

PUBLIC DISCLOSURE

October 2, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Peoples Bank
RSSD # 819855
5820 82nd Street
Lubbock, Texas 79424

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

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

This Institution is rated: **Satisfactory**.

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

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

Peoples Bank (Peoples or 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 Test:

- The bank's 14-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 bank's loans are originated inside the AAs.
- The geographic distribution of loans reflects a poor dispersion throughout the AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes.
- Community development (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 bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. Performance was assessed within the bank's seven AAs. The Lubbock, TX Metropolitan Statistical Area (MSA) AA was selected for a full-scope review based upon the volume of lending, number of branches, and percentage of total deposits. Approximately 77.8 percent of the bank's lending activity, 70.8 percent of the total deposits, and half of the bank's branches were evaluated using full-scope procedures. The remaining AAs, noted below, received a limited-scope review.

- Collin County Metropolitan AA
- Baylor County Nonmetropolitan AA
- Castro County Nonmetropolitan AA
- Gaines County Nonmetropolitan AA
- Garza County Nonmetropolitan AA
- Hill County Nonmetropolitan AA

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

- Peoples' 14-quarter average NLTD ratio and the corresponding ratios of four similarly situated institutions.
- The home mortgage loans reported on the bank's 2018, 2019, 2020, 2021 and 2022 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers (LARs);
- A statistically derived sample of 107 small business and 96 small farm loans selected from universes of 225 small business loans and 183 small farm loans originated between July 1, 2022, and June 30, 2023;
- Qualified CD loans, investments, and services as provided by the bank since the previous CRA evaluation, dated August 19, 2019.
- Information provided by two members of the communities within the Lubbock, TX MSA AA to further assess the AA's credit and CD needs as well as the economic conditions.

The bank's response to CRA-related complaints was not evaluated, as neither the bank nor the Federal Reserve Bank of Dallas (Reserve Bank) received any such complaints since the previous evaluation.

DESCRIPTION OF THE INSTITUTION

Peoples Bank, a community bank headquartered in Lubbock, Texas, has the following characteristics:

- The bank is a wholly owned subsidiary of Peoples Bancorp, Inc., a single bank holding company.
- The bank has total assets of \$1.0 billion as of June 30, 2023.
- The bank is an intrastate bank with 12 branches, including its headquarters, in seven AAs within the state of Texas. Each branch consists of a lobby, deposit-taking automatic teller machine (ATM), and drive-through service window.
- Of the bank's seven AAs, four are new since the previous evaluation. In April 2021, the bank acquired First Bank & Trust in Seymour, TX, which added Baylor, Hill, and Collin counties to their AAs. Additionally, in July 2021, the bank converted a loan production office (LPO) located in Seminole, Texas into a full-service branch, adding Gaines County to their AAs.
- As shown in Table 1, the bank's primary business focuses are commercial and agricultural lending. It is noteworthy that Peoples originates a significant volume of HMDA mortgage loans; however, they are not represented in its loan portfolio as the majority as sold on the secondary market.

Table 1

Composition of Loan Portfolio as of June 30, 2023		
Loan Type	\$(000)	%
Consumer	15,831	2.5
Commercial	351,138	56.5
Residential Real Estate	72,841	11.7
Agricultural	179,297	28.8
Other	2,857	0.5
Gross Loans	621,964	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The Reserve Bank rated Peoples' CRA performance as Satisfactory at its August 19, 2019 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 Lubbock, TX MSA AA (full-scope review). The evaluation also includes a brief discussion of the bank’s performance in the AAs receiving a limited-scope review: Collin County Metropolitan, Baylor County Nonmetropolitan, Castro County Nonmetropolitan, Gaines County Nonmetropolitan, Garza County Nonmetropolitan, and Hill County Nonmetropolitan.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs. In addition, the bank’s average NLTD ratio is compared 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 14-quarter average NLTD ratio of 64.8 percent is reasonable. Peoples’ NLTD is comparable to those similarly situated banks shown in Table 2, which range from 18.2 percent to 83.2 percent. Though the bank’s primary operations are within the Lubbock, TX MSA, Peoples operates significantly in rural areas with unique credit needs and a limited number of financial institutions, making true comparison within these geographies difficult.

Table 2

Comparative Net Loan to Deposit Ratios March 31, 2020– June 30, 2023			
Institution	Location	Asset Size \$(000)	14-Quarter Average NLTD Ratio (%)
Peoples Bank	Lubbock, Texas	1,018,252	64.8
Similarly Situated Institutions	Buffalo, Texas	1,210,222	20.5
	Big Spring, TX	564,213	18.2
	Wellington, Texas	562,371	64.5
	Lubbock, Texas	1,277,171	83.2

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 the bank operates.

¹ The NLTD ratio and percentage of loans and other lending-related activity in the AA only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to the AA.

Table 3

Lending Inside and Outside of the Assessment Areas All Reviewed Loans*								
Loan Type	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase	1,015	82.0	224,814	80.6	223	18.0	53,985	19.4
Home Refinance	413	82.3	89,995	81.0	89	17.7	21,148	19.0
Home Improvement	19	79.2	1,882	83.2	5	20.8	379	16.8
Multi-Family	7	77.8	9,681	95.6	2	22.2	450	4.4
Other Purpose/NA	24	80.0	3,286	73.3	6	20.0	1,197	26.7
Total HMDA	1,478	82.0	329,658	81.0	325	18.0	77,159	19.0
Total Small Business	77	72.0	7,836	77.1	30	28.0	2,326	22.9
Total Small Farm	73	76.0	10,204	73.8	23	24.0	3,628	26.2
Total Loans	1,628	81.2	347,698	80.7	378	18.8	83,113	19.3

* Reviewed loans include HMDA lending between January 1, 2018 and December 31, 2022, and small business and small farm lending between July 1, 2022 and June 30, 2023.

Of note, Table 3 reflects five years of HMDA lending but only 12 months of small business and small farm lending. As a result, the volume of lending reflected in the table does not reflect the weighting given to each product under other performance criteria. While conclusions with respect to lending performance were evaluated for each year included in the review period, only 2021 and 2022 lending tables are reflected in the body of this report. The bank’s 2018, 2019 and 2020 HMDA lending data can be found in Appendices C and D.

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 HMDA, small business, and small farm lending within its AAs by income level of census tract with consideration given to the dispersion of loans throughout the AAs. The bank’s overall geographic distribution of loans reflects poor 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 Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses and farms of different revenue sizes. The bank’s lending has an overall reasonable distribution among individuals of different income levels and businesses and farms of different sizes. 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 the bank’s responsiveness to the needs of its AAs through CD loans, investments, and services, considering the bank’s capacity and the need and availability of such opportunities in the bank’s AAs. Peoples’ overall CD performance demonstrates adequate responsiveness. This performance is almost entirely based upon the bank’s activity in the

Lubbock, TX MSA AA. Peoples' lack of meaningful CD activity in the remaining six AAs reflects unfavorably on the bank's responsiveness to the CD needs of its AAs even though the newness of the AAs was considered. This highlights the bank's need to seek new opportunities for engaging in CD activities in these areas.

Although Peoples' number of qualified CD activities decreased when compared to the previous evaluation, the total dollar amount increased. The majority of activities supported economic development through the financing of businesses and farms that met certain size requirement. The bank also engaged in several qualified CD activities, such as bonds for financing state water projects, benefitting a broader statewide or regional area that encompasses Peoples' 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	0	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	20	17	20	17	29
Economic Development	15	5,153	0	0	1	1	1	1	0
Revitalization and Stabilization	2	3,065	3	3,250	0	0	3	3,250	1
Totals	17	8,218	3	3,250	21	18	24	3,268	30

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, TX METROPOLITAN STATISTICAL AREA ASSESSMENT AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE LUBBOCK, TX MSA ASSESSMENT AREA

- The Lubbock, TX MSA AA consists of the entirety of the Lubbock, TX MSA and encompasses Crosby, Lubbock, and Lynn counties. The AA has remained unchanged since the prior evaluation. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- According to the 2020 FFIEC Census Data, the AA is comprised of 112 census tracts: eight low-income, 24 moderate-income, 47 middle-income, 26 upper-income, and seven unknown-income census tracts.
- Peoples operates six branches within this AA, which is 50 percent of the bank’s total branches. One branch is located within a moderate-income census tract, three in middle-income tracts, and two in upper-income tracts.
- As of the June 30, 2023, FDIC Market Share Report, the bank had a 5.6 percent market share, raking 7th out of 27 FDIC-insured depository institutions operating in the AA.
- In 2022, the bank ranked 14th out of 417 HMDA reporters in the AA, with 210 HMDA originations and purchases.
- Interviews were conducted with community contacts at two organizations serving the AA. The contacts noted that the AA is in need of affordable housing opportunities as well as lending and training services targeted toward small businesses and start-ups.

Table 5

Population Change Assessment Area: Lubbock, TX MSA			
Area	2015 Population	2020 Population	Percent Change
Lubbock, TX MSA	302,553	321,368	6.2
Crosby County	6,007	5,133	-14.5
Lubbock County	290,782	310,639	6.8
Lynn County	5,764	5,596	-2.9
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 depicted in Table 5, the MSA population grew between 2015 and 2020, though at a rate below that of the statewide population, indicating that other population centers in the state grew much faster over the same period.
- Lubbock County, which represents 96.6 percent of the AA population, grew during the review period. According to a community contact, the population growth is primarily attributed to expansion of employment opportunities through local universities and the regional healthcare system.
- Lynn and Crosby counties experienced notable declines in population, which is attributed to residents drifting toward the less rural portions of the region in search of greater employment opportunities.

Table 6

Median Family Income Change			
Assessment Area: Lubbock, TX MSA			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Lubbock, TX MSA	63,275	70,036	10.7
Crosby County	44,561	55,375	24.3
Lubbock County	63,991	70,545	10.2
Lynn County	51,013	59,926	17.5
Texas	68,523	76,073	11.0
<i>Source: 2011 – 2015 U.S. Census Bureau American Community Survey 2016 – 2020 U.S. Census Bureau American Community Survey Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- As shown in Table 6, the median family income (MFI) reported in the MSA grew at a similar rate to the MFI of the state of Texas. Despite the growth experienced, the AA’s MFI remains below that of the MFI for the state of Texas.
- According to the FFIEC Census data, 11.4 percent of families in the AA live below the poverty level, slightly above the percentage of families below the poverty level across the state of Texas, at 10.9 percent.

Table 7

Housing Cost Burden						
Assessment Area: Lubbock, TX MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Lubbock, TX MSA	78.9	42.9	48.2	55.3	29.1	16.7
Crosby County	48.5	0.0*	31.7	36.0	11.5	14.0
Lubbock County	79.9	43.5	48.6	56.7	29.9	16.7
Lynn County	42.1	20.0	28.3	45.2	22.0	15.9
Texas	77.4	42.4	42.4	57.5	30.9	19.2
<i>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 * Of the 140 renting households classified as moderate-income, none were classified as cost burdened by HUD.</i>						

- As depicted in Table 7, housing cost burden within the AA for low-income renters is substantially higher than for low-income homeowners. This indicates that it is more economical for low-income families to purchase a home than to rent, though it is often difficult for low-income borrowers to qualify for a mortgage loan or afford the required down payment.
- Of the 134,602 total housing units in the AA, 50.4 percent were classified as owner-occupied. However, only 4.4 percent of owner-occupied units were located in low-income census tracts, and 18.2 percent were in moderate-income tracts.
- A community contact noted that the need for affordable housing has become more pronounced every year as the region’s population grows.

Table 8

Unemployment Rates					
Assessment Area: Lubbock, TX MSA					
Area	2018	2019	2020	2021	2022
Lubbock, TX MSA	3.1	2.9	5.7	4.6	3.4
Crosby County	4.7	4.0	5.4	5.6	4.1
Lubbock County	3.1	2.8	5.8	4.6	3.4
Lynn County	3.3	3.0	5.5	4.3	3.5
Texas	3.9	3.5	7.7	5.6	3.9
<i>Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics</i>					

- As shown in Table 8, the unemployment rates for the AA between 2018 and 2022 compared favorably to the statewide unemployment rate. Lubbock County, which contains the vast majority of AA workers, reported unemployment rates well below that of the state.
- Unemployment peaked in the AA and the state in 2020, which is attributable to the COVID-19 pandemic. During this spike, the unemployment rate in the AA remained two points below the statewide rate.
- According to the Bureau of Labor Statistics, the AA economy’s largest industries, by number of employees, include retail trade, health care and social assistance services, and construction.
- Major employers include Texas Tech University, Convergys, PlainsCapital Bank, Purina Mills, Suddenlink Communications, Tyco Fire Protection Products, and X-Fab.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LUBBOCK, TX MSA ASSESSMENT AREA

Overall, the distribution of loans reflects reasonable penetration throughout the AA. The geographic distribution of lending is poor, while the distribution of lending among individuals of different income levels and businesses and farms of different revenue sizes is adequate. No material gaps were identified in the distribution of the bank’s lending.

During the review period, the bank did not originate sufficient volumes of home improvement, multifamily, other purpose lines of credit, other purpose closed-end, or purpose not applicable loans for a meaningful analysis to be conducted. Peoples made a larger number of HMDA-reportable mortgage originations during the review period than small business or small farm originations; however, as commercial lending is a strategic focus of the bank and makes up the majority of the bank’s portfolio by dollar volume, HMDA and small business lending performance were generally given similar weight in assessing the bank’s overall lending performance.

Geographic Distribution of Loans

The bank’s distribution of loans among census tracts of different income levels dispersion throughout the AA is poor. The distribution of lending in middle- and upper-income geographies did not affect conclusions about the bank’s performance in LMI geographies.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA loans reflects poor penetration throughout the AA. Home purchase loans make up the majority of the bank's HMDA lending activity during the review period; therefore, this product was given more weight.

Low-income census tracts contain the smallest percentage of owner-occupied units in the AA, which is an indicator of lower demand for mortgage loans in these geographies. The bank's home mortgage lending performance among these tracts is comparable to that of aggregate HMDA lenders, though below the demographic figure.

Among moderate-income census tracts, the bank's home mortgage lending performance was below the level of aggregate lending data in both years. Though the margin by which the bank was outperformed by aggregate HMDA lenders was twice as large in 2022 as in 2021. While the percentage of home mortgage loans originated by the bank in moderate-income census tracts grew slightly from 2021 to 2022, the bank's performance did not mirror aggregate lending data, which is an indicator of demand for these loan products.

Home Purchase Lending

The geographic distribution of the bank's home purchase loans among LMI census tracts is poor. As noted previously, the AA contains only eight low-income census tracts that account for less than 5 percent of owner-occupied housing units in the AA. This indicates a lower level of opportunity to provide mortgage loans in these areas. The bank's 2021 and 2022 home purchase lending in low-income census tracts was comparable to the performance of aggregate HMDA lenders, but both the bank and aggregate performance were well below the demographic figure.

Moderate-income census tracts include more than three times as many owner-occupied units as low-income census tracts, indicating notably greater opportunities to lend in these geographies. While the bank originated a greater volume of home purchase loans among moderate-income census tracts, its performance was below the performance of aggregate lenders in 2021 and 2022. Neither the bank nor aggregate lenders performed at a level comparable to the demographic figure.

In LMI census tracts, the bank performed better compared to aggregate lenders in 2021 than in 2022. While the home purchase lending performance of aggregate lenders among LMI census tracts increased in 2022, the bank's home purchase lending performance slightly declined. This reflects unfavorably on the bank's responsiveness to the AA credit needs.

Home Refinance Lending

The geographic distribution of the bank's home refinance loans among LMI census tracts is reasonable. As interest rates began to rise from their historic lows in 2021, the bank's home refinance lending volume declined substantially in 2022. As a result of originating fewer loans, the percentages of originations in each category of geography was more drastically impacted by a single origination. Among low-income census tracts, the bank originated a single home refinance loan in each year; however, due to the fluctuation in total volume, the bank's performance in 2021 was below that of aggregate HMDA lending data, while in 2022 the bank's performance was well above the aggregate. Similarly, while the bank originated half as many home refinance loans in moderate-income census tracts in 2022 as it had in 2021, the percentage

of 2022 home refinance loans among moderate-income census tracts was almost double that of 2021.

Despite the slightly skewed data as a result of the substantial disparity in origination volume, the percentage of the bank's home refinance loans originated among LMI census tracts grew by a margin similar to that of aggregate lending between 2021 and 2022. Neither the bank nor aggregate data was comparable to the demographic figure in either year.

Table 9 (1 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography														
Assessment Area: Lubbock, TX MSA														
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %	
	2021						2022							
	Bank		Agg		Bank		Agg		Bank		Agg			
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%		
Home Purchase Loans														
Low	3	1.5	1.3	373	0.8	0.8	1	0.6	2.0	50	0.1	0.9	4.4	
Moderate	17	8.3	10.5	2,976	6.1	6.9	13	8.4	11.8	1,505	3.5	7.5	18.2	
Middle	78	38.2	46.9	18,357	37.7	44.2	72	46.5	43.7	19,850	45.9	40.6	41.9	
Upper	106	52.0	41.2	27,011	55.4	48.0	69	44.5	41.5	21,851	50.5	50.2	34.5	
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	1.0	0	0.0	0.8	1.1	
Total	204	100.0	100.0	48,717	100.0	100.0	155	100.0	100.0	43,256	100.0	100.0	100.0	
Refinance Loans														
Low	1	0.7	1.3	68	0.2	0.7	1	2.6	1.6	104	1.1	0.8	4.4	
Moderate	8	5.7	7.3	1,364	4.3	5.4	4	10.3	14.0	630	6.9	8.8	18.2	
Middle	49	35.0	37.8	10,440	32.6	36.8	21	53.8	43.8	4,489	49.5	42.5	41.9	
Upper	82	58.6	53.6	20,160	62.9	57.0	12	30.8	39.0	3,666	40.4	46.6	34.5	
Unknown	0	0.0	0.0	0	0.0	0.0	1	2.6	1.6	176	1.9	1.4	1.1	
Total	140	100.0	100.0	32,032	100.0	100.0	39	100.0	100.0	9,065	100.0	100.0	100.0	
Home Improvement Loans														
Low	0	0.0	5.8	0	0.0	5.9	0	0.0	2.4	0	0.0	0.7	4.4	
Moderate	0	0.0	9.3	0	0.0	5.1	1	14.3	14.4	47	6.2	9.6	18.2	
Middle	1	50.0	34.9	70	53.8	27.5	4	57.1	41.6	250	33.0	41.7	41.9	
Upper	1	50.0	50.0	60	46.2	61.5	2	28.6	39.2	461	60.8	46.8	34.5	
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.4	0	0.0	1.2	1.1	
Total	2	100.0	100.0	130	100.0	100.0	7	100.0	100.0	758	100.0	100.0	100.0	
Multifamily Loans													Multi- family Units %	
Low	0	0.0	13.3	0	0.0	34.3	0	0.0	10.4	0	0.0	7.1		14.9
Moderate	0	0.0	36.1	0	0.0	20.3	0	0.0	43.4	0	0.0	8.0		25.0
Middle	1	50.0	33.7	520	34.2	36.8	0	0.0	23.6	0	0.0	63.6		40.0
Upper	1	50.0	16.9	1,000	65.8	8.6	1	100.0	18.9	630	100.0	19.6		15.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	3.8	0	0.0	1.7		4.4
Total	2	100.0	100.0	1,520	100.0	100.0	1	100.0	100.0	630	100.0	100.0		100.0
Total Home Mortgage Loans													Owner Occupied Units %	
Low	4	1.1	1.4	441	0.5	3.1	2	1.0	2.7	154	0.3	2.4		4.4
Moderate	27	7.6	9.6	4,660	5.6	7.3	18	8.6	13.0	2,182	4.0	8.0		18.2
Middle	133	37.4	43.5	29,854	35.6	41.3	99	47.1	43.1	24,809	45.3	45.4		41.9
Upper	192	53.9	45.4	48,910	58.3	48.3	90	42.9	40.1	27,466	50.1	43.2		34.5
Unknown	0	0.0	0.1	0	0.0	0.1	1	0.5	1.2	176	0.3	1.1		1.1
Total	356	100.0	100.0	83,865	100.0	100.0	210	100.0	100.0	54,787	100.0	100.0		100.0

Source: 2020 FFIEC Census Data

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

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

Table 9 (2 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Lubbock, TX MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	4.4
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	12.5	0	0.0	7.4	18.2
Middle	0	0.0	14.3	0	0.0	24.0	0	0.0	34.7	0	0.0	31.3	41.9
Upper	0	0.0	85.7	0	0.0	76.0	0	0.0	52.8	0	0.0	61.3	34.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	1.3	0	0.0	1.1	4.4
Moderate	2	25.0	12.9	320	21.8	4.9	0	0.0	11.7	0	0.0	6.0	18.2
Middle	4	50.0	30.6	467	31.9	43.2	2	25.0	31.2	220	20.4	21.0	41.9
Upper	2	25.0	56.5	679	46.3	51.9	6	75.0	54.5	858	79.6	70.5	34.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	1.3	0	0.0	1.4	1.1
Total	8	100.0	100.0	1,466	100.0	100.0	8	100.0	100.0	1,078	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.5	0	0.0	0.5	0	0.0	27.4	0	0.0	26.6	4.4
Moderate	0	0.0	21.4	0	0.0	15.3	0	0.0	28.6	0	0.0	27.2	18.2
Middle	0	0.0	47.8	0	0.0	46.4	0	0.0	33.8	0	0.0	33.7	41.9
Upper	0	0.0	30.3	0	0.0	37.9	0	0.0	7.9	0	0.0	10.1	34.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.3	0	0.0	2.3	1.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

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

Small Business Lending

The geographic distribution of small business lending is poor. None of the small business loans reviewed for this evaluation were originated to businesses located in low-income census tracts. While the AA contains only eight low-income geographies, and these tracts contain a small portion of the total business in the AA, opportunities exist for the bank to lend in these tracts. In moderate-income census tracts, the bank originated only one of the sampled small business loans, despite these tracts containing a material portion of the total businesses in the AA. Although the lending performance of aggregate CRA reporting institutions is not appropriate for direct comparison, as the bank is not a CRA data reporter, it is noteworthy that aggregate lenders originated small business loans at a level comparable to the demographic figure. This indicates that the bank's low performance is not fully attributable to lack of demand or opportunity in moderate-income census tracts.

Table 10

Distribution of Small Business Lending By Income Level of Geography					
Assessment Area: Lubbock, TX MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	4.0
Moderate	1	2.2	59	1.4	17.9
Middle	26	57.8	3,207	76.0	38.5
Upper	17	37.8	902	21.4	37.5
Unknown	1	2.2	50	1.2	2.1
Total	45	100.0	4,218	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.

Small Farm Lending

The geographic distribution of small farm lending is reasonable. During the review period, the bank did not originate any small farm loans in low-income census tracts. Only seven farms (1.0 percent of total farms in the AA) are located in these tracts, which supports the assertion of low demand for small farm loans among these geographies. Moderate-income census tracts contained a significantly greater portion of AA farms, at 13.7 percent. The bank’s small farm lending performance in moderate-income census tracts exceeds the demographic figure, representing the bank’s responsiveness to the credit needs of farms in these tracts.

Table 11

Distribution of Small Farm Lending By Income Level of Geography					
Assessment Area: Lubbock, TX MSA					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	1.0
Moderate	6	15.8	930	16.9	13.7
Middle	20	52.6	3,366	61.3	44.9
Upper	12	31.6	1,193	21.7	40.2
Unknown	0	0.0	0	0.0	0.3
Total	38	100.0	5,488	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 Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank’s lending has a reasonable distribution among individuals of different income levels and businesses and farms of different revenue sizes. The distribution of the banks’ lending to middle-

and upper-income borrowers did not affect conclusions about the bank's lending performance to LMI borrowers.

Residential Real Estate (HMDA) Lending

The distribution of the bank's home mortgage lending among LMI borrowers is reasonable. The bank's total volume of home mortgage originations in 2022 decreased by 145 loans given the rising interest rate environment. In 2021, the percentage of home mortgage loans originated by the bank to low-income borrowers was above the aggregate lending level. The bank's performance among low-income borrowers declined in 2022, falling below aggregate performance. Low-income families make up almost one quarter of all AA families, a figure that was far above the performance level of the bank and aggregate lenders.

The bank's home mortgage lending performance among moderate-income borrowers was below the level of aggregate lending in 2021 and 2022. However, the percentage of the bank's 2022 home mortgage loans originated to moderate-income borrowers grew from its 2021 performance, during which period aggregate lending to moderate-income borrowers fell. While the bank's lending did not reach the level of the demographic figure, it was closer to aggregate lending data. This growth reflects favorably on the bank's efforts to adjust to the credit needs of moderate-income borrowers.

Table 12 (1 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lubbock, TX MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	10	4.9	3.2	1,199	2.5	1.8	4	2.6	3.6	620	1.4	2.0	23.0
Moderate	16	7.8	13.4	2,297	4.7	10.2	16	10.3	11.7	2,428	5.6	8.8	16.4
Middle	37	18.1	16.3	7,716	15.8	15.1	27	17.4	17.3	6,316	14.6	15.8	19.4
Upper	114	55.9	36.9	31,905	65.5	45.6	85	54.8	39.1	27,268	63.0	47.9	41.1
Unknown	27	13.2	30.2	5,600	11.5	27.4	23	14.8	28.4	6,624	15.3	25.6	0.0
Total	204	100.0	100.0	48,717	100.0	100.0	155	100.0	100.0	43,256	100.0	100.0	100.0
Refinance Loans													
Low	4	2.9	2.9	263	0.8	1.4	0	0.0	5.9	0	0.0	2.9	23.0
Moderate	14	10.0	10.2	1,924	6.0	6.2	2	5.1	13.6	394	4.3	8.5	16.4
Middle	19	13.6	15.4	2,792	8.7	11.6	4	10.3	17.9	444	4.9	14.1	19.4
Upper	97	69.3	40.1	25,713	80.3	48.1	23	59.0	34.8	6,748	74.4	47.7	41.1
Unknown	6	4.3	31.4	1,340	4.2	32.6	10	25.6	27.9	1,479	16.3	26.8	0.0
Total	140	100.0	100.0	32,032	100.0	100.0	39	100.0	100.0	9,065	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	7.0	0	0.0	2.2	0	0.0	8.0	0	0.0	4.9	23.0
Moderate	0	0.0	7.0	0	0.0	2.5	0	0.0	5.6	0	0.0	1.7	16.4
Middle	0	0.0	9.3	0	0.0	8.8	0	0.0	19.2	0	0.0	14.3	19.4
Upper	2	100.0	60.5	130	100.0	70.6	6	85.7	55.2	711	93.8	60.2	41.1
Unknown	0	0.0	16.3	0	0.0	16.0	1	14.3	12.0	47	6.2	18.8	0.0
Total	2	100.0	100.0	130	100.0	100.0	7	100.0	100.0	758	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	14	4.0	3.1	1,462	1.8	1.7	4	1.9	4.1	620	1.1	2.2	23.0
Moderate	30	8.5	12.0	4,221	5.1	8.7	19	9.1	11.7	2,932	5.4	8.6	16.4
Middle	56	15.8	15.8	10,508	12.8	13.8	32	15.3	17.0	6,870	12.7	15.3	19.4
Upper	215	60.7	37.7	58,427	71.0	46.4	120	57.4	37.6	35,585	65.7	47.6	41.1
Unknown	39	11.0	31.4	7,727	9.4	29.5	34	16.3	29.6	8,150	15.0	26.3	0.0
Total	354	100.0	100.0	82,345	100.0	100.0	209	100.0	100.0	54,157	100.0	100.0	100.0
Source: 2020 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table 12 (2 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lubbock, TX MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	14.3	0	0.0	8.0	0	0.0	15.3	0	0.0	7.2	23.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	18.1	0	0.0	17.3	16.4
Middle	0	0.0	14.3	0	0.0	13.8	0	0.0	20.8	0	0.0	17.2	19.4
Upper	0	0.0	57.1	0	0.0	69.2	0	0.0	36.1	0	0.0	49.6	41.1
Unknown	0	0.0	14.3	0	0.0	9.1	0	0.0	9.7	0	0.0	8.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	3.2	0	0.0	1.8	0	0.0	7.8	0	0.0	3.7	23.0
Moderate	0	0.0	19.4	0	0.0	10.0	1	12.5	11.7	110	10.2	7.4	16.4
Middle	0	0.0	27.4	0	0.0	14.4	1	12.5	14.3	110	10.2	15.3	19.4
Upper	2	25.0	41.9	679	46.3	67.0	6	75.0	57.1	858	79.6	67.5	41.1
Unknown	6	75.0	8.1	787	53.7	6.7	0	0.0	9.1	0	0.0	6.1	0.0
Total	8	100.0	100.0	1,466	100.0	100.0	8	100.0	100.0	1,078	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.5	0	0.0	0.4	0	0.0	0.8	0	0.0	0.3	23.0
Moderate	0	0.0	1.0	0	0.0	1.0	0	0.0	0.4	0	0.0	0.6	16.4
Middle	0	0.0	0.5	0	0.0	0.5	0	0.0	0.4	0	0.0	0.5	19.4
Upper	0	0.0	0.5	0	0.0	1.1	0	0.0	0.8	0	0.0	1.2	41.1
Unknown	0	0.0	97.5	0	0.0	97.0	0	0.0	97.7	0	0.0	97.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

The borrower distribution of small business lending is reasonable. During the review period, more than 90 percent of businesses in the AA reported annual revenues of \$1 million or less. The distribution of the bank’s small business lending was well below this very high demographic figure. As the bank is not a reporter of CRA small business loan data, aggregate CRA lending data may not be used for comparison; however, the data is useful as an indicator of demand, especially when the available demographic data does not provide for meaningful comparison. In 2022, aggregate lenders reported less than 50 percent of small business loans originated to businesses with annual revenues of \$1 million or less. This is comparable to the percentage of the bank’s performance. Additionally, 71.1 percent of the bank’s small business originations were made in amounts of \$100,000 or less. As smaller businesses are likely to require smaller dollar value loans, the bank’s willingness to make smaller loans reflects favorably on the bank’s responsiveness to the credit needs of small businesses in the AA.

Table 13

Distribution of Small Business Lending By Revenue Size of Businesses					
Assessment Area: Lubbock, TX MSA					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	22	48.9	1,081	25.6	93.1
Over \$1 Million	11	24.4	2,396	56.8	5.7
Revenue Unknown	12	26.7	742	17.6	1.2
Total	45	100.0	4,218	100.0	100.0
By Loan Size					
\$100,000 or Less	32	71.1	982	23.3	
\$100,001 - \$250,000	9	20.0	1,421	33.7	
\$250,001 - \$1 Million	4	8.9	1,815	43.0	
Total	45	100.0	4,218	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	18	81.8	516	47.7	
\$100,001 - \$250,000	4	18.2	565	52.3	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	22	100.0	1,081	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 borrower distribution of small farm lending is good. The bank’s lending to farms with annual revenues of \$1 million or less is below the demographic figure, at 96.5 percent. Though not a CRA small farm loan data reporter, the performance of aggregate lenders reporting small farm data helps to establish the level of demand for these loans. It is noteworthy that approximately half of small farm loans reported by aggregate CRA data reporting institutions were originated to farms with annual revenues of \$1 million or less, a level well below the bank’s performance level. Additionally, 80.0 percent of the bank’s small farms originations were made in amounts of \$250,000 or less, which reflects favorably on Peoples’ performance as smaller farms are more likely to require smaller dollar value loans.

Table 14

Distribution of Small Farm Lending By Revenue Size of Farms					
Assessment Area: Lubbock, TX MSA					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	30	78.9	4,800	87.5	96.5
Over \$1 Million	2	5.3	390	7.1	3.5
Revenue Unknown	6	15.8	298	5.4	0.0
Total	38	100.0	5,488	100.0	100.0
By Loan Size					
\$100,000 or Less	17	44.7	636	11.6	
\$100,001 - \$250,000	14	36.8	2,290	41.7	
\$250,001 - \$500,000	7	18.4	2,562	46.7	
Total	38	100.0	5,488	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	11	36.7	420	8.8	
\$100,001 - \$250,000	13	43.3	2,168	45.2	
\$250,001 - \$500,000	6	20.0	2,212	46.1	
Total	30	100.0	4,800	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>					

COMMUNITY DEVELOPMENT TEST

The bank’s CD performance demonstrates adequate responsiveness to the needs of its AA through CD loans, investments, and services. Though the bank originated fewer CD loans than the previous evaluation, the dollar volume more than doubled. Consistent with the bank’s focus on commercial lending, the largest portion of the bank’s qualified CD lending was activity that supports economic development by financing businesses or farms that meet certain size eligibility standards. The significant majority of these are loans guaranteed by the United States Small Business Administration, which operates with the mission of helping Americans start, grow, and build resilient businesses.

While the bank did not make any CD investments in the AA during the review period, it extended 18 donations totaling \$17,000. This level of activity is similar to the one noted at the previous evaluation. The bank made several CD investments in geographies near the AA that are not reflected on Table 15, as these activities did not benefit the bank’s AA.

During the review period, bank representatives provided 23 CD services in the AA totaling more than 2,100 hours. The substantial majority of the services relate to community services targeted to LMI individuals, including serving organizations that provide health care services to low and very low-income children.

Table 15

Community Development Activity Assessment Area: Lubbock, TX MSA									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	Hours (#)
Affordable Housing	0	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	17	16	17	16	2,094
Economic Development	14	5,128	0	0	1	1	1	1	0
Revitalization and Stabilization	2	3,065	0	0	0	0	0	0	80
Totals	16	8,193	0	0	18	17	18	17	2,174

COLLIN COUNTY METROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)

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

- The Collin County Metropolitan AA consists of Collin County in its entirety and is a part of the Dallas-Plano-Irving, Texas Metropolitan Division.
- The AA is new to the bank, first delineated in April 2021 upon Peoples' acquisition of First Bank & Trust in Seymour, TX.
- The AA is comprised of 220 census tracts, including two low-, 19 moderate-, 62 middle-, 132 upper-, and five unknown-income tracts.
- The AA includes 261,697 families, 0.6 percent are low-, 6.8 percent moderate-, 26.7 percent middle-, 65.4 percent upper-, and 0.5 are unknown-income.
- The bank operates one branch within the AA.
- As of June 30, 2023, the bank had \$49.0 million deposits in the AA, representing a market share of 0.1 percent and 5.3 percent of the bank's total deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COLLIN COUNTY METROPOLITAN ASSESSMENT AREA

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

Table 16 summarizes the conclusions regarding the AA performance.

Table 16

Assessment Area	Lending Performance	CD Performance
Collin County Metropolitan	Consistent	Below

NONMETROPOLITAN ASSESSMENT AREAS
(Limited-Scope Reviews)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NONMETROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS

BAYLOR COUNTY NONMETROPOLITAN ASSESSMENT AREA

- The Baylor County Nonmetropolitan AA consists of Baylor County in its entirety, which is comprised of two census tracts: one moderate- and one upper-income tract.
- The AA is new to the bank, first delineated in April 2021 upon the bank's acquisition of First Bank & Trust in Seymour, TX.
- The AA includes 1,043 families, of which 61.4 percent are moderate and 38.6 percent are upper-income.
- The bank operates one branch within the AA.
- As of June 30, 2023, Peoples had \$41.8 million deposits in the AA, representing a market share of 35.6 percent and 4.5 percent of the bank's total deposits.

CASTRO COUNTY NONMETROPOLITAN ASSESSMENT AREA

- The Castro County Nonmetropolitan AA consists of Castro County in its entirety, which is comprised of three census tracts: one moderate-, one middle-, and one upper-income tracts.
- The AA includes 1,823 families, 24.3 percent are moderate-, 55.8 percent middle-, and 19.9 percent upper-income.
- The bank operates one branch within the AA.
- As of June 30, 2023, Peoples had \$44.2 million deposits in the AA, representing a market share of 23.3 percent and 4.7 percent of the bank's total deposits.

GAINES COUNTY NONMETROPOLITAN ASSESSMENT AREA

- The Gaines County Nonmetropolitan AA consists of Gaines County in its entirety, which is comprised of four census tracts: two middle- and two upper-income tracts.
- The AA is new since the previous evaluation, first delineated in July 2021 when the bank converted an existing LPO to a full-service branch.
- The AA includes 4,614 families, of which 45.3 percent are middle- and 55.7 percent are upper-income.
- The bank operates one branch within the AA.
- As of June 30, 2023, Peoples had \$43.5 million deposits in the AA, representing a market share of 8.0 percent and 4.7 percent of the bank's total deposits.

GARZA COUNTY NONMETROPOLITAN ASSESSMENT AREA

- The Garza County Nonmetropolitan AA consists of Garza County in its entirety, which is comprised of one distressed middle-, one upper-, and one unknown-income census tract.
- The AA includes 1,271 families, of which 77.0 percent are middle- and 23.0 percent are upper- income.
- The bank operates one branch within the AA.
- As of June 30, 2023, Peoples had \$44.0 million deposits in the AA, representing a market share of 50.0 percent and 4.7 percent of the bank's total deposits.

HILL COUNTY NONMETROPOLITAN ASSESSMENT AREA

- The Hill County Nonmetropolitan AA consists of Hill County in its entirety, which is comprised of 12 census tracts: three moderate-, three middle-, and six upper-income tracts.
- The AA is new to the bank, first delineated in April 2021 upon the bank’s acquisition of First Bank & Trust in Seymour, TX.
- The AA has 9,250 families, of which 13.9 percent are moderate-, 30.4 percent middle-, and 55.7 percent upper-income.
- The bank operates one branch within the AA.
- As of June 30, 2023, Peoples had \$50.3 million deposits in the AA, representing a market share of 6.5 percent and 5.4 percent of the bank’s total deposits.

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

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

Table 17 summarizes the conclusions regarding the AA performance.

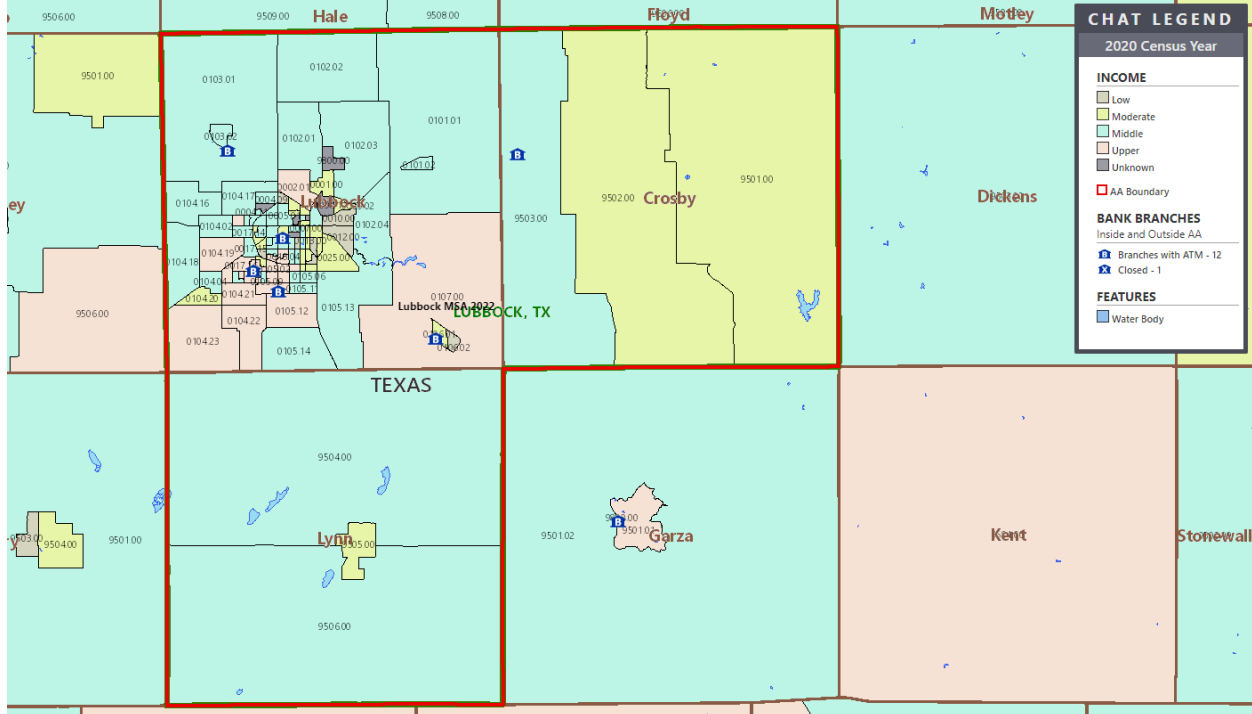
Table 17

Assessment Area	Lending Performance	CD Performance
Baylor County Nonmetropolitan	Consistent	Below
Castro County Nonmetropolitan	Consistent	Below
Gaines County Nonmetropolitan	Consistent	Below
Garza County Nonmetropolitan	Consistent	Consistent
Hill County Nonmetropolitan	Consistent	Below

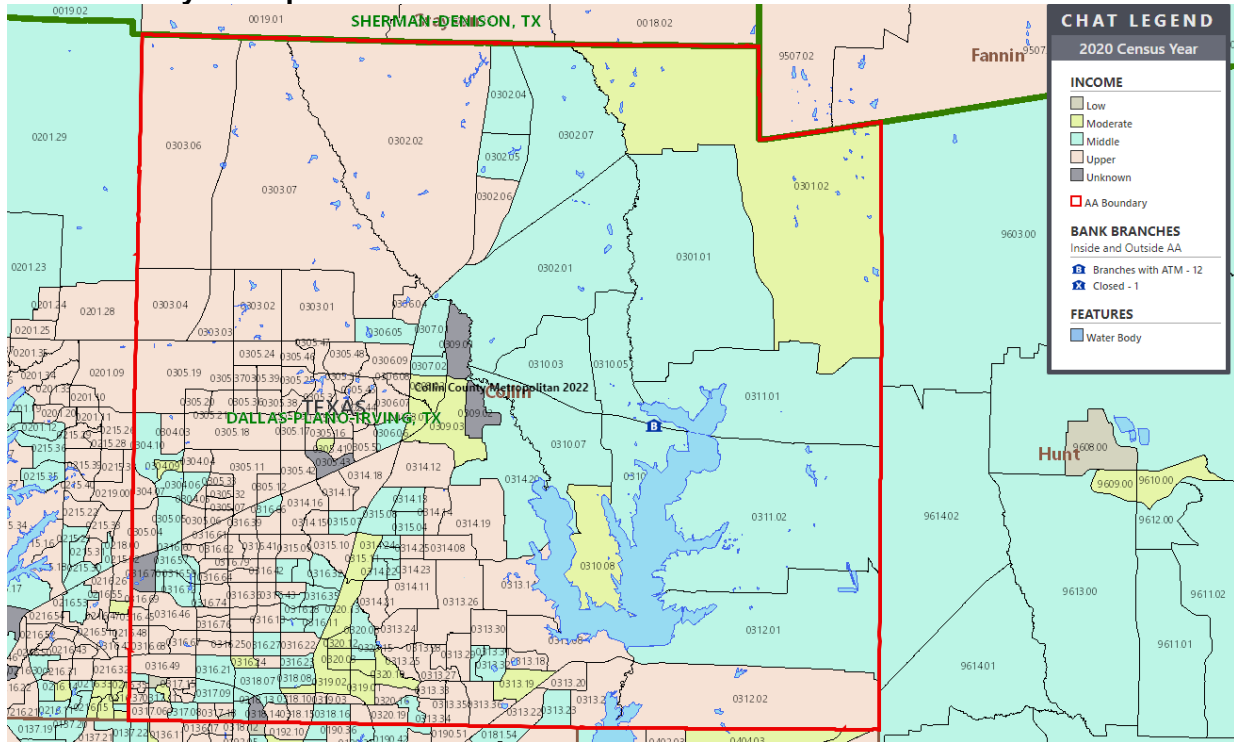
APPENDICES

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

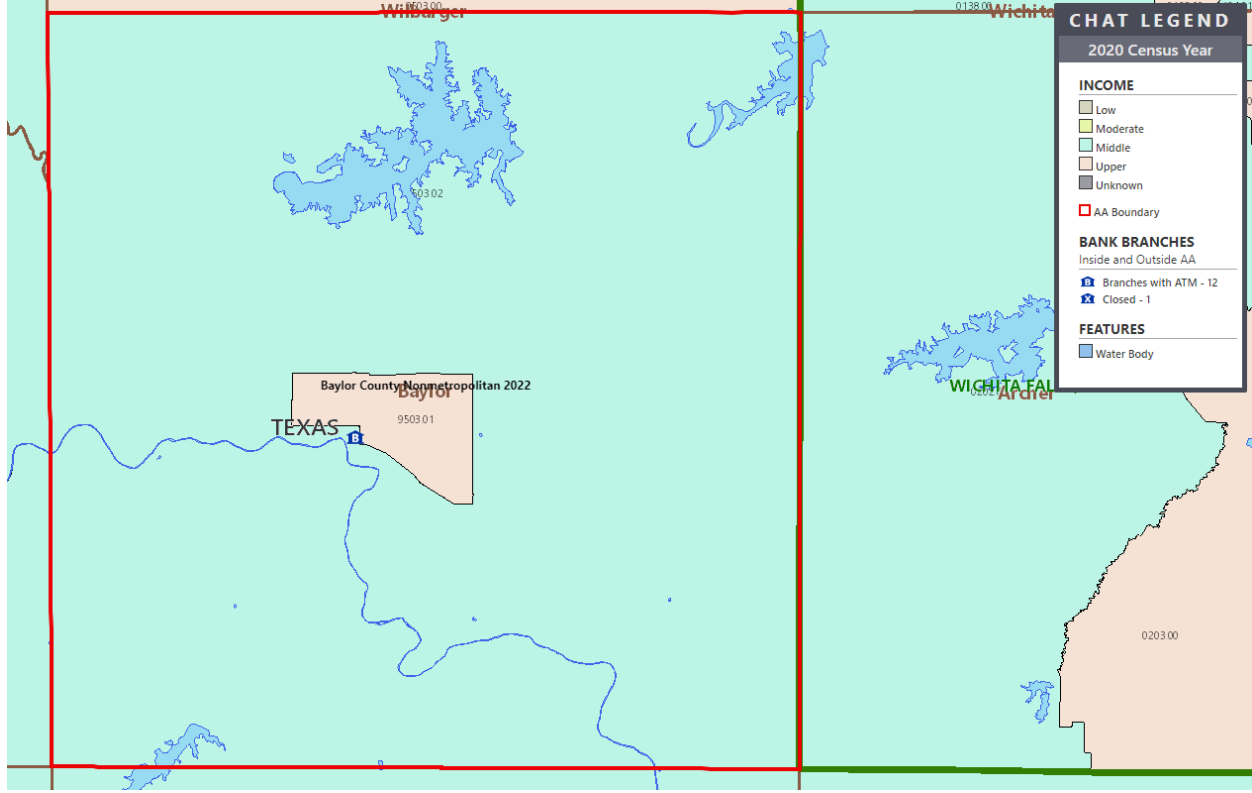
Lubbock, TX MSA AA



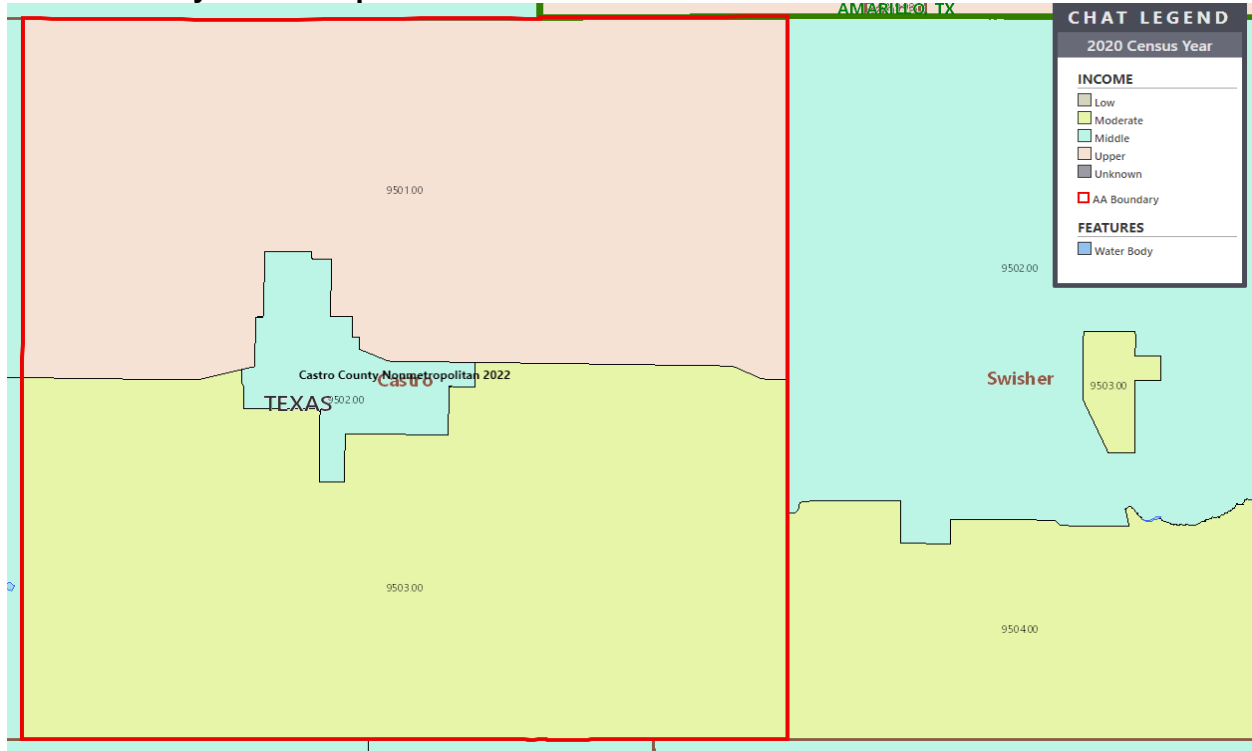
Collin County Metropolitan AA



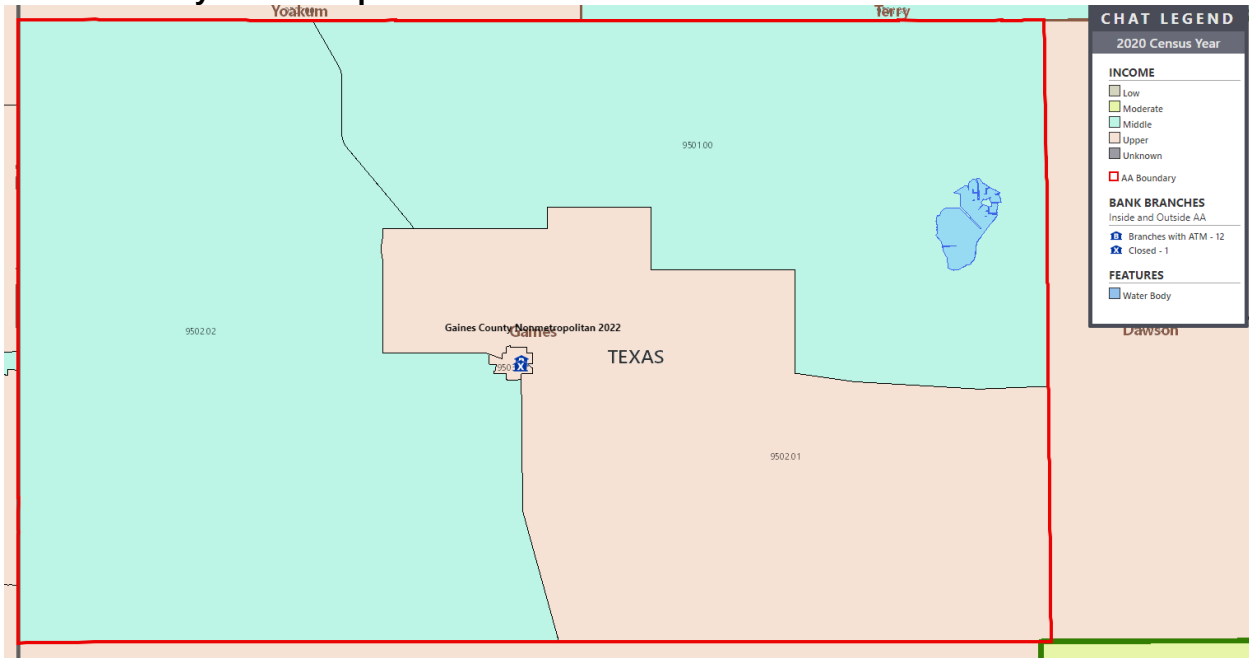
Baylor County Nonmetropolitan AA



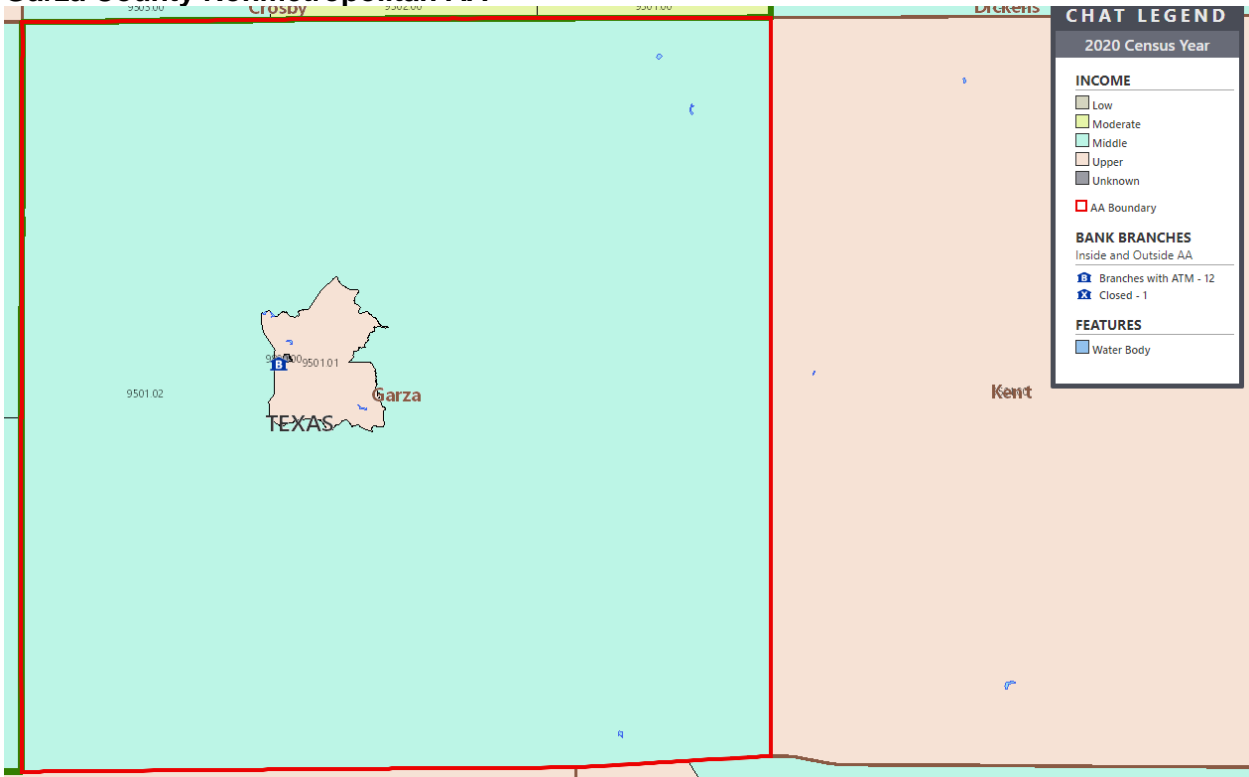
Castro County Nonmetropolitan AA



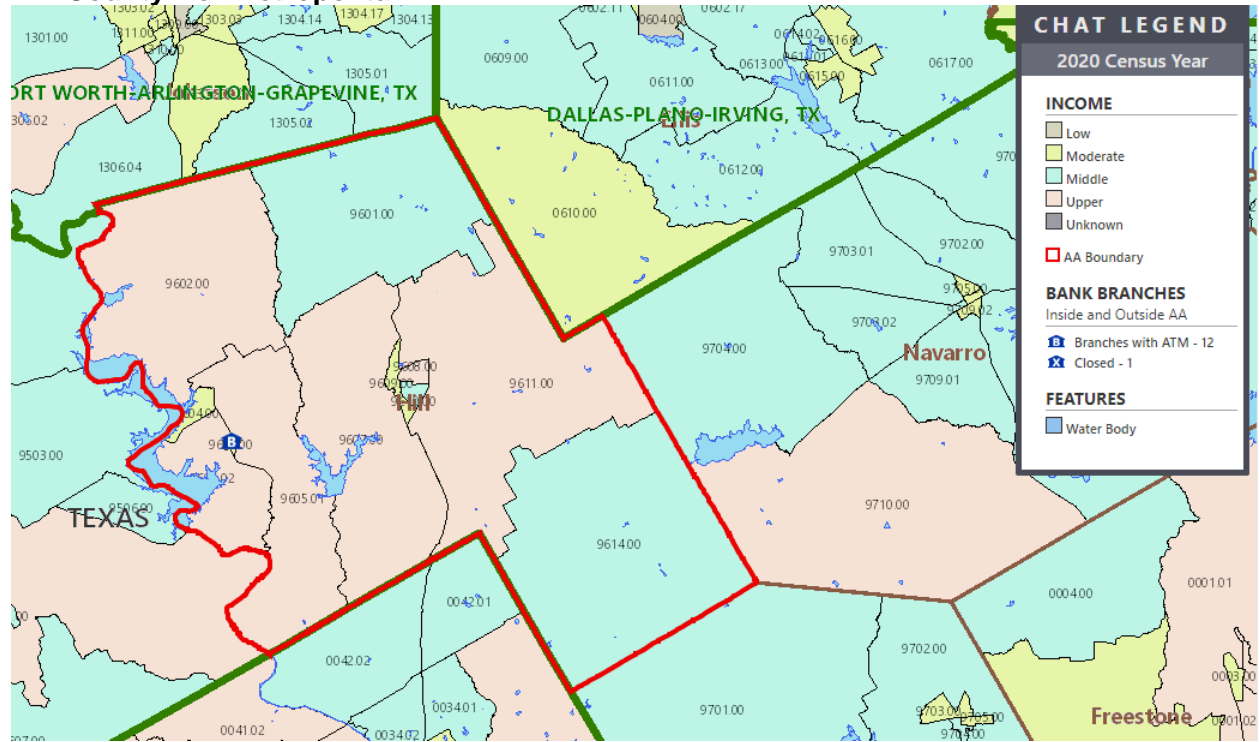
Gaines County Nonmetropolitan AA



Garza County Nonmetropolitan AA



Hill County Nonmetropolitan AA



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2022 Lubbock MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	7.1	4,675	6.4	1,357	29.0	16,836	23.0
Moderate	24	21.4	16,027	21.9	3,073	19.2	12,057	16.4
Middle	47	42.0	29,978	40.9	2,998	10.0	14,252	19.4
Upper	26	23.2	21,541	29.4	684	3.2	30,157	41.1
Unknown	7	6.3	1,081	1.5	226	20.9	0	0.0
Total AA	112	100.0	73,302	100.0	8,338	11.4	73,302	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	4.4	27.8	6,162	57.5	1,566	14.6
Moderate	31,623	12,331	18.2	39.0	15,181	48.0	4,111	13.0
Middle	55,793	28,423	41.9	50.9	21,909	39.3	5,461	9.8
Upper	32,818	23,404	34.5	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	134,602	67,854	100.0	50.4	52,987	39.4	13,761	10.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	664	4.0	616	4.0	44	4.6	4	2.1
Moderate	2,967	17.9	2,685	17.4	253	26.7	29	15.0
Middle	6,365	38.5	5,967	38.8	322	34.0	76	39.4
Upper	6,199	37.5	5,821	37.8	296	31.2	82	42.5
Unknown	339	2.1	304	2.0	33	3.5	2	1.0
Total AA	16,534	100.0	15,393	100.0	948	100.0	193	100.0
Percentage of Total Businesses:				93.1	5.7	1.2		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7	1.0	7	1.0	0	0.0	0	0.0
Moderate	98	13.7	96	13.9	2	8.0	0	0.0
Middle	322	44.9	309	44.7	13	52.0	0	0.0
Upper	288	40.2	278	40.2	10	40.0	0	0.0
Unknown	2	0.3	2	0.3	0	0.0	0	0.0
Total AA	717	100.0	692	100.0	25	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 B-2

2021 Lubbock MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	8.1	2,681	3.8	935	34.9	15,719	22.4
Moderate	20	27.0	16,655	23.7	3,723	22.4	11,774	16.8
Middle	25	33.8	26,085	37.2	3,143	12.0	13,577	19.4
Upper	22	29.7	24,719	35.2	1,142	4.6	29,070	41.4
Unknown	1	1.4	0	0.0	0	0.0	0	0.0
Total AA	74	100.0	70,140	100.0	8,943	12.8	70,140	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	2.4	19.9	4,913	63.5	1,281	16.6
Moderate	30,544	12,429	19.4	40.7	13,931	45.6	4,184	13.7
Middle	46,798	23,998	37.4	51.3	18,201	38.9	4,599	9.8
Upper	40,058	26,262	40.9	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	125,133	64,228	100.0	51.3	47,689	38.1	13,216	10.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	546	3.3	506	3.3	39	4.1	1	0.5
Moderate	2,838	17.3	2,543	16.6	266	27.7	29	15.9
Middle	5,983	36.4	5,578	36.5	348	36.3	57	31.3
Upper	7,042	42.9	6,642	43.5	305	31.8	95	52.2
Unknown	11	0.1	9	0.1	2	0.2	0	0.0
Total AA	16,420	100.0	15,278	100.0	960	100.0	182	100.0
Percentage of Total Businesses:				93.0	5.8		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	5	0.7	5	0.7	0	0.0	0	0.0
Moderate	153	21.5	146	21.3	7	28.0	0	0.0
Middle	209	29.4	202	29.4	7	28.0	0	0.0
Upper	345	48.5	334	48.6	11	44.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	712	100.0	687	100.0	25	100.0	0	0.0
Percentage of Total Farms:				96.5	3.5		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 MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	8.1	2,681	3.8	935	34.9	15,719	22.4
Moderate	20	27.0	16,655	23.7	3,723	22.4	11,774	16.8
Middle	25	33.8	26,085	37.2	3,143	12.0	13,577	19.4
Upper	22	29.7	24,719	35.2	1,142	4.6	29,070	41.4
Unknown	1	1.4	0	0.0	0	0.0	0	0.0
Total AA	74	100.0	70,140	100.0	8,943	12.8	70,140	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	2.4	19.9	4,913	63.5	1,281	16.6
Moderate	30,544	12,429	19.4	40.7	13,931	45.6	4,184	13.7
Middle	46,798	23,998	37.4	51.3	18,201	38.9	4,599	9.8
Upper	40,058	26,262	40.9	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	125,133	64,228	100.0	51.3	47,689	38.1	13,216	10.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	560	3.4	511	3.3	48	4.6	1	0.6
Moderate	2,878	17.4	2,549	16.6	299	28.9	30	16.7
Middle	6,008	36.4	5,582	36.5	369	35.7	57	31.7
Upper	7,073	42.8	6,664	43.5	317	30.7	92	51.1
Unknown	9	0.1	8	0.1	1	0.1	0	0.0
Total AA	16,528	100.0	15,314	100.0	1,034	100.0	180	100.0
Percentage of Total Businesses:				92.7		6.3		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4	0.6	4	0.6	0	0.0	0	0.0
Moderate	163	22.6	156	22.4	7	28.0	0	0.0
Middle	214	29.6	208	29.8	6	24.0	0	0.0
Upper	341	47.2	329	47.2	12	48.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	722	100.0	697	100.0	25	100.0	0	0.0
Percentage of Total Farms:				96.5		3.5		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-4

2019 Lubbock MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	8.1	2,681	3.8	935	34.9	15,719	22.4
Moderate	20	27.0	16,655	23.7	3,723	22.4	11,774	16.8
Middle	25	33.8	26,085	37.2	3,143	12.0	13,577	19.4
Upper	22	29.7	24,719	35.2	1,142	4.6	29,070	41.4
Unknown	1	1.4	0	0.0	0	0.0	0	0.0
Total AA	74	100.0	70,140	100.0	8,943	12.8	70,140	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	2.4	19.9	4,913	63.5	1,281	16.6
Moderate	30,544	12,429	19.4	40.7	13,931	45.6	4,184	13.7
Middle	46,798	23,998	37.4	51.3	18,201	38.9	4,599	9.8
Upper	40,058	26,262	40.9	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	125,133	64,228	100.0	51.3	47,689	38.1	13,216	10.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	559	3.5	510	3.4	47	4.5	2	1.1
Moderate	2,827	17.5	2,494	16.7	306	29.1	27	15.4
Middle	5,861	36.3	5,433	36.5	373	35.5	55	31.4
Upper	6,872	42.6	6,458	43.3	323	30.7	91	52.0
Unknown	12	0.1	10	0.1	2	0.2	0	0.0
Total AA	16,131	100.0	14,905	100.0	1,051	100.0	175	100.0
Percentage of Total Businesses:				92.4		6.5		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	9	1.2	9	1.3	0	0.0	0	0.0
Moderate	166	22.8	158	22.5	8	29.6	0	0.0
Middle	210	28.8	203	29.0	6	22.2	1	100.0
Upper	344	47.2	331	47.2	13	48.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	729	100.0	701	100.0	27	100.0	1	100.0
Percentage of Total Farms:				96.2		3.7		0.1
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-5

2018 Lubbock MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	8.1	2,681	3.8	935	34.9	15,719	22.4
Moderate	20	27.0	16,655	23.7	3,723	22.4	11,774	16.8
Middle	25	33.8	26,085	37.2	3,143	12.0	13,577	19.4
Upper	22	29.7	24,719	35.2	1,142	4.6	29,070	41.4
Unknown	1	1.4	0	0.0	0	0.0	0	0.0
Total AA	74	100.0	70,140	100.0	8,943	12.8	70,140	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	2.4	19.9	4,913	63.5	1,281	16.6
Moderate	30,544	12,429	19.4	40.7	13,931	45.6	4,184	13.7
Middle	46,798	23,998	37.4	51.3	18,201	38.9	4,599	9.8
Upper	40,058	26,262	40.9	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	125,133	64,228	100.0	51.3	47,689	38.1	13,216	10.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	538	3.4	489	3.4	45	4.2	4	2.0
Moderate	2,811	17.8	2,467	17.0	310	29.3	34	17.1
Middle	5,706	36.2	5,262	36.3	377	35.6	67	33.7
Upper	6,684	42.4	6,265	43.2	325	30.7	94	47.2
Unknown	12	0.1	10	0.1	2	0.2	0	0.0
Total AA	15,751	100.0	14,493	100.0	1,059	100.0	199	100.0
Percentage of Total Businesses:				92.0		6.7		1.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	10	1.3	10	1.4	0	0.0	0	0.0
Moderate	167	22.4	158	22.0	9	36.0	0	0.0
Middle	206	27.7	200	27.8	5	20.0	1	100.0
Upper	362	48.6	351	48.8	11	44.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	745	100.0	719	100.0	25	100.0	1	100.0
Percentage of Total Farms:				96.5		3.4		0.1
Source: 2018 FFIEC Census Data 2018 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 – LUBBOCK, TX MSA ASSESSMENT AREA LENDING TABLES

Table C-1 (1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Lubbock MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
Home Purchase Loans													
Low	2	0.9	1.3	442	0.9	0.8	2	1.0	1.3	239	0.6	0.8	2.4
Moderate	12	5.6	10.6	1,729	3.7	6.9	22	10.9	9.6	2,992	7.4	6.3	19.4
Middle	84	38.9	42.5	18,013	38.6	39.6	76	37.6	44.4	14,681	36.5	41.4	37.4
Upper	118	54.6	45.5	26,449	56.7	52.8	102	50.5	44.7	22,269	55.4	51.5	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	216	100.0	100.0	46,633	100.0	100.0	202	100.0	100.0	40,181	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.5	0	0.0	0.7	1	0.7	0.7	662	2.0	0.5	2.4
Moderate	2	3.6	8.7	121	1.1	5.4	8	5.4	6.4	1,587	4.8	4.4	19.4
Middle	22	40.0	36.7	3,845	33.8	34.5	49	32.9	35.6	11,108	33.7	34.4	37.4
Upper	31	56.4	53.1	7,416	65.2	59.3	91	61.1	57.2	19,600	59.5	60.7	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	55	100.0	100.0	11,382	100.0	100.0	149	100.0	100.0	32,957	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.3	0	0.0	1.8	0	0.0	4.4	0	0.0	2.2	2.4
Moderate	0	0.0	24.2	0	0.0	17.6	0	0.0	19.5	0	0.0	15.6	19.4
Middle	2	40.0	42.5	85	13.9	44.3	2	66.7	35.4	199	74.8	30.2	37.4
Upper	3	60.0	32.0	527	86.1	36.4	1	33.3	40.7	67	25.2	52.1	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	5	100.0	100.0	612	100.0	100.0	3	100.0	100.0	266	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	15.9	0	0.0	3.3	0	0.0	13.9	0	0.0	3.1	13.9
Moderate	0	0.0	20.6	0	0.0	19.2	0	0.0	25.0	0	0.0	28.3	33.0
Middle	0	0.0	50.8	0	0.0	58.0	2	50.0	48.6	6,386	84.8	56.8	30.6
Upper	0	0.0	12.7	0	0.0	19.5	2	50.0	12.5	1,145	15.2	11.8	22.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	4	100.0	100.0	7,531	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	2	0.7	1.5	442	0.7	1.0	3	0.8	1.1	901	1.1	0.8	2.4
Moderate	15	5.3	10.7	1,995	3.4	7.7	31	8.6	8.9	4,679	5.8	7.3	19.4
Middle	113	39.9	41.6	22,391	37.8	40.2	129	35.9	40.9	32,374	40.0	39.6	37.4
Upper	153	54.1	46.2	34,441	58.1	51.1	196	54.6	49.1	43,081	53.2	52.2	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	283	100.0	100.0	59,269	100.0	100.0	359	100.0	100.0	81,035	100.0	100.0	100.0

Source: 2020 FFIEC Census Data

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

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

Table C-1 (2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													Owner Occupied Units %
Assessment Area: Lubbock MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.4
Moderate	0	0.0	12.5	0	0.0	5.9	0	0.0	16.7	0	0.0	24.2	19.4
Middle	0	0.0	43.8	0	0.0	54.7	0	0.0	50.0	0	0.0	38.1	37.4
Upper	0	0.0	43.8	0	0.0	39.4	0	0.0	33.3	0	0.0	37.7	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.4	0	0.0	0.6	0	0.0	1.8	0	0.0	0.5	2.4
Moderate	1	33.3	8.3	145	29.1	3.8	1	100.0	8.8	100	100.0	3.8	19.4
Middle	2	66.7	41.7	354	70.9	36.2	0	0.0	33.3	0	0.0	24.9	37.4
Upper	0	0.0	48.6	0	0.0	59.5	0	0.0	56.1	0	0.0	70.8	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	499	100.0	100.0	1	100.0	100.0	100	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	2.5	0	0.0	1.1	0	0.0	0.9	0	0.0	0.3	2.4
Moderate	0	0.0	17.9	0	0.0	10.1	0	0.0	17.3	0	0.0	10.6	19.4
Middle	3	75.0	47.3	94	65.7	44.4	0	0.0	41.8	0	0.0	36.0	37.4
Upper	1	25.0	32.3	49	34.3	44.4	0	0.0	40.1	0	0.0	53.0	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	143	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-2 (1 of 2)

Distribution of 2018 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Lubbock MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Home Purchase Loans							
Low	4	1.7	1.5	340	0.8	0.9	2.4
Moderate	11	4.7	9.4	1,158	2.6	5.9	19.4
Middle	92	39.3	41.7	17,166	38.3	38.7	37.4
Upper	127	54.3	47.5	26,115	58.3	54.5	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	234	100.0	100.0	44,779	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.1	0	0.0	1.8	2.4
Moderate	3	10.3	15.5	217	5.4	16.3	19.4
Middle	15	51.7	37.4	1,751	43.8	32.7	37.4
Upper	11	37.9	45.1	2,028	50.8	49.2	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	29	100.0	100.0	3,996	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.0	0	0.0	1.5	2.4
Moderate	0	0.0	14.7	0	0.0	9.6	19.4
Middle	0	0.0	36.7	0	0.0	39.4	37.4
Upper	2	100.0	46.7	116	100.0	49.4	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	116	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	9.0	0	0.0	4.3	
Moderate	0	0.0	41.8	0	0.0	57.8	33.0
Middle	0	0.0	37.3	0	0.0	32.4	30.6
Upper	0	0.0	11.9	0	0.0	5.6	22.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	4	1.5	1.6	340	0.7	1.4	
Moderate	14	5.3	11.2	1,375	2.8	13.1	19.4
Middle	107	40.4	40.9	18,917	38.7	37.2	37.4
Upper	140	52.8	46.3	28,259	57.8	48.4	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	265	100.0	100.0	48,891	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table C-2 (2 of 2)

Distribution of 2018 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Lubbock MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	2.4
Moderate	0	0.0	5.6	0	0.0	4.4	19.4
Middle	0	0.0	16.7	0	0.0	17.0	37.4
Upper	0	0.0	77.8	0	0.0	78.6	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.6	0	0.0	0.9	2.4
Moderate	0	0.0	9.7	0	0.0	8.5	19.4
Middle	0	0.0	48.4	0	0.0	43.2	37.4
Upper	0	0.0	40.3	0	0.0	47.5	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.7	0	0.0	1.2	2.4
Moderate	0	0.0	27.3	0	0.0	19.4	19.4
Middle	0	0.0	41.9	0	0.0	39.1	37.4
Upper	0	0.0	29.1	0	0.0	40.3	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table C-3 (1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lubbock MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	4	1.9	2.3	402	0.9	1.1	5	2.5	3.7	575	1.4	2.0	22.4
Moderate	20	9.3	12.0	2,576	5.5	7.9	26	12.9	15.2	3,608	9.0	11.1	16.8
Middle	30	13.9	19.5	4,942	10.6	16.3	45	22.3	20.7	8,439	21.0	18.5	19.4
Upper	139	64.4	48.5	33,405	71.6	58.8	102	50.5	45.1	24,845	61.8	54.3	41.4
Unknown	23	10.6	17.7	5,308	11.4	15.9	24	11.9	15.3	2,714	6.8	14.1	0.0
Total	216	100.0	100.0	46,633	100.0	100.0	202	100.0	100.0	40,181	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.4	0	0.0	1.0	2	1.3	1.4	200	0.6	0.6	22.4
Moderate	2	3.6	7.6	237	2.1	3.9	15	10.1	6.8	1,816	5.5	3.8	16.8
Middle	7	12.7	12.4	954	8.4	8.1	15	10.1	14.7	2,463	7.5	10.7	19.4
Upper	33	60.0	52.7	8,468	74.4	61.9	103	69.1	52.4	24,527	74.4	60.7	41.4
Unknown	13	23.6	24.8	1,723	15.1	25.1	14	9.4	24.8	3,951	12.0	24.1	0.0
Total	55	100.0	100.0	11,382	100.0	100.0	149	100.0	100.0	32,957	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.6	0	0.0	2.4	0	0.0	3.5	0	0.0	1.4	22.4
Moderate	0	0.0	5.9	0	0.0	3.1	0	0.0	5.3	0	0.0	4.0	16.8
Middle	0	0.0	15.7	0	0.0	14.9	0	0.0	10.6	0	0.0	6.8	19.4
Upper	5	100.0	45.8	612	100.0	47.9	3	100.0	52.2	266	100.0	59.0	41.4
Unknown	0	0.0	28.1	0	0.0	31.7	0	0.0	28.3	0	0.0	28.8	0.0
Total	5	100.0	100.0	612	100.0	100.0	3	100.0	100.0	266	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	4	1.4	2.3	402	0.7	1.1	7	2.0	2.7	775	1.1	1.4	22.4
Moderate	22	7.8	10.7	2,813	4.7	6.9	41	11.5	11.3	5,424	7.4	7.8	16.8
Middle	38	13.4	17.6	6,041	10.2	14.3	61	17.2	17.4	11,002	15.0	14.8	19.4
Upper	179	63.3	48.1	42,839	72.3	58.4	208	58.6	46.0	49,638	67.5	55.7	41.4
Unknown	40	14.1	21.2	7,174	12.1	19.2	38	10.7	22.7	6,665	9.1	20.4	0.0
Total	283	100.0	100.0	59,269	100.0	100.0	355	100.0	100.0	73,504	100.0	100.0	100.0
Source: 2020 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table C-3 (2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													Families by Family Income %
Assessment Area: Lubbock MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	16.7	0	0.0	9.8	22.4
Moderate	0	0.0	6.3	0	0.0	4.6	0	0.0	16.7	0	0.0	9.4	16.8
Middle	0	0.0	12.5	0	0.0	8.3	0	0.0	33.3	0	0.0	47.2	19.4
Upper	0	0.0	81.3	0	0.0	87.1	0	0.0	16.7	0	0.0	9.4	41.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	16.7	0	0.0	24.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	4.2	0	0.0	2.6	0	0.0	7.0	0	0.0	4.1	22.4
Moderate	0	0.0	8.3	0	0.0	4.5	0	0.0	19.3	0	0.0	14.3	16.8
Middle	1	33.3	16.7	145	29.1	8.8	1	100.0	21.1	100	100.0	12.6	19.4
Upper	2	66.7	65.3	354	70.9	68.5	0	0.0	43.9	0	0.0	60.0	41.4
Unknown	0	0.0	5.6	0	0.0	15.6	0	0.0	8.8	0	0.0	9.0	0.0
Total	3	100.0	100.0	499	100.0	100.0	1	100.0	100.0	100	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.7	0	0.0	0.4	0	0.0	0.0	0	0.0	0.0	22.4
Moderate	0	0.0	0.4	4	2.8	0.1	0	0.0	0.5	0	0.0	0.4	16.8
Middle	0	0.0	0.4	0	0.0	0.4	0	0.0	0.6	0	0.0	0.5	19.4
Upper	0	0.0	1.4	0	0.0	1.7	0	0.0	0.2	0	0.0	0.0	41.4
Unknown	4	100.0	97.1	0	0.0	97.4	0	0.0	98.8	0	0.0	99.1	0.0
Total	4	100.0	100.0	143	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-4 (1 of 2)

Distribution of 2018 Home Mortgage Lending By Borrower Income Level Assessment Area: Lubbock MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	5	2.1	3.5	323	0.7	1.8	22.4
Moderate	29	12.4	11.9	3,547	7.9	8.3	16.8
Middle	36	15.4	17.4	5,379	12.0	15.1	19.4
Upper	142	60.7	43.7	32,315	72.2	53.4	41.4
Unknown	22	9.4	23.5	3,215	7.2	21.4	0.0
Total	234	100.0	100.0	44,779	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	4.8	0	0.0	2.2	22.4
Moderate	4	13.8	10.6	372	9.3	5.9	16.8
Middle	6	20.7	16.3	732	18.3	11.0	19.4
Upper	13	44.8	40.7	2,300	57.6	50.6	41.4
Unknown	6	20.7	27.6	592	14.8	30.3	0.0
Total	29	100.0	100.0	3,996	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.3	0	0.0	2.6	22.4
Moderate	0	0.0	9.3	0	0.0	8.8	16.8
Middle	0	0.0	10.0	0	0.0	9.3	19.4
Upper	2	100.0	46.7	116	100.0	43.6	41.4
Unknown	0	0.0	30.7	0	0.0	35.8	0.0
Total	2	100.0	100.0	116	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	5	1.9	3.6	323	0.7	1.8	22.4
Moderate	33	12.5	11.3	3,919	8.0	7.8	16.8
Middle	42	15.8	16.7	6,111	12.5	14.2	19.4
Upper	157	59.2	42.0	34,731	71.0	52.2	41.4
Unknown	28	10.6	26.4	3,807	7.8	24.0	0.0
Total	265	100.0	100.0	48,891	100.0	100.0	100.0
<p>Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>							

Table C-4 (2 of 2)

Distribution of 2018 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Lubbock MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	5.6	0	0.0	7.1	22.4
Moderate	0	0.0	0.0	0	0.0	0.0	16.8
Middle	0	0.0	22.2	0	0.0	14.5	19.4
Upper	0	0.0	72.2	0	0.0	78.4	41.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.5	0	0.0	3.1	22.4
Moderate	0	0.0	6.5	0	0.0	4.3	16.8
Middle	0	0.0	27.4	0	0.0	20.0	19.4
Upper	0	0.0	45.2	0	0.0	58.9	41.4
Unknown	0	0.0	14.5	0	0.0	13.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.3	0	0.0	0.3	22.4
Moderate	0	0.0	0.7	0	0.0	0.6	16.8
Middle	0	0.0	1.0	0	0.0	1.7	19.4
Upper	0	0.0	2.8	0	0.0	4.1	41.4
Unknown	0	0.0	95.2	0	0.0	93.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

APPENDIX D – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES²

Baylor County Nonmetropolitan AA

Table D-1

2022 Baylor 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	168	16.1
Moderate	0	0.0	0	0.0	0	0.0	226	21.7
Middle	1	50.0	640	61.4	26	4.1	185	17.7
Upper	1	50.0	403	38.6	56	13.9	464	44.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,043	100.0	82	7.9	1,043	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	1,752	674	56.4	38.5	337	19.2	741	42.3
Upper	849	522	43.6	61.5	88	10.4	239	28.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,601	1,196	100.0	46.0	425	16.3	980	37.7
	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	141	76.2	132	75.9	5	71.4	4	100.0
Upper	44	23.8	42	24.1	2	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	185	100.0	174	100.0	7	100.0	4	100.0
Percentage of Total Businesses:				94.1		3.8		2.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	36	81.8	36	83.7	0	0.0	0	0.0
Upper	8	18.2	7	16.3	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	44	100.0	43	100.0	1	100.0	0	0.0
Percentage of Total Farms:				97.7		2.3		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.								

2 Lending tables reflecting geographies and time periods in which the bank made no loans have been omitted.

Table D-2

2021 Baylor 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	182	18.6
Moderate	0	0.0	0	0.0	0	0.0	167	17.1
Middle	0	0.0	0	0.0	0	0.0	168	17.2
Upper	1	100.0	977	100.0	86	8.8	460	47.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1	100.0	977	100.0	86	8.8	977	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	2,695	1,380	100.0	51.2	343	12.7	972	36.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,695	1,380	100.0	51.2	343	12.7	972	36.1
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	186	100.0	173	100.0	9	100.0	4	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	186	100.0	173	100.0	9	100.0	4	100.0
Percentage of Total Businesses:				93.0		4.8		2.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	39	100.0	38	100.0	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	39	100.0	38	100.0	1	100.0	0	0.0
Percentage of Total Farms:				97.4		2.6		0.0
<p>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.</p>								

Collin County Metropolitan AA

Table D-3

2022 Collin 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	2	0.9	1,443	0.6	187	13.0	33,364	12.7
Moderate	19	8.6	17,668	6.8	2,351	13.3	33,422	12.8
Middle	62	28.2	70,038	26.8	3,778	5.4	47,442	18.1
Upper	132	60.0	171,213	65.4	4,889	2.9	147,469	56.4
Unknown	5	2.3	1,335	0.5	458	34.3	0	0.0
Total AA	220	100.0	261,697	100.0	11,663	4.5	261,697	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,965	23	0.0	0.6	3,320	83.7	622	15.7
Moderate	31,759	10,894	4.8	34.3	18,116	57.0	2,749	8.7
Middle	111,555	56,599	24.7	50.7	46,698	41.9	8,258	7.4
Upper	225,867	160,938	70.3	71.3	54,367	24.1	10,562	4.7
Unknown	3,040	595	0.3	19.6	1,941	63.8	504	16.6
Total AA	376,186	229,049	100.0	60.9	124,442	33.1	22,695	6.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	148	0.2	147	0.2	1	0.0	0	0.0
Moderate	5,763	8.6	5,120	8.1	579	17.7	64	6.5
Middle	18,830	28.0	17,412	27.7	1,174	35.9	244	24.6
Upper	41,711	62.0	39,653	63.0	1,381	42.2	677	68.3
Unknown	774	1.2	631	1.0	137	4.2	6	0.6
Total AA	67,226	100.0	62,963	100.0	3,272	100.0	991	100.0
Percentage of Total Businesses:				93.7		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	1	0.2	1	0.2	0	0.0	0	0.0
Moderate	56	9.3	56	9.5	0	0.0	0	0.0
Middle	196	32.7	190	32.3	6	60.0	0	0.0
Upper	341	56.8	336	57.0	4	40.0	1	100.0
Unknown	6	1.0	6	1.0	0	0.0	0	0.0
Total AA	600	100.0	589	100.0	10	100.0	1	100.0
Percentage of Total Farms:				98.2		1.7		0.2
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-4

2021 Collin 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	2	1.3	1,756	0.8	510	29.0	28,747	12.7
Moderate	14	9.2	18,658	8.2	3,140	16.8	27,729	12.2
Middle	28	18.4	41,911	18.5	2,678	6.4	37,292	16.5
Upper	107	70.4	163,344	72.1	6,338	3.9	132,772	58.6
Unknown	1	0.7	871	0.4	194	22.3	0	0.0
Total AA	152	100.0	226,540	100.0	12,860	5.7	226,540	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,252	453	0.2	10.7	3,502	82.4	297	7.0
Moderate	30,571	12,276	6.0	40.2	16,361	53.5	1,934	6.3
Middle	62,879	34,334	16.9	54.6	24,957	39.7	3,588	5.7
Upper	220,182	155,921	76.7	70.8	55,746	25.3	8,515	3.9
Unknown	2,545	330	0.2	13.0	1,947	76.5	268	10.5
Total AA	320,429	203,314	100.0	63.5	102,513	32.0	14,602	4.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,997	3.0	1,639	2.7	341	10.7	17	2.0
Moderate	4,851	7.4	4,466	7.3	335	10.5	50	5.9
Middle	10,891	16.6	10,175	16.5	577	18.1	139	16.5
Upper	47,676	72.7	45,108	73.3	1,934	60.6	634	75.4
Unknown	190	0.3	182	0.3	7	0.2	1	0.1
Total AA	65,605	100.0	61,570	100.0	3,194	100.0	841	100.0
Percentage of Total Businesses:				93.8		4.9		1.3
	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	27	4.5	27	4.6	0	0.0	0	0.0
Middle	156	25.9	155	26.1	1	11.1	0	0.0
Upper	411	68.2	402	67.8	8	88.9	1	100.0
Unknown	2	0.3	2	0.3	0	0.0	0	0.0
Total AA	603	100.0	593	100.0	9	100.0	1	100.0
Percentage of Total Farms:				98.3		1.5		0.2
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-5 (1 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography														
Assessment Area: Collin County Metropolitan														
Geographic Income Level	Bank And Aggregate Loans By Year											Owner Occupied Units %		
	2021						2022							
	Bank		Agg		Bank		Agg		Bank		Agg			
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%		%	
Home Purchase Loans														
Low	0	0.0	0.2	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.0	
Moderate	0	0.0	4.5	0	0.0	3.6	0	0.0	5.4	0	0.0	3.7	4.8	
Middle	0	0.0	26.5	0	0.0	19.8	4	100.0	33.1	1,248	100.0	24.4	24.7	
Upper	0	0.0	68.8	0	0.0	76.5	0	0.0	61.2	0	0.0	71.4	70.3	
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.4	0	0.0	0.5	0.3	
Total	0	0.0	100.0	0	0.0	100.0	4	100.0	100.0	1,248	100.0	100.0	100.0	
Refinance Loans														
Low	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.0	
Moderate	0	0.0	4.2	0	0.0	3.3	0	0.0	3.9	0	0.0	3.0	4.8	
Middle	0	0.0	14.8	0	0.0	11.7	0	0.0	25.4	0	0.0	20.4	24.7	
Upper	0	0.0	80.8	0	0.0	84.9	1	100.0	70.2	563	100.0	76.0	70.3	
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.5	0	0.0	0.5	0.3	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	563	100.0	100.0	100.0	
Home Improvement Loans														
Low	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0	
Moderate	0	0.0	3.1	0	0.0	2.4	0	0.0	2.6	0	0.0	2.3	4.8	
Middle	0	0.0	10.8	0	0.0	7.5	0	0.0	18.1	0	0.0	15.7	24.7	
Upper	0	0.0	85.9	0	0.0	90.1	0	0.0	78.8	0	0.0	81.5	70.3	
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.4	0	0.0	0.5	0.3	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0	
Multifamily Loans												Multi-family Units %		
Low	0	0.0	21.3	0	0.0	14.6	0	0.0	3.0	0	0.0		2.6	3.8
Moderate	0	0.0	14.9	0	0.0	11.5	0	0.0	15.2	0	0.0		9.2	15.7
Middle	0	0.0	34.0	0	0.0	35.4	0	0.0	34.8	0	0.0		37.4	40.1
Upper	0	0.0	27.7	0	0.0	37.9	0	0.0	45.5	0	0.0		49.4	38.2
Unknown	0	0.0	2.1	0	0.0	0.6	0	0.0	1.5	0	0.0		1.4	2.2
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0		100.0	100.0
Total Home Mortgage Loans												Owner Occupied Units %		
Low	0	0.0	0.1	0	0.0	0.7	0	0.0	0.0	0	0.0		0.2	0.0
Moderate	0	0.0	4.3	0	0.0	3.7	0	0.0	4.8	0	0.0		4.0	4.8
Middle	0	0.0	19.6	0	0.0	16.2	4	80.0	30.1	1,248	68.9		24.5	24.7
Upper	0	0.0	75.8	0	0.0	79.3	1	20.0	64.7	563	31.1		70.6	70.3
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.4	0	0.0		0.6	0.3
Total	0	0.0	100.0	0	0.0	100.0	5	100.0	100.0	1,811	100.0		100.0	100.0

Source: 2022 FFIEC Census Data

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

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

Table D-5 (2 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Collin County Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year											Owner Occupied Units %	
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.2	0	0.0	3.3	0	0.0	2.2	0	0.0	1.8	4.8
Middle	0	0.0	7.7	0	0.0	4.5	0	0.0	14.8	0	0.0	11.8	24.7
Upper	0	0.0	89.8	0	0.0	91.6	0	0.0	82.3	0	0.0	85.8	70.3
Unknown	0	0.0	0.3	0	0.0	0.5	0	0.0	0.6	0	0.0	0.5	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.3	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.1	0	0.0	7.9	0	0.0	2.2	0	0.0	2.1	4.8
Middle	0	0.0	14.6	0	0.0	8.1	0	0.0	23.1	0	0.0	15.4	24.7
Upper	0	0.0	80.1	0	0.0	83.9	0	0.0	73.6	0	0.0	79.7	70.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	1.1	0	0.0	2.7	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.2	0	0.0	5.9	0	0.0	11.1	0	0.0	8.4	4.8
Middle	0	0.0	26.1	0	0.0	19.9	0	0.0	59.8	0	0.0	35.4	24.7
Upper	0	0.0	64.7	0	0.0	74.3	0	0.0	29.2	0	0.0	56.3	70.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-6

**Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level
Assessment Area: Collin County Metropolitan**

Borrower Income Level	Bank And Aggregate Loans By Year											Families by Family Income %	
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
Home Purchase Loans													
Low	0	0.0	1.4	0	0.0	0.7	0	0.0	0.8	0	0.0	0.3	12.7
Moderate	0	0.0	10.5	0	0.0	7.1	0	0.0	7.3	0	0.0	4.0	12.8
Middle	0	0.0	18.2	0	0.0	15.6	2	50.0	17.5	719	57.6	12.9	18.1
Upper	0	0.0	50.4	0	0.0	58.1	2	50.0	54.3	529	42.4	56.3	56.4
Unknown	0	0.0	19.6	0	0.0	18.5	0	0.0	20.1	0	0.0	26.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	4	100.0	100.0	1,248	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.8	0	0.0	0.9	0	0.0	3.8	0	0.0	2.0	12.7
Moderate	0	0.0	7.9	0	0.0	5.1	0	0.0	11.3	0	0.0	7.2	12.8
Middle	0	0.0	16.1	0	0.0	13.3	0	0.0	19.8	0	0.0	16.1	18.1
Upper	0	0.0	54.8	0	0.0	60.9	1	100.0	52.8	563	100.0	60.9	56.4
Unknown	0	0.0	19.3	0	0.0	19.8	0	0.0	12.3	0	0.0	13.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	563	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.7	0	0.0	1.0	0	0.0	1.5	0	0.0	1.0	12.7
Moderate	0	0.0	4.9	0	0.0	3.9	0	0.0	4.3	0	0.0	2.8	12.8
Middle	0	0.0	11.2	0	0.0	8.7	0	0.0	13.7	0	0.0	10.1	18.1
Upper	0	0.0	79.8	0	0.0	83.3	0	0.0	78.8	0	0.0	83.7	56.4
Unknown	0	0.0	2.4	0	0.0	3.1	0	0.0	1.8	0	0.0	2.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	1.7	0	0.0	0.8	0	0.0	1.7	0	0.0	0.7	12.7
Moderate	0	0.0	8.9	0	0.0	6.0	0	0.0	8.1	0	0.0	4.7	12.8
Middle	0	0.0	16.8	0	0.0	14.2	2	40.0	17.7	719	39.7	13.4	18.1
Upper	0	0.0	53.3	0	0.0	59.7	3	60.0	55.3	1,092	60.3	58.0	56.4
Unknown	0	0.0	19.4	0	0.0	19.2	0	0.0	17.3	0	0.0	23.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	5	100.0	100.0	1,811	100.0	100.0	100.0

Source: 2022 FFIEC Census Data

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

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

Multifamily loans are not included in the borrower distribution analysis.

Table D-6 (2 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													Families by Family Income %
Assessment Area: Collin County Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
Other Purpose LOC													
Low	0	0.0	4.2	0	0.0	3.0	0	0.0	1.5	0	0.0	1.2	12.7
Moderate	0	0.0	6.4	0	0.0	3.9	0	0.0	3.7	0	0.0	2.6	12.8
Middle	0	0.0	9.6	0	0.0	6.7	0	0.0	11.1	0	0.0	7.2	18.1
Upper	0	0.0	75.4	0	0.0	81.0	0	0.0	78.2	0	0.0	83.3	56.4
Unknown	0	0.0	4.5	0	0.0	5.5	0	0.0	5.5	0	0.0	5.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	3.8	0	0.0	1.2	0	0.0	3.3	0	0.0	1.7	12.7
Moderate	0	0.0	13.5	0	0.0	7.5	0	0.0	8.0	0	0.0	5.2	12.8
Middle	0	0.0	12.1	0	0.0	7.7	0	0.0	16.8	0	0.0	11.5	18.1
Upper	0	0.0	65.5	0	0.0	77.3	0	0.0	67.8	0	0.0	76.5	56.4
Unknown	0	0.0	5.1	0	0.0	6.3	0	0.0	4.2	0	0.0	5.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	12.7
Moderate	0	0.0	0.9	0	0.0	0.7	0	0.0	1.5	0	0.0	2.0	12.8
Middle	0	0.0	0.9	0	0.0	0.8	0	0.0	0.4	0	0.0	0.9	18.1
Upper	0	0.0	0.3	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	56.4
Unknown	0	0.0	97.9	0	0.0	98.3	0	0.0	98.2	0	0.0	97.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Castro County Nonmetropolitan AA

Table D-7

2022 Castro County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
White	0	0.0	0	0.0	0	0.0	421	23.1
Moderate	1	33.3	443	24.3	61	13.8	326	17.9
Idle	1	33.3	1,018	55.8	130	12.8	321	17.6
Minority	1	33.3	362	19.9	10	2.8	755	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	1,823	100.0	201	11.0	1,823	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
White	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	843	392	26.2	46.5	265	31.4	186	22.1
Idle	1,797	723	48.4	40.2	746	41.5	328	18.3
Minority	539	379	25.4	70.3	52	9.6	108	20.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,179	1,494	100.0	47.0	1,063	33.4	622	19.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
White	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	54	20.2	50	20.6	3	16.7	1	16.7
Idle	180	67.4	163	67.1	14	77.8	3	50.0
Minority	33	12.4	30	12.3	1	5.6	2	33.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	267	100.0	243	100.0	18	100.0	6	100.0
Percentage of Total Businesses:			91.0		6.7		2.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
White	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	50	45.0	44	44.4	6	50.0	0	0.0
Idle	34	30.6	33	33.3	1	8.3	0	0.0
Minority	27	24.3	22	22.2	5	41.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	111	100.0	99	100.0	12	100.0	0	0.0
Percentage of Total Farms:			89.2		10.8		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 D-8

2021 Castro 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	407	21.3
Moderate	1	33.3	1,101	57.6	151	13.7	534	27.9
High	2	66.7	810	42.4	89	11.0	363	19.0
Unknown	0	0.0	0	0.0	0	0.0	607	31.8
Known	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	1,911	100.0	240	12.6	1,911	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,762	1,002	57.2	56.9	385	21.9	375	21.3
High	1,416	749	42.8	52.9	365	25.8	302	21.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Known	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,178	1,751	100.0	55.1	750	23.6	677	21.3
	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	170	69.7	157	70.4	10	66.7	3	50.0
High	74	30.3	66	29.6	5	33.3	3	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Known	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	244	100.0	223	100.0	15	100.0	6	100.0
Percentage of Total Businesses:				91.4		6.1		2.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	35	36.5	34	39.1	1	11.1	0	0.0
High	61	63.5	53	60.9	8	88.9	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Known	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	96	100.0	87	100.0	9	100.0	0	0.0
Percentage of Total Farms:				90.6		9.4		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 D-9

2020 Castro 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	407	21.3
Moderate	1	33.3	1,101	57.6	151	13.7	534	27.9
Middle	2	66.7	810	42.4	89	11.0	363	19.0
Upper	0	0.0	0	0.0	0	0.0	607	31.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	1,911	100.0	240	12.6	1,911	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,762	1,002	57.2	56.9	385	21.9	375	21.3
Middle	1,416	749	42.8	52.9	365	25.8	302	21.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,178	1,751	100.0	55.1	750	23.6	677	21.3
	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	163	68.5	150	69.8	10	58.8	3	50.0
Middle	75	31.5	65	30.2	7	41.2	3	50.0
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	238	100.0	215	100.0	17	100.0	6	100.0
Percentage of Total Businesses:				90.3		7.1		2.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	34	35.4	33	37.5	1	12.5	0	0.0
Middle	62	64.6	55	62.5	7	87.5	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	96	100.0	88	100.0	8	100.0	0	0.0
Percentage of Total Farms:				91.7		8.3		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 D-10

2019 Castro 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	407	21.3
Moderate	1	33.3	1,101	57.6	151	13.7	534	27.9
Middle	2	66.7	810	42.4	89	11.0	363	19.0
Upper	0	0.0	0	0.0	0	0.0	607	31.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	1,911	100.0	240	12.6	1,911	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,762	1,002	57.2	56.9	385	21.9	375	21.3
Middle	1,416	749	42.8	52.9	365	25.8	302	21.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,178	1,751	100.0	55.1	750	23.6	677	21.3
	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	162	68.9	149	70.0	10	62.5	3	50.0
Middle	73	31.1	64	30.0	6	37.5	3	50.0
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	235	100.0	213	100.0	16	100.0	6	100.0
Percentage of Total Businesses:				90.6		6.8		2.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	34	36.6	33	38.8	1	12.5	0	0.0
Middle	59	63.4	52	61.2	7	87.5	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	93	100.0	85	100.0	8	100.0	0	0.0
Percentage of Total Farms:				91.4		8.6		0.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-11

2018 Castro 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	404	21.1
Moderate	1	33.3	1,101	57.6	151	13.7	535	28.0
Middle	2	66.7	810	42.4	89	11.0	363	19.0
Upper	0	0.0	0	0.0	0	0.0	609	31.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	1,911	100.0	240	12.6	1,911	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,762	1,002	57.2	56.9	385	21.9	375	21.3
Middle	1,416	749	42.8	52.9	365	25.8	302	21.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,178	1,751	100.0	55.1	750	23.6	677	21.3
	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	188	70.1	174	70.7	10	66.7	4	57.1
Middle	80	29.9	72	29.3	5	33.3	3	42.9
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	268	100.0	246	100.0	15	100.0	7	100.0
Percentage of Total Businesses:				91.8		5.6		2.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	37	37.0	35	38.5	2	22.2	0	0.0
Middle	63	63.0	56	61.5	7	77.8	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	100	100.0	91	100.0	9	100.0	0	0.0
Percentage of Total Farms:				91.0		9.0		0.0

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-12

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Castro County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	5	55.6	559	65.5	20.2
Middle	1	11.1	10	1.2	67.4
Upper	3	33.3	286	33.5	12.4
Unknown	0	0.0	0	0.0	0.0
Total	9	100.0	854	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 D-13

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Castro County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	7	30.4	1,294	46.1	45.0
Middle	1	4.3	200	7.1	30.6
Upper	15	65.2	1,310	46.7	24.3
Unknown	0	0.0	0	0.0	0.0
Total	23	100.0	2,805	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 D-14

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Castro County Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	6	66.7	328	38.4	91.0
Over \$1 Million	1	11.1	200	23.4	6.7
Revenue Unknown	2	22.2	326	38.2	2.2
Total	9	100.0	854	100.0	100.0
By Loan Size					
\$100,000 or Less	5	55.6	78	9.1	
\$100,001 - \$250,000	3	33.3	526	61.6	
\$250,001 - \$1 Million	1	11.1	250	29.3	
Total	9	100.0	854	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	5	83.3	78	23.8	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	16.7	250	76.2	
Total	6	100.0	328	100.0	
<p>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>					

Table D-15

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Castro County Nonmetropolitan					
	Bank Loans				Total Farms
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	22	95.7	2,605	92.9	89.2
Over \$1 Million	0	0.0	0	0.0	10.8
Revenue Unknown	1	4.3	200	7.1	0.0
Total	23	100.0	2,805	100.0	100.0
By Loan Size					
\$100,000 or Less	14	60.9	613	21.9	
\$100,001 - \$250,000	4	17.4	601	21.4	
\$250,001 - \$500,000	5	21.7	1,591	56.7	
Total	23	100.0	2,805	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	14	63.6	613	23.5	
\$100,001 - \$250,000	3	13.6	401	15.4	
\$250,001 - \$500,000	5	22.7	1,591	61.1	
Total	22	100.0	2,605	100.0	
<p><i>Source: 2022 FFIEC Census Data</i> <i>2022 Dun & Bradstreet Data</i> <i>2016-2020 U.S. Census Bureau: American Community Survey</i></p> <p><i>Note: Percentages may not total 100.0 percent due to rounding.</i></p>					

Gaines County Nonmetropolitan AA

Table D-16

2022 Gaines 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	1,003	21.7
Moderate	0	0.0	0	0.0	0	0.0	466	10.1
Middle	2	50.0	2,092	45.3	272	13.0	793	17.2
Upper	2	50.0	2,522	54.7	265	10.5	2,352	51.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,614	100.0	537	11.6	4,614	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	3,047	1,897	44.7	62.3	748	24.5	402	13.2
Upper	3,458	2,351	55.3	68.0	882	25.5	225	6.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,505	4,248	100.0	65.3	1,630	25.1	627	9.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	230	36.1	205	35.4	21	44.7	4	33.3
Upper	408	63.9	374	64.6	26	55.3	8	66.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	638	100.0	579	100.0	47	100.0	12	100.0
Percentage of Total Businesses:				90.8		7.4		1.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	63	61.2	57	59.4	6	85.7	0	0.0
Upper	40	38.8	39	40.6	1	14.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	103	100.0	96	100.0	7	100.0	0	0.0
Percentage of Total Farms:				93.2		6.8		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 D-17

2021 Gaines 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	730	16.7
Moderate	0	0.0	0	0.0	0	0.0	631	14.4
Middle	2	66.7	2,297	52.6	173	7.5	834	19.1
Upper	1	33.3	2,071	47.4	239	11.5	2,173	49.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	4,368	100.0	412	9.4	4,368	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	3,503	2,229	51.6	63.6	831	23.7	443	12.6
Upper	2,837	2,091	48.4	73.7	464	16.4	282	9.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,340	4,320	100.0	68.1	1,295	20.4	725	11.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	332	55.3	300	55.2	23	47.9	9	100.0
Upper	268	44.7	243	44.8	25	52.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	600	100.0	543	100.0	48	100.0	9	100.0
Percentage of Total Businesses:				90.5		8.0		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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	39	39.8	38	41.3	1	16.7	0	0.0
Upper	59	60.2	54	58.7	5	83.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	98	100.0	92	100.0	6	100.0	0	0.0
Percentage of Total Farms:				93.9		6.1		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 D-18

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Gaines County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	8	42.1	1,198	45.6	36.1
Upper	11	57.9	1,431	54.4	63.9
Unknown	0	0.0	0	0.0	0.0
Total	19	100.0	2,629	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 D-19

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Gaines 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	0.0
Middle	2	100.0	551	100.0	61.2
Upper	0	0.0	0	0.0	38.8
Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	551	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 D-20

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Gaines County Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	15	78.9	878	33.4	90.8
Over \$1 Million	3	15.8	1,401	53.3	7.4
Revenue Unknown	1	5.3	350	13.3	1.9
Total	19	100.0	2,629	100.0	100.0
By Loan Size					
\$100,000 or Less	12	63.2	477	18.1	
\$100,001 - \$250,000	4	21.1	551	21.0	
\$250,001 - \$1 Million	3	15.8	1,601	60.9	
Total	19	100.0	2,629	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	12	80.0	477	54.3	
\$100,001 - \$250,000	3	20.0	401	45.7	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	15	100.0	878	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table D-21

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Gaines County Nonmetropolitan					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	2	100.0	550	99.8	93.2
Over \$1 Million	0	0.0	0	0.0	6.8
Revenue Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	551	100.0	100.0
By Loan Size					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	1	50.0	150	27.2	
\$250,001 - \$500,000	1	50.0	400	72.6	
Total	2	100.0	551	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	50.0	150	27.3	
\$250,001 - \$500,000	1	50.0	400	72.7	
Total	2	100.0	550	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>					

Garza County Nonmetropolitan AA

Table D-22

2022 Garza 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	202	15.9
Moderate	0	0.0	0	0.0	0	0.0	215	16.9
Middle	1	33.3	979	77.0	157	16.0	230	18.1
Upper	1	33.3	292	23.0	46	15.8	624	49.1
Unknown	1	33.3	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	1,271	100.0	203	16.0	1,271	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	1,716	890	76.0	51.9	412	24.0	414	24.1
Upper	471	281	24.0	59.7	130	27.6	60	12.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,187	1,171	100.0	53.5	542	24.8	474	21.7
	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	83	49.1	78	50.0	5	50.0	0	0.0
Upper	82	48.5	74	47.4	5	50.0	3	100.0
Unknown	4	2.4	4	2.6	0	0.0	0	0.0
Total AA	169	100.0	156	100.0	10	100.0	3	100.0
Percentage of Total Businesses:				92.3		5.9		1.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	21	84.0	21	84.0	0	0.0	0	0.0
Upper	4	16.0	4	16.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	25	100.0	25	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-23

2021 Garza 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	249	21.4
Moderate	0	0.0	0	0.0	0	0.0	167	14.3
Middle	1	100.0	1,166	100.0	112	9.6	273	23.4
Upper	0	0.0	0	0.0	0	0.0	477	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1	100.0	1,166	100.0	112	9.6	1,166	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,040	1,027	100.0	50.3	505	24.8	508	24.9
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	2,040	1,027	100.0	50.3	505	24.8	508	24.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	165	100.0	152	100.0	9	100.0	4	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	165	100.0	152	100.0	9	100.0	4	100.0
Percentage of Total Businesses:				92.1		5.5		2.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	28	100.0	28	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	28	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-24

2020 Garza 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	249	21.4
Moderate	0	0.0	0	0.0	0	0.0	167	14.3
Middle	1	100.0	1,166	100.0	112	9.6	273	23.4
Upper	0	0.0	0	0.0	0	0.0	477	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1	100.0	1,166	100.0	112	9.6	1,166	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,040	1,027	100.0	50.3	505	24.8	508	24.9
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	2,040	1,027	100.0	50.3	505	24.8	508	24.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	171	100.0	159	100.0	8	100.0	4	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	171	100.0	159	100.0	8	100.0	4	100.0
Percentage of Total Businesses:				93.0		4.7		2.3
	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	28	100.0	28	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	28	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-25

2019 Garza 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	249	21.4
Moderate	0	0.0	0	0.0	0	0.0	167	14.3
Middle	1	100.0	1,166	100.0	112	9.6	273	23.4
Upper	0	0.0	0	0.0	0	0.0	477	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1	100.0	1,166	100.0	112	9.6	1,166	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,040	1,027	100.0	50.3	505	24.8	508	24.9
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	2,040	1,027	100.0	50.3	505	24.8	508	24.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	172	100.0	160	100.0	9	100.0	3	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	172	100.0	160	100.0	9	100.0	3	100.0
Percentage of Total Businesses:				93.0		5.2		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	28	100.0	28	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	28	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-26

2018 Garza 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	248	21.3
Moderate	0	0.0	0	0.0	0	0.0	167	14.3
Middle	1	100.0	1,166	100.0	112	9.6	273	23.4
Upper	0	0.0	0	0.0	0	0.0	478	41.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1	100.0	1,166	100.0	112	9.6	1,166	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,040	1,027	100.0	50.3	505	24.8	508	24.9
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	2,040	1,027	100.0	50.3	505	24.8	508	24.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	177	100.0	162	100.0	10	100.0	5	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	177	100.0	162	100.0	10	100.0	5	100.0
Percentage of Total Businesses:				91.5		5.6		2.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	30	100.0	30	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	30	100.0	30	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-27

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Garza County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	2	100.0	62	100.0	49.1
Upper	0	0.0	0	0.0	48.5
Unknown	0	0.0	0	0.0	2.4
Total	2	100.0	62	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 D-28

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Garza 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	0.0
Middle	8	100.0	853	100.0	84.0
Upper	0	0.0	0	0.0	16.0
Unknown	0	0.0	0	0.0	0.0
Total	8	100.0	853	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 D-29

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Garza County Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	0	0.0	0	0.0	92.3
Over \$1 Million	0	0.0	0	0.0	5.9
Revenue Unknown	2	100.0	62	100.0	1.8
Total	2	100.0	62	100.0	100.0
By Loan Size					
\$100,000 or Less	2	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	2	100.0	62	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	0	0.0	0	0.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table D-30

Distribution of 2022 Small Farm Lending By Revenue Size of Farms Assessment Area: Garza County Nonmetropolitan					
	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	6	75.0	843	98.8	100.0
Over \$1 Million	0	0.0	0	0.0	0.0
Revenue Unknown	2	25.0	9	1.1	0.0
Total	8	100.0	853	100.0	100.0
By Loan Size					
\$100,000 or Less	4	50.0	130	15.2	
\$100,001 - \$250,000	3	37.5	408	47.8	
\$250,001 - \$500,000	1	12.5	314	36.8	
Total	8	100.0	853	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	33.3	121	14.4	
\$100,001 - \$250,000	3	50.0	408	48.4	
\$250,001 - \$500,000	1	16.7	314	37.2	
Total	6	100.0	843	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>					

Hill County Nonmetropolitan AA

Table D-31

2022 Hill 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	1,654	17.9
Moderate	3	25.0	1,283	13.9	255	19.9	1,642	17.8
Middle	3	25.0	2,816	30.4	381	13.5	1,762	19.0
Upper	6	50.0	5,151	55.7	190	3.7	4,192	45.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	9,250	100.0	826	8.9	9,250	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	2,401	1,137	11.9	47.4	671	27.9	593	24.7
Middle	4,636	2,779	29.2	59.9	1,090	23.5	767	16.5
Upper	9,372	5,611	58.9	59.9	1,806	19.3	1,955	20.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	16,409	9,527	100.0	58.1	3,567	21.7	3,315	20.2
	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	253	19.0	230	18.8	17	21.0	6	20.0
Middle	301	22.6	269	22.0	21	25.9	11	36.7
Upper	779	58.4	723	59.2	43	53.1	13	43.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,333	100.0	1,222	100.0	81	100.0	30	100.0
Percentage of Total Businesses:				91.7		6.1		2.3
	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	2	2.3	2	2.4	0	0.0	0	0.0
Middle	26	30.2	24	28.9	2	66.7	0	0.0
Upper	58	67.4	57	68.7	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	86	100.0	83	100.0	3	100.0	0	0.0
Percentage of Total Farms:				96.5		3.5		0.0
<p>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.</p>								

Table D-32

2021 Hill 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	1	9.1	479	5.4	198	41.3	2,118	23.8
Moderate	2	18.2	1,213	13.6	299	24.6	1,490	16.7
Middle	7	63.6	6,219	69.8	802	12.9	1,730	19.4
Upper	1	9.1	1,000	11.2	109	10.9	3,573	40.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	8,911	100.0	1,408	15.8	8,911	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	765	357	3.8	46.7	271	35.4	137	17.9
Moderate	2,318	934	10.0	40.3	1,070	46.2	314	13.5
Middle	11,443	6,967	74.8	60.9	1,994	17.4	2,482	21.7
Upper	1,608	1,060	11.4	65.9	249	15.5	299	18.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	16,134	9,318	100.0	57.8	3,584	22.2	3,232	20.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	123	9.5	111	9.3	8	10.5	4	14.8
Moderate	200	15.4	186	15.5	13	17.1	1	3.7
Middle	836	64.3	774	64.7	43	56.6	19	70.4
Upper	141	10.8	126	10.5	12	15.8	3	11.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,300	100.0	1,197	100.0	76	100.0	27	100.0
Percentage of Total Businesses:				92.1		5.8		2.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1	1.2	1	1.2	0	0.0	0	0.0
Moderate	3	3.5	3	3.6	0	0.0	0	0.0
Middle	61	70.9	59	71.1	2	66.7	0	0.0
Upper	21	24.4	20	24.1	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	86	100.0	83	100.0	3	100.0	0	0.0
Percentage of Total Farms:				96.5		3.5		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-33

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Hill 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	19.0
Middle	0	0.0	0	0.0	22.6
Upper	1	100.0	53	100.0	58.4
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	53	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 D-34

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Hill County Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	1	100.0	53	100.0	91.7
Over \$1 Million	0	0.0	0	0.0	6.1
Revenue Unknown	0	0.0	0	0.0	2.3
Total	1	100.0	53	100.0	100.0
By Loan Size					
\$100,000 or Less	1	100.0	53	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	53	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	100.0	53	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	53	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 E – 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.