.4	1,672	19.1	1,887	21.5
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	10,140	5,894	100.0	58.1	2,130	21.0	2,116	20.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	151	16.6	137	16.1	10	22.7	4	28.6
Middle	756	83.4	712	83.9	34	77.3	10	71.4
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	907	100.0	849	100.0	44	100.0	14	100.0
Percentage of Total Businesses:				93.6		4.9		1.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	4	5.3	4	5.3	0	0.0	0	0.0
Middle	72	94.7	71	94.7	1	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	76	100.0	75	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.7		1.3		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-25

Distribution of 2022 Small Business Lending by Income Level of Geography					
Assessment Area: Montague County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	16.3
Middle	1	100.0	60	100.0	72.6
Upper	0	0.0	0	0.0	11.1
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	60	100.0	100.0

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

Table C-26

Distribution of 2022 Small Farm Lending by Income Level of Geography					
Assessment Area: Montague County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	3.0
Middle	4	100.0	218	100.0	82.1
Upper	0	0.0	0	0.0	14.9
Unknown	0	0.0	0	0.0	0.0
Total	4	100.0	218	100.0	100.0

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

Table C-27

Distribution of 2022 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Montague County Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	1	100.0	60	100.0	94.1
Over \$1 Million	0	0.0	0	0.0	4.4
Revenue Unknown	0	0.0	0	0.0	1.5
Total	1	100.0	60	100.0	100.0
By Loan Size					
\$100,000 or Less	1	100.0	60	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	1	100.0	60	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	100.0	60	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	1	100.0	60	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-28

Distribution of 2022 Small Farm Lending by Revenue Size of Farms					
Assessment Area: Montague County Nonmetropolitan					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	4	100.0	218	100.0	98.5
Over \$1 Million	0	0.0	0	0.0	1.5
Revenue Unknown	0	0.0	0	0.0	0.0
Total	4	100.0	218	100.0	100.0
By Loan Size					
\$100,000 or Less	3	75.0	18	8.3	
\$100,001 - \$250,000	1	25.0	200	91.7	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	4	100.0	218	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	3	75.0	18	8.3	
\$100,001 - \$250,000	1	25.0	200	91.7	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	4	100.0	218	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-29

2022 Randall County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.0	329	1.0	127	38.6	5,032	14.7
Moderate	4	12.1	3,653	10.7	506	13.9	4,725	13.8
Middle	11	33.3	10,958	32.1	1,038	9.5	6,676	19.6
Upper	17	51.5	19,201	56.2	593	3.1	17,708	51.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	33	100.0	34,141	100.0	2,264	6.6	34,141	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,320	0	0.0	0.0	1,179	89.3	141	10.7
Moderate	5,506	3,003	8.6	54.5	2,050	37.2	453	8.2
Middle	18,308	10,638	30.5	58.1	6,300	34.4	1,370	7.5
Upper	29,923	21,232	60.9	71.0	5,690	19.0	3,001	10.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	55,057	34,873	100.0	63.3	15,219	27.6	4,965	9.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	108	1.9	94	1.8	14	5.4	0	0.0
Moderate	367	6.5	343	6.5	23	8.8	1	1.6
Middle	1,536	27.2	1,455	27.4	70	26.9	11	17.7
Upper	3,628	64.3	3,425	64.4	153	58.8	50	80.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,639	100.0	5,317	100.0	260	100.0	62	100.0
Percentage of Total Businesses:				94.3		4.6		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1	0.4	1	0.5	0	0.0	0	0.0
Moderate	12	5.2	12	5.4	0	0.0	0	0.0
Middle	33	14.3	28	12.6	5	62.5	0	0.0
Upper	184	80.0	181	81.5	3	37.5	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	230	100.0	222	100.0	8	100.0	0	0.0
Percentage of Total Farms:				96.5		3.5		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 C-30

2021 Randall County Metropolitan 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	4,893	14.7
Moderate	2	6.9	1,237	3.7	202	16.3	4,457	13.4
Middle	13	44.8	14,410	43.3	1,586	11.0	6,826	20.5
Upper	14	48.3	17,645	53.0	538	3.0	17,116	51.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	33,292	100.0	2,326	7.0	33,292	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	3,240	766	2.3	23.6	2,070	63.9	404	12.5
Middle	23,840	13,785	41.1	57.8	7,945	33.3	2,110	8.9
Upper	25,908	18,984	56.6	73.3	5,220	20.1	1,704	6.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	52,988	33,535	100.0	63.3	15,235	28.8	4,218	8.0
	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	167	3.0	146	2.8	21	8.1	0	0.0
Middle	2,092	37.4	1,974	37.4	98	38.0	20	36.4
Upper	3,329	59.6	3,155	59.8	139	53.9	35	63.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,588	100.0	5,275	100.0	258	100.0	55	100.0
Percentage of Total Businesses:				94.4		4.6		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1	0.4	1	0.4	0	0.0	0	0.0
Middle	65	27.9	59	26.3	6	75.0	0	0.0
Upper	167	71.7	164	73.2	2	25.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	233	100.0	224	100.0	8	100.0	1	100.0
Percentage of Total Farms:				96.1		3.4		0.4
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-31

2020 Randall County Metropolitan 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	4,893	14.7
Moderate	2	6.9	1,237	3.7	202	16.3	4,457	13.4
Middle	13	44.8	14,410	43.3	1,586	11.0	6,826	20.5
Upper	14	48.3	17,645	53.0	538	3.0	17,116	51.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	33,292	100.0	2,326	7.0	33,292	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	3,240	766	2.3	23.6	2,070	63.9	404	12.5
Middle	23,840	13,785	41.1	57.8	7,945	33.3	2,110	8.9
Upper	25,908	18,984	56.6	73.3	5,220	20.1	1,704	6.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	52,988	33,535	100.0	63.3	15,235	28.8	4,218	8.0
	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	177	3.1	157	3.0	20	7.6	0	0.0
Middle	2,114	37.5	1,987	37.3	107	40.7	20	37.7
Upper	3,345	59.4	3,176	59.7	136	51.7	33	62.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,636	100.0	5,320	100.0	263	100.0	53	100.0
Percentage of Total Businesses:				94.4		4.7		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	1	0.4	1	0.4	0	0.0	0	0.0
Middle	64	27.0	58	25.4	6	75.0	0	0.0
Upper	172	72.6	169	74.1	2	25.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	237	100.0	228	100.0	8	100.0	1	100.0
Percentage of Total Farms:				96.2		3.4		0.4
<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>								

Table C-32

Distribution of 2022 Small Business Lending by Income Level of Geography					
Assessment Area: Randall County Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	1.9
Moderate	1	12.5	13	1.1	6.5
Middle	1	12.5	504	40.7	27.2
Upper	6	75.0	721	58.2	64.3
Unknown	0	0.0	0	0.0	0.0
Total	8	100.0	1,238	100.0	100.0

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

Table C-33

Distribution of 2022 Small Farm Lending by Income Level of Geography					
Assessment Area: Randall County Metropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.4
Moderate	0	0.0	0	0.0	5.2
Middle	0	0.0	0	0.0	14.3
Upper	3	100.0	455	100.0	80.0
Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	455	100.0	100.0

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

Table C-34

Distribution of 2022 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Randall County Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	7	87.5	638	51.5	94.3
Over \$1 Million	1	12.5	600	48.5	4.6
Revenue Unknown	0	0.0	0	0.0	1.1
Total	8	100.0	1,238	100.0	100.0
By Loan Size					
\$100,000 or Less	6	75.0	134	10.8	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	2	25.0	1,104	89.2	
Total	8	100.0	1,238	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	6	85.7	134	21.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	14.3	504	79.0	
Total	7	100.0	638	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-35

Distribution of 2022 Small Farm Lending by Revenue Size of Farms					
Assessment Area: Randall County Metropolitan					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	3	100.0	455	100.0	96.5
Over \$1 Million	0	0.0	0	0.0	3.5
Revenue Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	455	100.0	100.0
By Loan Size					
\$100,000 or Less	2	66.7	95	20.9	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	1	33.3	360	79.1	
Total	3	100.0	455	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	66.7	95	20.9	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	1	33.3	360	79.1	
Total	3	100.0	455	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.					

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.