



PUBLIC DISCLOSURE

April 13, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

InterBank
RSSD# 1187001

4921 North May Avenue
Oklahoma City, Oklahoma 73112

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

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

This institution is rated: **Satisfactory**

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

Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			X
High Satisfactory	X		
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			
* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.			

Major factors supporting the rating include:

Lending Test

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

Investment Test

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

Service Test

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

INSTITUTION

DESCRIPTION OF INSTITUTION

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

- The bank is a wholly owned subsidiary of Olney Bancshares of Texas, Inc.
- The bank has total assets of \$5.2 billion as of September 30, 2025.
- The bank operates its network of 46 banking offices and 36 cash-only automated teller machines (ATMs) within 12 AAs in the contiguous states of Oklahoma and Texas. The bank has not made any changes to its branch locations since its previous evaluation.
- The bank's primary business strategy is commercial banking, including lending to small- and medium-sized businesses, followed by residential real estate and agricultural lending products.

Table 1

Composition of Loan Portfolio as of September 30, 2025		
Loan Type	\$(000)	%
Construction and Land Development	843,970	18.4
Farmland	95,762	2.1
1- to 4-Family Residential Real Estate	179,897	3.9
Multifamily Residential Real Estate	168,452	3.7
Nonfarm Nonresidential Real Estate	1,813,173	39.6
Agricultural	313,668	6.8
Commercial and Industrial	1,136,473	24.8
Consumer	21,778	0.5
Other	10,411	0.2
Gross Loans	4,583,584	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the Community Reinvestment Act (CRA) at its July 10, 2023 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

SCOPE OF EXAMINATION

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

assessed within the bank's 12 AAs. The Oklahoma City, Oklahoma Metropolitan and Southwest Oklahoma AAs in Oklahoma and the Dallas – Fort Worth Combined Metropolitan, North Central Texas, Coleman County, and Central Texas AAs in Texas were assessed using full-scope reviews. The Enid Metropolitan Statistical Area (MSA) AA and North Central Oklahoma AAs in Oklahoma and the Amarillo Metropolitan, Childress County, East Texas Panhandle, and West Texas Panhandle AAs in Texas were assessed using limited-scope reviews. Examiners reviewed the following data:

- The bank's home purchase, home refinance, home improvement, and multi-family loans reported on the bank's 2023 and 2024 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers (LARs);
- The bank's small business and small farm loans reported on the bank's 2023 and 2024 CRA LARs;
- CD loans originated from January 1, 2023, to December 31, 2024;
- Qualified investments that were made from January 1, 2023, to December 31, 2024, qualified investments made prior to but still outstanding during this period, and qualified grants, donations, and in-kind contributions made during this period; and,
- Retail banking services and CD services from January 1, 2023, to December 31, 2024.

For this evaluation, more weight was placed on the bank's performance in the state of Texas when determining the overall institution rating given the bank's loan and deposit volume, as well as its large branch presence within the state of Texas relative to the state of Oklahoma. The bank's small business lending was weighted more heavily in the analysis due to the volume of loans included in the analysis and strategic emphasis at the institution-level; however, small farm lending and, to a lesser extent, home mortgage lending, were given more weight in some AAs based on the volume of originations within each AA analysis and the credit needs of the AAs based on their unique characteristics.

Greater emphasis was placed on the bank's lending performance in comparison to aggregate lending data, as it is considered a representative indicator of credit demand within the AAs. Demographic data was incorporated into the analysis to a lesser extent to understand available opportunities present throughout the bank's various markets.

Within the geographic distribution of home mortgage loan products, an evaluation of multifamily lending is not conducted throughout this report based on limited volumes to conduct a meaningful analysis. The remaining products were evaluated or excluded, respectively, based on their loan volumes within each individual AA.

Table 2 illustrates the bank's presence in each AA by number of branches, the percentage of lending and deposits compared to the bank-wide and the state level totals, and the bank's June 30, 2024 deposit market share as a percentage of all Federal Deposit Insurance Corporation (FDIC)-insured financial institutions.

Table 2

Review Type and Market Share by AA								
Assessment Area	Review Type	Br. #	Percent of Bank's Lending by \$ ¹		Percent of Bank's Deposits by \$ ²		Deposit Market Share	
			Bank	State	Bank	State	% Market Share ²	Market Share Rank ³
State of Oklahoma		19	33.4	100.0	34.2	100.0	2.2	9 of 90
Oklahoma City, Oklahoma Metropolitan	Full	10	15.7	46.8	18.8	54.8	1.4	8 of 67
Enid, Oklahoma MSA	Limited	1	3.0	9.1	3.5	10.1	2.9	4 of 14
Southwest Oklahoma	Full	5	10.1	30.3	6.1	17.9	9.4	3 of 23
North Central Oklahoma	Limited	3	4.6	13.8	5.9	17.2	27.0	1 of 6
State of Texas		27	66.5	100.0	65.8	100.0	0.6	17 of 173
Dallas - Fort Worth Combined Metropolitan	Full	8	40.8	61.4	33.1	50.4	0.4	28 of 145
Amarillo, Texas Metropolitan	Limited	1	0.3	0.5	0.6	0.9	0.2	14 of 21
North Central Texas	Full	6	7.8	11.7	14.2	21.6	37.9	1 of 9
Coleman County, Texas	Full	1	4.6	6.9	2.5	3.8	36.9	2 of 3
Central Texas	Full	5	7.4	11.2	9.4	14.4	11.7	3 of 18
East Texas Panhandle	Limited	4	3.8	5.7	3.8	5.7	9.5	6 of 10
West Texas Panhandle	Limited	1	1.4	2.1	1.5	2.3	6.3	6 of 8
Childress County, Texas	Limited	1	0.4	0.6	0.6	1.0	15.0	2 of 3
^{1.} Based on the bank's HMDA, small business, and small farm lending used in the analysis. ^{2.} Based on June 30, 2024 FDIC's Deposit Market Share Report. ^{3.} Based on the bank's ranking among FDIC-insured financial institutions in each AA.								

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the states of Oklahoma and Texas. Lending data for AAs that received a limited-scope review are in Appendix D.

LENDING TEST

The bank's overall lending test performance is high satisfactory. The state of Oklahoma and the state of Texas received high satisfactory lending test ratings.

Lending Activity

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

Table 3

Summary of Lending Activity Reviewed				
Loan Type	2023 - 2024			
	#	#%	\$(000)	\$%
Home Improvement	46	8.0	2,986	0.6
Home Purchase	387	67.3	113,666	22.1
Multi-Family Housing	20	3.5	380,827	73.9
Refinancing	88	15.3	14,416	2.8
Other Purpose Closed-End	34	5.9	3,278	0.6
Total HMDA Loans	575	11.0	515,173	59.0
Small Business Loans	2,589	50.2	214,178	24.6
Small Farms Loans	1,995	38.7	139,844	16.1
Total Loans	5,159	100.0	869,195	100.0
<i>Note: Affiliate loans include only loans originated or purchased within the bank's AAs.</i>				

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The bank continues to provide government sponsored lending programs through agencies, such as the Federal Housing Administration (FHA), Veterans Administration (VA), Small Business Administration (SBA), and United States Department of Agriculture (USDA) Rural Housing Service, although origination volumes were limited. During the evaluation period, the bank originated five FHA loans totaling \$991,654.

Assessment Area Concentration

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

Table 4

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Home Improvement	41	89.1	2,668	89.4	5	10.9	318	10.6
Home Purchase - Conventional	325	85.1	81,321	72.2	57	14.9	31,353	27.8
Home Purchase - FHA	4	80	677	68.2	1	20	315	31.8
Multi-Family Housing	10	50	122,998	32.3	10	50	257,829	67.7
Other Purpose Closed-End	30	88.2	3,077	93.9	4	11.8	201	6.1
Refinancing	76	86.4	10,487	72.7	12	13.6	3,929	27.3
Total HMDA related	486	84.5	221,228	42.9	89	15.5	293,945	57.1
Small Business	2,267	87.6	189,866	88.6	322	12.4	24,312	11.4
Small Farm	1,598	80.1	112,385	80.4	397	19.9	27,459	19.6
TOTAL LOANS	4,351	84.3	523,479	60.2	808	15.7	345,716	39.8
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Geographic Distribution of Loans

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

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

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

Community Development Lending

This performance criterion evaluates the bank's level of CD lending. The bank makes a relatively high level of CD loans, when considering the bank's capacity, need and availability of such opportunities. AAs in the state of Oklahoma reflect an adequate level of CD lending, while AAs in the state of Texas reflect a relatively high level of CD lending.

Table 5 illustrates the volume of CD loans by number and dollar volume based on their CD purpose. Examples of CD lending activities include:

- The bank originated a \$37.0 million (MM) loan for the construction of a large-scale, mixed-income housing community which provides a majority of units as affordable housing for LMI residents.
- The bank originated a \$700,000 loan to a small business, contributing to creating and retaining jobs for LMI individuals.

Table 5

Community Development Loans – All		
Community Development Purpose	#	\$(000)
Affordable Housing	19	159,959
Community Services	5	9,197
Economic Development	4	6,161
Revitalization and Stabilization	2	361
Total Loans	30	175,677

INVESTMENT TEST

This performance criterion evaluates the bank's level of qualified grants, donations, or in-kind contributions of property made since the last CRA evaluation that have a primary purpose of community development, as well as qualified investments made prior to, but still outstanding, during this examination period.

The bank's overall performance under the investment test is low satisfactory. The conclusion in Oklahoma and Texas was low satisfactory. The bank has an adequate level of qualified CD investments and grants but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AAs. Table 6 illustrates the total volume of investment and donation activity by CD purpose, including an itemization of investments that remain on the bank's balance sheet (prior period) and new investments made during the current evaluation period.

Consistent with prior evaluations, the bank's CD investment strategy is primarily comprised of deposits into accounts at minority- and women-owned financial institutions which help to meet the credit needs of local communities in which they are chartered. The bank received qualified investment credit for such items located in areas outside of its AAs in accordance with interagency guidance.

Examples of qualified CD investments include:

- Four deposits in minority- and women-owned financial institutions nationwide totaling \$985,000.
- Two deposits in minority- or women-owned financial institutions in the state of Texas totaling \$495,000.

In addition to its qualified investments, the bank's level of CD donations was most responsive to area organizations that provide community services for LMI individuals and families. The bank's philanthropic activity included donations to 129 different area organizations, including nonprofit entities and local grassroots agencies, and to organizations that support activities that provide for the revitalization and stabilization of their respective geographies. Examples of the responsive donations include:

- The bank donated \$4,000 to organizations whose primary purpose is to provide support and advocacy for children facing crises.
- The bank donated over \$4,000 to an organization providing food and essential items for families in need.

Table 6

Investments, Grants, and Donations – All								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	4	10	4	10
Community Services	0	0	8	6,733	146	174	154	6,907
Economic Development	1	6,294	1	245	21	50	23	6,589
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	1	6,294	9	6,978	171	234	181	13,506
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								

SERVICE TEST

The bank's overall performance under the service test is outstanding. The conclusion was derived from an outstanding service rating in the states of Oklahoma and Texas.

Retail Banking Services

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

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank's various geographies and to individuals of different income levels in each AA. The conclusion was derived from readily accessible availability in Oklahoma and reasonably accessible availability in Texas.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank did not open or close any branches during the review period.

The bank's products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank's product offerings are also generally consistent across its different markets and branch locations. The majority of branches maintain lobby hours from 8:00 AM to 5:00 PM Monday through Friday, as well as drive-through services from 8:00 AM to 6:00 PM. Saturday hours are also offered at a majority of the bank's branches from 8:00 AM to 12:00 PM.

Table 7

Retail Banking and Community Development Services – All												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	2.2	19.6	50.0	28.3	0.0	100.0	10.4	28.5	31.0	28.0	2.1	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	2.8	19.4	41.7	36.1	0.0	100.0	10.0	27.3	33.2	28.7	0.9	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	46		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	2		162		20		5		189		71	

¹ Based on 2024 FFIEC census tract definitions.

Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

This performance criterion evaluates the bank's level of CD services. The bank is a leader in providing CD services. Bank staff performed 189 services to 71 organizations during the evaluation period. As illustrated in Table 7, a substantial majority of services were provided to organizations that provide community services to LMI individuals and were comprised of a mixture of board of directors (board) membership and financial literacy education. Examples of the types of CD services performed include:

- A bank employee served on the board for an organization whose primary purpose is to provide food and essential items for families in need.
- A bank employee served on the board for an organization whose primary purpose is to provide services to families in need, particularly around the holidays.

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, were considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

STATE OF OKLAHOMA

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

Major factors supporting the rating include:

Lending Test

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

Investment Test

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

Service Test

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

SCOPE OF EXAMINATION

The scope of the review for the state of Oklahoma was consistent with the overall scope of the institution. Full-scope reviews were conducted for the Oklahoma City, Oklahoma

Metropolitan and Southwest Oklahoma AAs. Limited-scope reviews were conducted for the Enid MSA and North Central Oklahoma AAs to ascertain if the bank's performance in those areas were generally consistent with its performance in the overall state evaluation. The overall state rating was influenced more heavily by the bank's performance in the Oklahoma City, Oklahoma Metropolitan AA due to the bank's higher concentration of branches, deposits, LMI census tracts, and presence of its headquarters.

The analysis of loans originated in the state included 936 small business, 816 small farm, and 218 home mortgage loans. Relative weighting among individual loan products aligns with the discussion in the overall Institution Scope of Examination section of this report.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN OKLAHOMA

The bank delineates 4 of its 12 AAs and operates 19 of its 46 branches in the state of Oklahoma. The bank's presence throughout the state includes a majority of its banking offices in the state capital of Oklahoma City, while the bank's remaining offices are located in relatively less-populated communities throughout central, northcentral, and southwest Oklahoma. Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report, with an emphasis on small business and small farm lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis. Two interviews with members of the communities within the bank's AAs that were conducted as part of the CRA evaluations of other institutions operating in the AA were referenced to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those needs, and the local economic conditions.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA

LENDING TEST

The bank's performance under the lending test in the state of Oklahoma is high satisfactory. Lending test performance in the Oklahoma City, Oklahoma Metropolitan AA and Southwest Oklahoma AA was good.

Lending Activity

The bank's overall lending activities in the state of Oklahoma reflect good responsiveness to AA credit needs. The Oklahoma City, Oklahoma Metropolitan AA and Southwest Oklahoma AA both noted good performance.

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

generally mirror those outlined in the overall Institution Lending Activity section of this report.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within Oklahoma reflects good distribution among the different census tracts and dispersion throughout the AAs. The Oklahoma City, Oklahoma Metropolitan AA noted good performance, while the Southwest Oklahoma AA noted adequate performance.

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

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

Community Development Lending

The bank provides an adequate level CD loans within the state of Oklahoma. The bank originated 6 CD loans totaling \$6.1MM in AAs within the state. Table 8 illustrates the volume and purpose of CD lending within the state, which accounted for 20.0 percent of bank-wide CD loans by number and 3.5 percent by dollar volume. The bank had an adequate level of CD loans in both the full-scope reviewed AAs.

Table 8

Community Development Loans – State of Oklahoma		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	4	759
Economic Development	2	5,327
Revitalization and Stabilization	0	0
Outside Activities	0	0
Total Loans	6	6,086

INVESTMENT TEST

The bank's overall performance under the investment test in the state of Oklahoma is low satisfactory. The investment test performance in the Oklahoma City, Oklahoma Metropolitan and Southwest Oklahoma AAs is adequate.

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

of its AAs. The bank's rating was primarily based on its philanthropic donations, a majority of which were made to organizations that provide community services to LMI individuals and families.

Table 9

Investments, Grants, and Donations – State of Oklahoma								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	2	8	2	8
Community Services	0	0	0	0	63	76	63	76
Economic Development	0	0	0	0	6	25	6	25
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Outside Activities	0	0	1	248	0	0	1	248
Total	0	0	1	248	71	109	72	357
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment								

SERVICE TEST

The bank's overall performance under the service test in the state of Oklahoma is outstanding. The service test is excellent in both the Oklahoma City, Oklahoma Metropolitan and Southwest Oklahoma AAs.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking within Oklahoma are readily accessible to the bank's various geographies and to individuals of different income levels in each AA. The bank operates 8 of its 19 Oklahoma branches in LMI census tracts, including its headquarters, while the remaining 11 branches are distributed among middle- and upper-income census tracts.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. There have been no changes to the bank's number of locations since the previous evaluation.

The bank's products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank's operations in the state of Oklahoma generally reflect those of the overall institution, which are described in the overall Institution Retail Banking Services section of this evaluation.

Table 10

Retail Banking and Community Development Services – State of Oklahoma												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	5.3	36.8	42.1	15.8	0.0	100.0	7.0	24.2	34.7	29.6	4.5	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	6.7	33.3	40.0	20.0	0.0	100.0	5.7	22.9	38.7	31.4	1.3	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	19		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	2	49		6		2		59		23		
¹ Based on 2024 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services within the state of Oklahoma. During the evaluation, bank representatives performed 59 services to 23 organizations throughout the state. A substantial majority of services performed were to organizations that provide various community services that benefit LMI individuals and families. The bank's CD services consisted of board membership for organizations that primarily serve LMI individuals and families and financial literacy instruction in schools with a majority of students eligible for free or reduced lunches.

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

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

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

- The AA is comprised of 387 census tracts, including 29 low-, 100 moderate-, 126 middle-, 113 upper-, and 19 unknown-income census tracts. There have been no changes to the AA delineation or census tract designations since the prior evaluation.
- The bank operates ten banking offices in the AA, including one in low-, seven in moderate-, and two in upper-income census tract(s). Additionally, the bank operates eight ATMs in the AA, including one in low-, five in moderate-, and two in upper-income census tracts.
- As of June 30, 2024, the bank held a 1.4 percent market share of deposits in the AA, ranking 8th out of 67 FDIC-insured financial institutions operating from 347 offices in the AA.
- To further augment the evaluation, examiners referenced one interview with a member of the community within the bank's AA that was previously conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The member represented a local economic development organization.

Table 11

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

- Population growth in the AA and its underlying counties is greater than the state of Oklahoma growth rate.
- Oklahoma City, in Oklahoma County, is the largest city in the AA and accounts for 52.6 percent of the total AA population.
- Population growth was highest in Canadian County, an affluent bedroom community to Oklahoma City.

Table 12

Median Family Income Change Assessment Area: Oklahoma City, Oklahoma Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Oklahoma City, Oklahoma Metropolitan	70,074	75,324	7.5
Canadian County, OK	79,529	85,700	7.8
Cleveland County, OK	76,689	80,924	5.5
Logan County, OK	73,817	90,430	22.5
Oklahoma County, OK	65,933	70,629	7.1
Oklahoma City, OK MSA	69,988	75,170	7.4
Oklahoma	63,401	67,511	6.5
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Within the AA, 9.7 percent of families live below the poverty level, which is lower than the statewide figure of 11.3 percent.
- Among families below the poverty level in the AA, 74.8 percent reside in Oklahoma County.

Table 13

Housing Cost Burden Assessment Area: Oklahoma City, Oklahoma Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Oklahoma City, Oklahoma Metropolitan	77.2	37.8	40.6	57.7	30.6	16.1
Canadian County, OK	76.5	43.0	34.8	53.8	41.0	14.5
Cleveland County, OK	75.6	43.9	40.2	65.4	33.4	15.8
Logan County, OK	66.4	24.3	40.0	41.4	36.1	14.6
Oklahoma County, OK	78.0	35.4	41.3	57.5	27.4	16.8
Oklahoma City, OK MSA	76.7	36.8	40.2	55.6	29.5	15.8
Oklahoma	72.5	35.3	37.9	52.2	26.2	15.4
Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- The median housing value in the AA, at \$163,877, is above the statewide figure of \$142,400.
- The median gross rent in the AA of \$896, is above the state of Oklahoma figure of \$818.
- The housing cost burden for LMI renters and owners in the AA is above the Oklahoma statewide figures.

Table 14

Unemployment Rates					
Assessment Area: Oklahoma City, Oklahoma Metropolitan					
Area	2020	2021	2022	2023	2024
Oklahoma City, Oklahoma Metropolitan	6.2	3.8	2.8	3.0	3.1
Canadian County, OK	5.9	3.2	2.5	2.6	2.8
Cleveland County, OK	5.5	3.3	2.6	2.8	2.9
Logan County, OK	5.1	3.3	2.7	3.0	3.1
Oklahoma County, OK	6.5	4.2	3.0	3.1	3.2
Oklahoma City, OK MSA	6.1	3.8	2.8	3.0	3.1
Oklahoma	6.3	4.0	3.0	3.2	3.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Major industries operating in the AA include health care, retail trade, administrative and waste services, educational services, and accommodation and food services.
- Major employers operating in the AA include the State of Oklahoma, Tinker Air Force Base, Oklahoma State University, the University of Oklahoma, INTEGRIS Health, and Amazon.
- A community contact stated that with the population growth in Canadian County, more companies are considering relocating to Canadian County and that 30 percent of residents commute to work in Oklahoma County.

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

LENDING TEST

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

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in the AA included 264 small business, 152 small farm, and 84 home mortgage loans. Home refinance, home improvement, and multifamily loans were not

evaluated at the product level based on lending levels too low to conduct meaningful analyses.

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

Geographic Distribution of Loans

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

Home Mortgage Lending

The geographic distribution of home mortgage lending is good. The distribution of 2024 home mortgage loans among low-income census tracts were comparable to the aggregate lending data by number, significantly above by dollar volume, and below the demographic figure, which represents the percentage of owner-occupied housing units in each census tract income level. Lending among moderate-income census tracts was above the aggregate lending data by number, comparable by dollar volume, and above the demographic figure.

The geographic distribution of home mortgage loans in 2023 reflected penetration levels below 2024 lending patterns, although the higher number of originations in 2024 supported the overall conclusion.

An evaluation of the dispersion of home mortgage loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank's lending patterns over the two-year evaluation period revealed concentrations of lending in and around areas where the bank's branches are located, with gaps noted in areas extending beyond where the bank would reasonably be expected to serve. Additionally, the AA contains a high number of census tracts relative to the number of bank branches and volume of lending within the AA.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2024 home purchase loans among low-income census tracts was above the aggregate lending data by number, significantly above by dollar volume, and comparable to the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data by number, below by dollar volume, and comparable to the demographic figure.

The geographic distribution of home purchase loans in 2023 reflected penetration levels consistent with 2024 lending patterns.

Table 15

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Oklahoma City, Oklahoma Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	3.2	3.7	72	1.0	2.4	1	4.0	2.9	765	10.1	1.8	3.8
Moderate	5	16.1	16.6	729	10.6	11.4	5	20.0	17.9	611	8.1	12.7	18.7
Middle	13	41.9	33.3	1,982	28.9	29.0	8	32.0	33.8	2,737	36.1	29.7	36.9
Upper	12	38.7	45.7	4,084	59.5	56.7	11	44.0	44.9	3,476	45.8	55.3	39.6
Unknown	0	0.0	0.7	0	0.0	0.5	0	0.0	0.6	0	0.0	0.5	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	31	100.0	100.0	6,867	100.0	100.0	25	100.0	100.0	7,589	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.4	0	0.0	1.9	0	0.0	3.9	0	0.0	2.3	3.8
Moderate	1	20.0	18.8	38	3.2	12.9	5	33.3	17.4	634	27.7	12.4	18.7
Middle	0	0.0	36.2	0	0.0	31.0	6	40.0	35.8	1,011	44.1	31.1	36.9
Upper	4	80.0	41.0	1,143	96.8	53.7	4	26.7	42.3	647	28.2	53.6	39.6
Unknown	0	0.0	0.6	0	0.0	0.5	0	0.0	0.7	0	0.0	0.5	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	1,181	100.0	100.0	15	100.0	100.0	2,292	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.3	0	0.0	3.3	0	0.0	2.7	0	0.0	2.5	3.8
Moderate	0	0.0	14.4	0	0.0	10.2	2	100.0	17.2	102	100.0	14.0	18.7
Middle	1	100.0	35.7	60	100.0	32.0	0	0.0	32.9	0	0.0	28.8	36.9
Upper	0	0.0	45.7	0	0.0	53.8	0	0.0	46.6	0	0.0	53.7	39.6
Unknown	0	0.0	0.9	0	0.0	0.7	0	0.0	0.7	0	0.0	1.0	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	60	100.0	100.0	2	100.0	100.0	102	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	7.9	0	0.0	6.5	0	0.0	13.3	0	0.0	14.2	7.3
Moderate	0	0.0	35.0	0	0.0	36.9	0	0.0	31.5	0	0.0	24.6	35.4
Middle	0	0.0	28.8	0	0.0	25.8	0	0.0	27.1	0	0.0	23.3	36.5
Upper	0	0.0	27.7	0	0.0	28.9	2	100.0	26.0	642	100.0	37.1	17.4
Unknown	0	0.0	0.6	0	0.0	1.9	0	0.0	2.2	0	0.0	0.8	3.4
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	2	100.0	100.0	642	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	2.6	3.5	72	0.9	2.6	1	2.2	3.1	765	7.0	2.9	3.8
Moderate	6	15.8	16.5	767	9.4	13.0	12	26.1	17.4	1,347	12.3	13.5	18.7
Middle	15	39.5	34.1	2,071	25.5	29.1	15	32.6	34.3	3,998	36.6	29.4	36.9
Upper	16	42.1	45.2	5,227	64.2	54.7	18	39.1	44.6	4,815	44.1	53.7	39.6
Unknown	0	0.0	0.7	0	0.0	0.6	0	0.0	0.6	0	0.0	0.5	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	38	100.0	100.0	8,137	100.0	100.0	46	100.0	100.0	10,925	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The geographic distribution of small business lending is excellent. The distribution of 2024 small business loans among low-income census tracts was above the aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure, which represents the percentage of businesses in each census tract income level. Lending among moderate-income census tracts was significantly above the aggregate lending data and above the demographic figure.

The geographic distribution of 2023 small business loans reflected penetration levels consistent with 2024 lending patterns.

An evaluation of the dispersion of small business loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank's lending patterns over the two-year evaluation period revealed concentrations of lending in and around areas where the bank's branches are located, with gaps often noted in areas extending beyond where the bank could reasonably be expected to serve. Additionally, the AA contains a high number of census tracts relative to the number of bank branches and volume of lending within the AA.

Table 16

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: Oklahoma City, Oklahoma Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	5	4.0	4.1	450	1.8	5.0	8	5.7	3.9	1,415	5.6	4.6	5.1
Moderate	49	39.5	19.4	10,941	43.4	22.9	48	34.3	18.4	9,806	39.1	20.7	23.7
Middle	16	12.9	30.0	3,816	15.1	27.7	21	15.0	29.9	2,815	11.2	29.5	32.8
Upper	53	42.7	44.1	9,537	37.8	42.1	63	45.0	45.5	11,013	44.0	42.6	35.5
Unknown	1	0.8	1.7	465	1.8	2.0	0	0.0	1.6	0	0.0	2.4	3.0
Tract-Unk	0	0.0	0.7	0	0.0	0.1	0	0.0	0.7	0	0.0	0.2	
Total	124	100.0	100.0	25,209	100.0	100.0	140	100.0	100.0	25,049	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2024 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 adequate. The distribution of 2024 small farm loans among low-income census tracts was comparable to the aggregate lending data and below the demographic figure, which represents the percentage of farms

in each census tract income level. As noted in the table below, the bank did not originate any small farm loans within the AA's low-income census tracts, but the percentage of farms in low-income census tracts was extremely low. Lending among moderate-income census tracts was comparable to the aggregate lending data by number, below by dollar volume, and comparable to the demographic figure.

The geographic distribution of 2023 small farm loans reflected penetration levels consistent with 2024 lending patterns.

An evaluation of the dispersion of small farm loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank's lending patterns over the two-year evaluation period revealed a concentration of lending in and around areas where the bank's branches are located, with gaps often noted in areas extending beyond where the bank could reasonably be expected to serve. Additionally, the AA contains a high number of census tracts relative to the number of bank branches and volume of lending within the AA.

Table 17

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography													
Assessment Area: Oklahoma City, Oklahoma Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.4	0	0.0	0.1	0	0.0	0.6	0	0.0	0.3	3.0
Moderate	9	11.3	13.6	622	10.5	14.8	10	13.9	16.3	709	10.5	19.0	15.4
Middle	28	35.0	29.1	1,855	31.4	24.9	22	30.6	27.4	2,183	32.2	25.3	31.9
Upper	43	53.8	56.1	3,425	58.0	59.9	40	55.6	54.5	3,885	57.3	55.3	49.1
Unknown	0	0.0	0.4	0	0.0	0.2	0	0.0	0.4	0	0.0	0.0	0.6
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.8	0	0.0	0.1	
Total	80	100.0	100.0	5,902	100.0	100.0	72	100.0	100.0	6,777	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2024 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 good distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of small business and small farm lending reflect good penetration, while home mortgage lending reflects adequate penetration.

Home Mortgage Lending

Home mortgage lending in this market included a substantial number of loans with unknown incomes. These loans were primarily comprised of business loans to purchase, refinance or improve investment properties and are exempt from HMDA income reporting requirements. Accordingly, the evaluation of home mortgage lending and the conclusions that follow focused on consumer mortgage lending to borrowers of different income levels based on loans with reported incomes.

The borrower distribution of home mortgage lending is good. The distribution of 2024 home mortgage loans to low-income borrowers was above the aggregate lending data by number, below by dollar volume, and significantly below the demographic figure, which represents the percentage of families by income level. Lending to moderate-income borrowers was below the aggregate lending data by number, significantly below by dollar volume, and below the demographic figure.

The borrower distribution of 2023 home mortgage loans reflected performance above 2024 lending patterns and supports the overall conclusion.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2024 home purchase loans to low-income borrowers was comparable to the aggregate lending data by number, below by dollar volume, and significantly below the demographic figure. Lending to moderate-income borrowers was significantly below the aggregate lending data and the demographic figure.

The borrower distribution of 2023 home purchase loans reflected performance above 2024 levels and contained more originations, supporting the overall conclusion.

Table 18

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Oklahoma City, Oklahoma Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	6.5	4.7	274	4.0	2.4	1	4.0	4.5	110	1.4	2.3	21.2
Moderate	9	29.0	16.3	1,220	17.8	11.4	0	0.0	16.8	0	0.0	11.8	17.6
Middle	8	25.8	18.5	1,370	20.0	16.8	2	8.0	18.8	490	6.5	16.5	20.2
Upper	4	12.9	30.9	2,123	30.9	41.6	13	52.0	29.9	5,443	71.7	39.9	41.0
Unknown	8	25.8	29.5	1,880	27.4	27.8	9	36.0	30.0	1,546	20.4	29.4	0.0
Total	31	100.0	100.0	6,867	100.0	100.0	25	100.0	100.0	7,589	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	7.0	0	0.0	3.5	1	6.7	6.0	13	0.6	2.6	21.2
Moderate	1	20.0	15.6	250	21.2	10.4	3	20.0	13.3	356	15.5	8.0	17.6
Middle	1	20.0	18.4	165	14.0	15.3	1	6.7	16.4	140	6.1	12.4	20.2
Upper	2	40.0	32.2	728	61.6	41.6	1	6.7	28.7	31	1.4	34.4	41.0
Unknown	1	20.0	26.9	38	3.2	29.3	9	60.0	35.6	1,752	76.4	42.6	0.0
Total	5	100.0	100.0	1,181	100.0	100.0	15	100.0	100.0	2,292	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.5	0	0.0	3.8	1	50.0	7.1	27	26.5	4.0	21.2
Moderate	0	0.0	17.4	0	0.0	11.5	0	0.0	15.6	0	0.0	10.5	17.6
Middle	0	0.0	20.8	0	0.0	16.2	0	0.0	23.0	0	0.0	18.2	20.2
Upper	0	0.0	47.8	0	0.0	57.0	0	0.0	46.5	0	0.0	56.1	41.0
Unknown	1	100.0	7.6	60	100.0	11.4	1	50.0	7.9	75	73.5	11.2	0.0
Total	1	100.0	100.0	60	100.0	100.0	2	100.0	100.0	102	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	5.3	5.2	274	3.4	2.6	3	6.8	5.1	150	1.5	2.5	21.2
Moderate	11	28.9	16.2	1,499	18.4	11.3	3	6.8	16.0	356	3.5	11.1	17.6
Middle	9	23.7	18.8	1,535	18.9	16.5	4	9.1	18.9	880	8.6	15.9	20.2
Upper	6	15.8	33.2	2,851	35.0	42.3	15	34.1	31.5	5,524	53.7	39.6	41.0
Unknown	10	26.3	26.6	1,978	24.3	27.3	19	43.2	28.5	3,373	32.8	30.9	0.0
Total	38	100.0	100.0	8,137	100.0	100.0	44	100.0	100.0	10,283	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The borrower distribution of small business lending is good. The distribution of 2024 loans originated to businesses with annual revenues of \$1MM or less (small businesses) reflected penetration levels which were above the aggregate lending data and

comparable to the demographic figure, which represents the percentage of businesses with annual gross revenues of \$1MM or less.

The distribution of loans originated in 2023 to small businesses reflected performance below 2024 levels, but with fewer originations, did not impact the overall conclusion for this product.

Table 19

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Oklahoma City, Oklahoma Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	85	68.5	55.5	13,266	52.6	37.3	95	67.9	53.3	13,856	55.3	39.5	91.3
Over \$1 Million	34	27.4		11,270	44.7		42	30.0		10,948	43.7		7.6
Revenue Unknown	5	4.0		673	2.7		3	2.1		245	1.0		1.1
Total	124	100.0		25,209	100.0		140	100.0		25,049	100.0		100.0
By Loan Size													
\$100,000 or Less	75	60.5	93.1	2,922	11.6	37.9	86	61.4	92.9	3,377	13.5	37.3	
\$100,001 - \$250,000	18	14.5	3.8	3,560	14.1	16.6	23	16.4	3.9	4,372	17.5	17.1	
\$250,001 - \$1 Million	31	25.0	3.1	18,727	74.3	45.4	31	22.1	3.2	17,300	69.1	45.6	
Total	124	100.0	100.0	25,209	100.0	100.0	140	100.0	100.0	25,049	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	65	76.5		2,403	18.1		66	69.5		2,460	17.8		
\$100,001 - \$250,000	5	5.9		928	7.0		12	12.6		2,318	16.7		
\$250,001 - \$1 Million	15	17.6		9,935	74.9		17	17.9		9,078	65.5		
Total	85	100.0		13,266	100.0		95	100.0		13,856	100.0		
Source: 2024 FFIEC Census Data 2024 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 borrower distribution of small farm lending is good. The distribution of 2024 loans originated to farms with annual revenues of \$1MM or less (small farms) reflected penetration levels which were above the aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure, which represents the percentage of farms with annual gross revenues of \$1MM or less.

The distribution of loans originated in 2023 to small farms reflected performance consistent with 2024 levels.

Table 20

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Oklahoma City, Oklahoma Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	77	96.3	78.0	5,027	85.2	72.1	68	94.4	70.2	5,427	80.1	67.9	97.9
Over \$1 Million	3	3.8		875	14.8		4	5.6		1,350	19.9		2.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.2
Total	80	100.0		5,902	100.0		72	100.0		6,777	100.0		100.0
By Loan Size													
\$100,000 or Less	65	81.3	86.4	2,210	37.4	39.5	52	72.2	85.5	1,812	26.7	37.6	
\$100,001 - \$250,000	11	13.8	9.4	2,112	35.8	29.3	14	19.4	9.9	2,585	38.1	28.8	
\$250,001 - \$500,000	4	5.0	4.2	1,580	26.8	31.2	6	8.3	4.6	2,380	35.1	33.6	
Total	80	100.0	100.0	5,902	100.0	100.0	72	100.0	100.0	6,777	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	65	84.4		2,210	44.0		51	75.0		1,712	31.5		
\$100,001 - \$250,000	9	11.7		1,737	34.6		13	19.1		2,335	43.0		
\$250,001 - \$500,000	3	3.9		1,080	21.5		4	5.9		1,380	25.4		
Total	77	100.0		5,027	100.0		68	100.0		5,427	100.0		
Source: 2024 FFIEC Census Data													
2024 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank provides an adequate level of CD loans. The bank originated three CD loans totaling \$5.5MM in this AA. A description of the bank's CD lending activities in the AA includes:

- Financing \$150,000 to an organization that provides shelter, food, and assistance to individuals experiencing homelessness or poverty.
- Two loans totaling \$5.3MM to businesses that facilitate, create and retain jobs for LMI individuals.

Table 21

Community Development Loans – Oklahoma City, Oklahoma Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	1	150
Economic Development	2	5,327
Revitalization and Stabilization	0	0
Total Loans	3	5,477

INVESTMENT TEST

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

Examples of investment activities include:

- The bank donated \$5,000 to an organization that provides shelter, food, and assistance to individuals experiencing homelessness or poverty.
- The bank donated \$8,000 to an organization providing transitional housing and health services to families and individuals in need.

Table 22

Investments, Grants, and Donations – Oklahoma City, Oklahoma Metropolitan AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	2	8	2	8
Community Services	0	0	0	0	48	59	48	59
Economic Development	0	0	0	0	4	10	4	10
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	0	0	54	77	54	77
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								

SERVICE TEST

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

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank operates eight of its ten banking offices in LMI census tracts in the AA, with the remaining two branches located in upper-income census tracts in close proximity to LMI census tracts. Additionally, the bank operates six of its eight cash-only ATMs in LMI census tracts.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. There have been no branch openings or closures in the AA since the prior evaluation.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank's operations in the AA generally reflect those of the overall institution, which is described in the overall Institution Retail Banking Services section of this evaluation.

Table 23

Retail Banking and Community Development Services – Oklahoma City, Oklahoma Metropolitan AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	10.0	70.0	0.0	20.0	0.0	100.0	7.5	25.8	32.6	29.2	4.9	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	12.5	62.5	0.0	25.0	0.0	100.0	6.0	24.6	36.7	31.1	1.5	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	10		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	0		37		4		0		41		14	
¹. Based on 2024 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services. During the evaluation period, bank staff performed 41 services to 14 organizations. The services were a variety of board memberships for organizations that provide community services to LMI individuals and families and financial education instruction to students from schools with a majority of students eligible for free or reduced lunches.

Examples of CD services include:

- Two bank employees served on the board of a local chapter of a well-known organization that provides services targeted to children of LMI families.
- A bank employee served on the board of an organization that provides food pantry and resources for families in need.

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

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

The bank's AA is comprised of the Enid, Oklahoma MSA which consists of Garfield County in its entirety. Refer to Appendix D for additional demographic data.

- There have been no changes to the AA delineation or census tract designations since the prior CRA evaluation. The AA is comprised of 17 census tracts, including 1 low-, 2 moderate-, 9 middle-, and 5 upper-income census tracts based on 2016-2020 American Community Survey (ACS) data.
- Based on 2020 ACS data, the AA population was 62,846.
- The AA is home to 15,145 total families. According to 2020 ACS data, 22.0 percent of families are low-, 15.0 percent are moderate-, 21.3 percent are middle-, and 41.8 percent are upper-income.
- The bank operates one full-service branch with a cash-only ATM in Enid, located in a middle-income census tract. The bank has not opened or closed any branches in this AA since the prior CRA evaluation.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked 4th of 14 FDIC-insured depository institutions operating from 22 locations in the AA, with a total deposit market share of 2.9 percent.

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

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

Table 24

Assessment Area	Lending Test	Investment Test	Service Test
Enid, Oklahoma MSA	Consistent	Below	Consistent

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

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

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

- The AA is comprised of 18 census tracts, including 1 moderate-, 11 middle-, and 6 upper-income census tracts. There have been no changes to the AA delineation or census tract designations since the prior evaluation.
- According to the FFIEC's 2024 list of distressed and underserved tracts, Kiowa County tracts were designated as distressed middle-income tracts in both 2023 and 2024.
- The bank operates five offices in the AA, including four in middle- and one in an upper-income census tract(s). Additionally, it operates four ATMs in the AA, including three in middle- and one in upper-income census tract(s).
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked 3rd of 23 FDIC-insured depository institutions operating from 47 locations in the AA, with a total deposit market share of 9.4 percent.
- To further augment the evaluation, examiners referenced one interview with a member of the community within the bank's AA that was previously conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The contact had knowledge of the local housing market and housing needs of the community.

Table 25

Population Change			
Assessment Area: Southwest Oklahoma			
Area	2015 Population	2020 Population	Percent Change
Southwest Oklahoma	73,229	70,356	(3.9)
Beckham County, OK	23,300	22,410	(3.8)
Custer County, OK	28,978	28,513	(1.6)
Kiowa County, OK	9,302	8,509	(8.5)
Washita County, OK	11,649	10,924	(6.2)
NonMSA Oklahoma	1,333,350	1,289,548	(3.3)
Oklahoma	3,849,733	3,959,353	2.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The AA is comprised of several small towns. The largest community in the AA is Weatherford in Custer County, with a population of 12,076.
- Each county in the AA has experienced an overall decrease in population between 2015 and 2020, which is consistent with trends in rural areas statewide.

Table 26

Median Family Income Change Assessment Area: Southwest Oklahoma			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Southwest Oklahoma	62,039	63,474	2.3
Beckham County, OK	70,142	61,832	(11.8)
Custer County, OK	58,817	69,596	18.3
Kiowa County, OK	53,791	51,921	(3.5)
Washita County, OK	64,115	62,336	(2.8)
NonMSA Oklahoma	56,258	58,565	4.1
Oklahoma	63,401	67,511	6.5
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Growth throughout AA incomes in the counties have varied, while the nominal median family incomes (MFIs) in three of the four AA counties were above rural areas statewide in 2020.
- Within the AA, 12.2 percent of families live below the poverty level, which is higher than the statewide figure of 11.3 percent.

Table 27

Housing Cost Burden Assessment Area: Southwest Oklahoma						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Southwest Oklahoma	67.2	24.8	36.3	52.6	25.6	14.3
Beckham County, OK	63.1	19.4	29.5	61.8	22.9	17.1
Custer County, OK	76.4	39.6	45.7	57.7	31.0	12.4
Kiowa County, OK	41.8	3.2	27.8	33.3	30.2	14.2
Washita County, OK	69.0	17.0	28.1	49.5	17.2	14.2
NonMSA Oklahoma	66.5	30.6	35.0	48.2	22.2	14.9
Oklahoma	72.5	35.3	37.9	52.2	26.2	15.4
Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- The housing cost burden for LMI renters in the AA was below the figure for the state of Oklahoma.
- The median housing value in the AA of \$114,439 is below the statewide figure of \$142,400 and above the figure of \$110,370 for rural areas statewide.
- The median gross rent of \$684 for the AA is below the figures for the state of Oklahoma and rural areas statewide of \$818 and \$698, respectively.
- A community contact stated there is a shortage of suitable housing in the area for laborers.

Table 28

Unemployment Rates					
Assessment Area: Southwest Oklahoma					
Area	2020	2021	2022	2023	2024
Southwest Oklahoma	6.8	4.1	2.9	3.1	3.0
Beckham County, OK	9.3	5.4	3.2	3.6	3.2
Custer County, OK	5.8	3.5	2.7	2.7	2.9
Kiowa County, OK	5.1	3.5	3.2	3.4	3.3
Washita County, OK	6.6	4.3	3.0	3.0	2.9
NonMSA Oklahoma	6.2	4.1	3.3	3.4	3.5
Oklahoma	6.3	4.0	3.0	3.2	3.3
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- Major industries operating in the AA include mining of oil and gas, accommodation and food services, construction, health care, and social assistance.
- A community contact stated there is a need for a major industry to provide incomes to attract and retain residents in the area but is complicated by the aforementioned lack of suitable housing units.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTHWEST OKLAHOMA AA

LENDING TEST

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

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in the AA included 478 small farm, 421 small business, and 71 home mortgage loans. The bank's HMDA origination volume within the AA was too low to conduct a meaningful analysis for individual loan product categories; thus, the product categories were combined and analyzed at the total HMDA level. Furthermore, because

the AA contains no low- and only one moderate-income census tract, more weight was placed on the borrower distribution test in this AA when deriving overall conclusions.

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

Geographic Distribution of Loans

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

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The bank did not originate loans in the AA's moderate-income census tract during the review period. The AA's moderate-income census tract is located in close proximity to the city of Weatherford, which has ten financial institutions with offices, while the bank has none, presenting competitive difficulties in penetrating this census tract. Additionally, the moderate-income census tract has only 2.5 percent of the owner-occupied housing units in the AA, and only 19.0 percent of all housing units in the census tract are owner-occupied, presenting more limited opportunity.

An evaluation of the dispersion of home mortgage loans identified gaps and lapses that included the moderate-income census tract, although the overall conclusion was not impacted. A review of the bank's lending patterns over the two-year evaluation period revealed concentrations of lending in and around areas where the bank's branches are located, with gaps noted in areas of greater distance from the bank's branch locations, along with the performance context factors.

Table 29

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Southwest Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.2	0	0.0	5.5	0	0.0	6.5	0	0.0	5.3	2.5
Middle	11	42.3	50.6	988	23.9	43.4	12	63.2	52.3	657	35.0	45.0	56.2
Upper	15	57.7	43.3	3,150	76.1	51.1	7	36.8	41.2	1,220	65.0	49.7	41.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	26	100.0	100.0	4,138	100.0	100.0	19	100.0	100.0	1,877	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.8	0	0.0	4.6	0	0.0	4.5	0	0.0	4.8	2.5
Middle	3	60.0	56.8	150	16.5	47.4	3	30.0	55.2	204	21.1	48.7	56.2
Upper	2	40.0	39.4	761	83.5	48.1	7	70.0	40.3	764	78.9	46.6	41.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	911	100.0	100.0	10	100.0	100.0	968	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.3	0	0.0	6.9	0	0.0	3.2	0	0.0	3.4	2.5
Middle	5	83.3	74.5	139	95.9	73.3	3	75.0	74.2	182	87.9	67.4	56.2
Upper	1	16.7	21.3	6	4.1	19.8	1	25.0	22.6	25	12.1	29.3	41.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	145	100.0	100.0	4	100.0	100.0	207	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Moderate	0	0.0	12.5	0	0.0	8.2	0	0.0	8.3	0	0.0	15.2	30.7
Middle	0	0.0	50.0	0	0.0	86.9	0	0.0	66.7	0	0.0	46.8	35.1
Upper	0	0.0	37.5	0	0.0	4.8	0	0.0	25.0	0	0.0	38.0	34.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Moderate	0	0.0	5.7	0	0.0	5.4	0	0.0	5.7	0	0.0	5.3	2.5
Middle	19	51.4	52.6	1,277	24.6	45.9	19	55.9	53.8	1,073	34.8	46.2	56.2
Upper	18	48.6	41.7	3,917	75.4	48.7	15	44.1	40.5	2,009	65.2	48.4	41.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	37	100.0	100.0	5,194	100.0	100.0	34	100.0	100.0	3,082	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The geographic distribution of small business lending is poor. The bank originated no loans in the AA's moderate-income census tract during the review period.

An evaluation of the dispersion of small business loans identified gaps and lapses that included the moderate-income census tract and supports the overall conclusion.

Table 30

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: Southwest Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.0	0	0.0	4.7	0	0.0	6.0	0	0.0	5.0	7.4
Middle	160	76.2	59.5	6,688	74.6	58.1	157	74.4	56.9	6,366	78.7	56.9	59.8
Upper	50	23.8	33.6	2,281	25.4	36.7	54	25.6	35.0	1,728	21.3	37.6	32.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.9	0	0.0	0.5	0	0.0	2.1	0	0.0	0.5	
Total	210	100.0	100.0	8,969	100.0	100.0	211	100.0	100.0	8,094	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2024 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 adequate. The distribution of 2024 small farm loans in the moderate-income census tract was comparable to the aggregate lending data by number, below by dollar volume, and below the demographic figure.

The geographic distribution of 2023 small farm loans reflected penetration levels consistent with 2024 lending patterns.

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

Table 31

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography													
Assessment Area: Southwest Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	1.2	1.4	69	0.5	2.2	3	1.3	1.2	71	0.5	1.5	4.2
Middle	196	79.0	79.8	11,394	81.6	82.4	186	80.9	78.1	11,871	86.0	84.2	70.7
Upper	49	19.8	18.6	2,497	17.9	15.4	41	17.8	20.5	1,860	13.5	14.3	25.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.2	0	0.0	0.0	0	0.0	0.2	0	0.0	0.0	
Total	248	100.0	100.0	13,960	100.0	100.0	230	100.0	100.0	13,802	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2024 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 good distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of small business and small farm lending reflect good penetration, while home mortgage lending reflects adequate penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2024 home mortgage loans among low-income borrowers was below the aggregate lending data and significantly below the demographic figure. Lending among moderate-income borrowers was above the aggregate lending data and the demographic figure.

The borrower distribution of 2023 home mortgage loans reflected performance below 2024 lending patterns. While there were three more originations in 2023, overall performance among LMI borrowers between the two years was comparable to the aggregate lending data and supports the overall conclusion.

Table 32

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Southwest Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	3.9	0	0.0	1.8	1	5.3	5.5	50	2.7	2.5	20.8
Moderate	0	0.0	14.1	0	0.0	9.2	4	21.1	14.5	252	13.4	9.7	15.1
Middle	7	26.9	20.3	899	21.7	18.8	1	5.3	17.6	208	11.1	16.0	18.7
Upper	15	57.7	31.1	2,725	65.9	39.6	5	26.3	32.4	918	48.9	42.0	45.3
Unknown	4	15.4	30.5	514	12.4	30.6	8	42.1	30.0	449	23.9	29.8	0.0
Total	26	100.0	100.0	4,138	100.0	100.0	19	100.0	100.0	1,877	100.0	100.0	100.0
Refinance Loans													
Low	1	20.0	4.5	52	5.7	2.2	0	0.0	5.0	0	0.0	2.9	20.8
Moderate	1	20.0	9.8	52	5.7	5.4	3	30.0	11.4	149	15.4	6.4	15.1
Middle	1	20.0	22.7	46	5.0	17.5	0	0.0	11.4	0	0.0	8.5	18.7
Upper	2	40.0	32.6	761	83.5	46.9	4	40.0	39.3	665	68.7	42.7	45.3
Unknown	0	0.0	30.3	0	0.0	28.1	3	30.0	32.8	154	15.9	39.5	0.0
Total	5	100.0	100.0	911	100.0	100.0	10	100.0	100.0	968	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.1	0	0.0	0.4	0	0.0	6.5	0	0.0	1.5	20.8
Moderate	1	16.7	17.0	12	8.3	10.9	0	0.0	12.9	0	0.0	14.5	15.1
Middle	2	33.3	23.4	45	31.0	27.0	0	0.0	3.2	0	0.0	1.3	18.7
Upper	1	16.7	34.0	27	18.6	40.1	2	50.0	64.5	62	30.0	62.5	45.3
Unknown	2	33.3	23.4	61	42.1	21.5	2	50.0	12.9	145	70.0	20.3	0.0
Total	6	100.0	100.0	145	100.0	100.0	4	100.0	100.0	207	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	2.7	4.1	52	1.0	1.9	1	2.9	5.7	50	1.6	2.7	20.8
Moderate	2	5.4	13.6	64	1.2	8.8	7	20.6	13.7	401	13.0	9.0	15.1
Middle	10	27.0	20.7	990	19.1	18.8	1	2.9	16.0	208	6.7	14.4	18.7
Upper	18	48.6	31.3	3,513	67.6	40.5	12	35.3	35.4	1,675	54.3	42.4	45.3
Unknown	6	16.2	30.3	575	11.1	30.1	13	38.2	29.2	748	24.3	31.5	0.0
Total	37	100.0	100.0	5,194	100.0	100.0	34	100.0	100.0	3,082	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The borrower distribution of small business lending is good. The distribution of loans to small businesses in 2024 was above the aggregate lending data and comparable to the demographic figure.

The distribution of loans originated in 2023 to small businesses reflected performance consistent with 2024 lending levels.

Table 33

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Southwest Oklahoma													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	182	86.7	59.1	5,809	64.8	42.0	160	75.8	56.3	4,662	57.6	40.6	89.0
Over \$1 Million	24	11.4		2,993	33.4		46	21.8		3,308	40.9		8.8
Revenue Unknown	4	1.9		167	1.9		5	2.4		124	1.5		2.3
Total	210	100.0		8,969	100.0		211	100.0		8,094	100.0		100.0
By Loan Size													
\$100,000 or Less	193	91.9	92.9	4,779	53.3	47.6	199	94.3	93.5	4,800	59.3	48.5	
\$100,001 - \$250,000	12	5.7	4.9	2,055	22.9	22.3	8	3.8	4.3	1,433	17.7	22.1	
\$250,001 - \$1 Million	5	2.4	2.2	2,135	23.8	30.1	4	1.9	2.1	1,861	23.0	29.4	
Total	210	100.0	100.0	8,969	100.0	100.0	211	100.0	100.0	8,094	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	171	94.0		3,854	66.3		154	96.3		3,267	70.1		
\$100,001 - \$250,000	10	5.5		1,655	28.5		5	3.1		875	18.8		
\$250,001 - \$1 Million	1	0.5		300	5.2		1	0.6		520	11.2		
Total	182	100.0		5,809	100.0		160	100.0		4,662	100.0		
Source: 2024 FFIEC Census Data 2024 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 borrower distribution of small farm lending is good. The distribution of loans to small farms in 2024 was above the aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure.

The distribution of loans originated in 2023 to small farms reflected performance consistent with 2024 lending levels.

Table 34

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Southwest Oklahoma													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	234	94.4	78.5	11,635	83.3	74.9	222	96.5	77.9	13,100	94.9	83.0	97.3
Over \$1 Million	10	4.0		2,311	16.6		5	2.2		690	5.0		2.7
Revenue Unknown	4	1.6		14	0.1		3	1.3		12	0.1		0.0
Total	248	100.0		13,960	100.0		230	100.0		13,802	100.0		100.0
By Loan Size													
\$100,000 or Less	213	85.9	82.6	6,628	47.5	40.2	193	83.9	83.4	5,337	38.7	38.2	
\$100,001 - \$250,000	27	10.9	13.4	4,568	32.7	36.6	25	10.9	12.0	4,346	31.5	33.0	
\$250,001 - \$500,000	8	3.2	4.0	2,764	19.8	23.2	12	5.2	4.6	4,119	29.8	28.8	
Total	248	100.0	100.0	13,960	100.0	100.0	230	100.0	100.0	13,802	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	207	88.5		6,479	55.7		188	84.7		5,195	39.7		
\$100,001 - \$250,000	24	10.3		4,038	34.7		22	9.9		3,786	28.9		
\$250,001 - \$500,000	3	1.3		1,118	9.6		12	5.4		4,119	31.4		
Total	234	100.0		11,635	100.0		222	100.0		13,100	100.0		
Source: 2024 FFIEC Census Data													
2024 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank provides an adequate level of CD loans. The bank originated three CD loans totaling \$609,082 in this AA. All three loans support organizations providing essential services targeting or primarily benefiting LMI families.

Table 35

Community Development Loans – Southwest Oklahoma AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	3	609
Economic Development	0	0
Revitalization and Stabilization	0	0
Total Loans	3	609

INVESTMENT TEST

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

Examples of investment activities include:

- The bank donated \$7,500 to an organization providing after-school care and instruction for at-risk students and has a population served that is majority LMI.
- The bank donated \$15,000 to an area economic development organization for the benefit of area small business programs and support services.

Table 36

Investments, Grants, and Donations – Southwest Oklahoma AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	11	14	11	14
Economic Development	0	0	0	0	2	15	2	15
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	0	0	13	29	13	29
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								

SERVICE TEST

The bank's performance under the service test in the Southwest Oklahoma AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank operates four of its offices in middle- and one in upper-income census tracts. Additionally, the bank operates cash-only ATMs at four of its five locations in the AA.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. There have been no branch openings or closures in the AA since the prior evaluation.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank's operations in the AA generally reflect those of the overall institution, which is described in the overall Institution Retail Banking Services section of this evaluation.

Table 37

Retail Banking and Community Development Services – Southwest Oklahoma AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	80.0	20.0	0.0	100.0	0.0	5.6	61.1	33.3	0.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	75.0	25.0	0.0	100.0	0.0	7.4	55.4	37.2	0.0	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	5		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	2		4		2		2		10		5	
^{1.} Based on 2024 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services. During the evaluation period, bank staff performed ten services to five organizations. The services largely consisted of board membership to organizations that provide community services to LMI individuals and families.

Examples of CD services include:

- A bank employee served on the board of an organization that provides affordable housing solutions and resources for LMI individuals and families.
- A bank employee served on the board of a local chapter of an organization that directs fundraising and resources to organizations that target and primarily serve LMI children and families.

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

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

The bank's North Central Oklahoma AA consists of the entirety of Kingfisher County. Refer to Appendix D for additional demographic data.

- There have been no changes to the AA delineation or census tract designations since the prior CRA evaluation. The AA is comprised of four census tracts, including two middle- and two upper-income census tracts based on 2016-2020 ACS data.
- Based on 2020 ACS data, the AA population was 15,184.
- The AA is home to 4,080 total families. According to 2020 ACS data, 13.4 percent of families are low-, 18.1 percent are moderate-, 17.6 percent are middle-, and 50.9 percent are upper-income.
- The bank operates three full-service branches, two with on-site, cash-only ATMs, all in middle-income census tracts. The bank has not opened or closed any branches in this AA since the prior evaluation.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked 1st of 6 FDIC-insured depository institutions operating from 11 locations in the AA, with a total deposit market share of 27.0 percent.

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

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

Table 38

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

STATE OF TEXAS

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

Major factors supporting the rating include:

Lending Test

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

Investment Test

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

Service Test

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

SCOPE OF EXAMINATION

The scope of the review for the state of Texas was consistent with the overall scope for the institution. Full-scope reviews were conducted for the Dallas – Fort Worth Combined

Metropolitan, North Central Texas, Coleman County, and Central Texas AAs. The overall state rating was influenced most heavily by the bank's performance in the Dallas – Fort Worth Combined Metropolitan AA due to the bank's large deposit, loan, and branching presence in this AA. Limited-scope reviews were conducted for the Amarillo, Texas Metropolitan, East Texas Panhandle, West Texas Panhandle, and Childress County, Texas AAs to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state evaluation.

The analysis of loans originated in the state included 1,331 small business, 782 small farm, and 268 home mortgage loans. Relative weighting among individual loan products aligns with the discussion in the overall Institution Scope of Examination section of this report.

To further augment the evaluation, examiners referenced five interviews with members of the community within the Texas AAs, three specific to this evaluation, and two interviews that were previously conducted in conjunction with the CRA evaluations of other institutions operating in the area, to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN TEXAS

The bank delineates 8 of its 12 AAs and operates 27 of its 46 branches in the state of Texas. The bank operates 8 branches in the geographically expansive and densely populated Dallas – Fort Worth Combined Metropolitan AA, while its remaining branches are distributed among lesser populated and predominately rural AAs throughout the state. Five interviews with members of the communities within the bank's AAs were referenced to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those needs, and the local economic conditions.

Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report, with an emphasis on small business and small farm lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

The bank's performance under the lending test in the state of Texas is high satisfactory. Lending test performance was excellent in the Dallas – Fort Worth Combined Metropolitan AA, while performance in the North Central Texas, Coleman County, Texas,

and Central Texas AAs was good. The bank's leadership in CD lending performance had a positive influence on the overall lending test rating in the Dallas – Fort Worth Combined Metropolitan AA.

Lending Activity

The bank's overall lending activities in the state of Texas reflect good responsiveness to AA credit needs. The performance noted was good across all four, full-scope reviewed AAs.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The lending programs offered in the state generally mirror those outlined in the overall Institution Lending Activity section of this report.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within Texas reflects good distribution among the different census tracts and dispersion throughout the AAs. The Dallas – Fort Worth Combined Metropolitan AA noted good performance, while the North Central Texas, Coleman County, Texas, and Central Texas AAs were adequate.

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

The bank's lending within Texas has an overall good penetration among individuals of different income levels and businesses and farms of different sizes. This conclusion is consistent with performance noted in the four full-scope reviewed AAs.

Community Development Lending

The bank provides a relatively high level of CD loans within the state of Texas. The bank originated 24 CD loans totaling \$169.6MM in AAs within the state. The bank is a leader in making CD loans in the Dallas – Fort Worth Combined Metropolitan AA, while the North Central Texas, Coleman County, Texas, and Central Texas AAs are noted as having few, if any, CD loans. Additionally, the bank originated one CD loan outside of its AAs, but within the broader statewide region, for the construction of a multifamily housing project that will provide affordable housing to LMI individuals.

Table 39

Community Development Loans – State of Texas		
Community Development Purpose	#	\$(000)
Affordable Housing	18	122,959
Community Services	1	8,438
Economic Development	2	834
Revitalization and Stabilization	2	361
Outside Activities	1	37,000
Total Loans	24	169,591
<i>Note: Totals may differ due to rounding</i>		

INVESTMENT TEST

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

The bank has an adequate level of qualified CD investments and grants within Texas but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AAs. The bank's investment activities within the AAs were comprised of philanthropic donations primarily made to organizations that provide community services to LMI individuals and families. The allocation of donations in the Dallas – Fort Worth Combined Metropolitan AA was 50.0 percent by number and 66.2 percent by dollar volume, and the remaining donations were distributed across the bank's remaining seven AAs in the state.

Table 40

Investments, Grants, and Donations – State of Texas								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	2	2	2	2
Community Services	0	0	4	5,745	83	98	87	5,843
Economic Development	1	6,294	0	0	15	26	16	6,320
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Outside Activities	0	0	0	0	0	0	0	0
Total	1	6,294	4	5,745	100	126	105	12,164
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								
<i>Note: Totals may differ due to rounding</i>								

SERVICE TEST

The bank's overall performance under the service test in the state of Texas is outstanding. The service test is excellent in the Dallas – Fort Worth Combined Metropolitan AA, good in the North Central Texas AA, and adequate in the Coleman County, Texas and Central Texas AAs.

Retail Banking Services

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

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. There have been no changes to the bank's number of locations since the previous evaluation. The bank's products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank's operations in the state of Texas generally reflect those of the overall institution, which is described in the overall Institution Retail Banking Services section of this evaluation.

Table 41

Retail Banking and Community Development Services – State of Texas													
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)						
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
	0.0	7.4	55.6	37.0	0.0	100.0	11.5	29.9	29.8	27.4	1.3	100.0	
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)						
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
	0.0	9.5	42.9	47.6	0.0	100.0	11.2	28.5	31.6	28.0	0.7	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)						
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total	
	27		0		0		0	0	0	0	0	0	
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization			Total Services		Total Organizations	
	0		113		14		3			130		48	
¹ Based on 2024 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.													

Community Development Services

The bank is a leader in providing CD services within the state of Texas. During the evaluation, bank representatives performed 130 services to 48 organizations throughout the state. A substantial majority of services performed were to organizations that provide various community services that benefit LMI individuals and families. The bank's CD services generally consisted of board membership of organizations that primarily serve LMI individuals and families and financial literacy instruction in schools with a majority of students eligible for free or reduced lunches.

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

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

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

- The AA comprises 1,159 census tracts, including 143 low-, 365 moderate-, 331 middle-, 304 upper-, and 16 unknown-income census tracts. There have been no changes to the AA delineation or census tract designations since the prior evaluation.
- The bank operates eight banking offices in the AA, including three in middle- and five in upper-income census tracts. The bank operates a cash-only ATM at each location. Additionally, the bank operates one loan production office (LPO) within the AA.
- As of June 30, 2024, the bank held a 0.4 percent market share of deposits in the AA, ranking 28th out of 145 FDIC-insured financial institutions operating from 1,055 offices in the AA.
- To further augment the evaluation, examiners referenced two interviews with members of the communities within the bank’s AA that were previously conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those needs, and the local economic conditions. Both contacts represented area economic development agencies.

Table 42

Population Change			
Assessment Area: Dallas – Fort Worth Combined Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Dallas - Fort Worth Combined Metropolitan	4,678,005	5,064,856	8.3
Dallas County, TX	2,485,003	2,613,539	5.2
Ellis County, TX	157,058	192,455	22.5
Parker County, TX	121,418	148,222	22.1
Tarrant County, TX	1,914,526	2,110,640	10.2
Dallas-Plano-Irving, TX MD	4,519,004	5,129,966	13.5
Fort Worth-Arlington-Grapevine, TX MD	2,252,637	2,507,421	11.3
Texas	26,538,614	29,145,505	9.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The AA includes a significant portion of the overall MSA population, at 66.3 percent.
- The areas of the AA that experienced the largest growth are Ellis and Parker Counties, which are bedroom communities to the larger urban areas of Dallas and Fort-Worth.
- A community contact stated there has been an influx of residents, particularly young professionals, relocating from western states.

Table 43

Median Family Income Change Assessment Area: Dallas – Fort Worth Combined Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Dallas - Fort Worth Combined Metropolitan	68,635	76,566	11.6
Dallas County, TX	61,072	69,689	14.1
Ellis County, TX	78,280	89,870	14.8
Parker County, TX	88,541	97,507	10.1
Tarrant County, TX	76,367	82,856	8.5
Dallas-Plano-Irving, TX MD	77,736	88,315	13.6
Fort Worth-Arlington-Grapevine, TX MD	75,758	82,649	9.1
Texas	68,523	76,073	11.0
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- Within the AA, 9.8 percent of families live below the poverty level, which is lower than the statewide figure of 10.9 percent.
- Among families below the poverty level in the AA, 59.2 percent reside in Dallas County.

Table 44

Housing Cost Burden						
Assessment Area: Dallas – Fort Worth Combined Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Dallas - Fort Worth Combined Metropolitan	82.6	50.5	44.6	63.8	33.9	21.0
Dallas County, TX	81.6	46.6	43.7	63.7	32.8	23.2
Ellis County, TX	78.1	48.7	42.1	59.3	32.0	18.0
Parker County, TX	68.9	35.9	38.7	55.8	32.5	17.1
Tarrant County, TX	84.9	56.8	46.2	65.2	35.8	19.4
Dallas-Plano-Irving, TX MD	82.7	51.6	43.0	65.1	38.0	21.1
Fort Worth-Arlington-Grapevine, TX MD	83.7	55.1	45.4	61.9	34.6	18.9
Texas	79.4	49.8	43.5	59.0	32.7	19.4

Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- Median housing values in the AA counties varied, with a low of \$193,900 in Dallas County to a high in Parker County at \$236,300. All AA median housing values are above the Texas statewide figure of \$187,200.
- Median gross rent in the AA is \$1,151, with three of the four AA counties with a median gross rent above the Texas statewide median gross rent of \$1,082.
- Both community contacts indicated there is a shortage of affordable housing. One of the contacts stated that younger residents seek newer developments, while the other stated developers are generally not seeking opportunities to provide affordable housing due to the demand of newer, market rate housing.

Table 45

Unemployment Rates					
Assessment Area: Dallas – Fort Worth Combined Metropolitan					
Area	2020	2021	2022	2023	2024
Dallas - Fort Worth Combined Metropolitan	7.5	5.4	3.7	3.9	4.0
Dallas County, TX	7.	5.6	3.8	4.0	4.1
Ellis County, TX	5.9	4.4	3.4	3.6	3.7
Parker County, TX	5.7	4.3	3.2	3.3	3.4
Tarrant County, TX	7.4	5.3	3.7	3.8	3.9
Dallas-Plano-Irving, TX MD	7.1	5.0	3.6	3.8	3.9
Fort Worth-Arlington-Grapevine, TX MD	7.2	5.2	3.6	3.7	3.9
Texas	7.7	5.6	3.9	4.0	4.1

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Major industries operating in the AA include health care and social assistance, retail trade, accommodation and food services, professional and technical services.
- Major employers operating in the Dallas – Fort Worth Combined Metropolitan AA include American Airlines, Wal-Mart, Baylor Scott & White Health, Lockheed Martin, and AT&T.

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

LENDING TEST

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

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in the AA included 309 small business, 100 home mortgage, and 56 small farm loans. Home improvement, home refinance, and multifamily loans were not evaluated at the product level based on lending levels too low to conduct meaningful analyses.

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

Geographic Distribution of Loans

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

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of 2024 home mortgage loans in low-income census tracts was comparable to the aggregate lending data by number, significantly below by dollar volume, and comparable to the demographic figure. Lending in moderate-income tracts was significantly above the aggregate lending data and above the demographic figure.

The geographic distribution of home mortgage loans in 2023 reflected penetration levels above 2024 lending patterns and with a greater volume of originations, supported the overall conclusion.

An evaluation of the dispersion of home mortgage loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank's lending patterns over the two-year evaluation period revealed concentrations of lending in and around areas where the bank's branches are located, with gaps often noted in areas extending beyond where the bank could reasonably be expected to serve. Additionally, the AA contains a high number of census tracts relative to the number of bank branches and volume of lending within the AA.

Home Purchase Loans

The geographic distribution of home purchase lending is excellent. The distribution of 2024 home purchase loans in low-income census tracts was comparable to the aggregate lending data by number, below by dollar volume, and comparable to the demographic figure. Lending in moderate-income census tracts was above the aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure.

The geographic distribution of home mortgage loans in 2023 reflected penetration levels above 2024 lending patterns and with a greater volume of originations, supported the overall conclusion.

Table 46

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Dallas - Fort Worth Combined Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	3	8.1	6.4	843	8.6	4.1	2	5.7	6.2	432	2.2	4.0	6.3
Moderate	13	35.1	20.4	3,232	33.1	15.0	11	31.4	21.0	2,152	10.8	15.6	25.7
Middle	10	27.0	36.5	2,521	25.8	32.6	12	34.3	36.7	4,231	21.3	32.5	33.5
Upper	11	29.7	36.2	3,168	32.4	47.7	10	28.6	35.7	13,063	65.7	47.4	34.1
Unknown	0	0.0	0.4	0	0.0	0.6	0	0.0	0.5	0	0.0	0.6	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	37	100.0	100.0	9,764	100.0	100.0	35	100.0	100.0	19,878	100.0	100.0	100.0
Refinance Loans													
Low	1	12.5	5.9	20	14	3.5	0	0.0	5.6	0	0.0	3.5	6.3
Moderate	4	50.0	24.1	1,027	70.0	16.7	2	33.3	22.1	689	42.0	15.3	25.7
Middle	2	25.0	36.0	180	12.3	29.1	3	50.0	37.2	701	42.7	31.2	33.5
Upper	1	12.5	33.5	240	16.4	50.3	1	16.7	34.7	250	15.2	49.5	34.1
Unknown	0	0.0	0.4	0	0.0	0.4	0	0.0	0.3	0	0.0	0.4	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	1,467	100.0	100.0	6	100.0	100.0	1,640	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.3	0	0.0	2.7	0	0.0	3.5	0	0.0	2.5	6.3
Moderate	1	33.3	15.2	125	30.9	11.2	0	0.0	17.4	0	0.0	12.3	25.7
Middle	1	33.3	31.1	80	19.8	23.1	1	33.3	32.1	30	10.2	25.5	33.5
Upper	1	33.3	49.7	200	49.4	62.1	2	66.7	46.4	265	89.8	58.9	34.1
Unknown	0	0.0	0.7	0	0.0	0.8	0	0.0	0.6	0	0.0	0.9	0.4
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	405	100.0	100.0	3	100.0	100.0	295	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	1	25.0	27.6	14,300	20.5	19.2	0	0.0	19.4	0	0.0	8.9	21.0
Moderate	1	25.0	31.3	931	13	23.3	2	100.0	37.0	51,555	100.0	29.4	30.5
Middle	2	50.0	24.3	54,480	78.2	29.3	0	0.0	23.4	0	0.0	34.3	25.5
Upper	0	0.0	15.7	0	0.0	27.9	0	0.0	18.7	0	0.0	25.6	21.0
Unknown	0	0.0	1.1	0	0.0	0.3	0	0.0	1.5	0	0.0	1.8	2.0
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	69,711	100.0	100.0	2	100.0	100.0	51,555	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	5	9.3	6.2	15,163	18.6	5.6	2	4.3	5.9	432	0.6	4.5	6.3
Moderate	19	35.2	20.7	5,315	6.5	16.0	15	32.6	21.0	54,396	74.1	17.3	25.7
Middle	17	31.5	36.0	57,415	70.4	31.5	16	34.8	36.4	4,962	6.8	32.3	33.5
Upper	13	24.1	36.7	3,608	4.4	46.4	13	28.3	36.2	13,578	18.5	45.2	34.1
Unknown	0	0.0	0.4	0	0.0	0.5	0	0.0	0.5	0	0.0	0.7	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	54	100.0	100.0	81,501	100.0	100.0	46	100.0	100.0	73,368	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of 2024 small business loans in low- and moderate- income census tracts was comparable to the aggregate lending data and the demographic figures.

The geographic distribution of 2023 small business loans reflected penetration levels consistent with 2024 lending patterns.

An evaluation of the dispersion of small business loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank's lending patterns over the two-year evaluation period revealed concentrations of lending in and around areas where the bank's branches are located, with gaps noted in areas extending beyond where the bank could reasonably be expected to serve. Additionally, the AA contains a high number of census tracts relative to the number of bank branches and volume of lending within the AA.

Table 47

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography Assessment Area: Dallas - Fort Worth Combined Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	10	6.4	6.4	2,536	9.8	6.0	10	6.6	6.0	1,097	3.9	5.8	7.2
Moderate	35	22.3	22.7	4,901	19.0	22.0	30	19.7	22.1	6,899	24.4	21.6	24.0
Middle	57	36.3	30.5	9,055	35.1	29.0	47	30.9	30.2	9,044	32.0	28.8	31.5
Upper	55	35.0	39.3	9,339	36.2	42.1	65	42.8	40.7	11,201	39.7	42.9	36.6
Unknown	0	0.0	0.8	0	0.0	0.8	0	0.0	0.7	0	0.0	0.8	0.7
Tract-Unk	0	0.0	0.3	0	0.0	0.1	0	0.0	0.3	0	0.0	0.2	
Total	157	100.0	100.0	25,831	100.0	100.0	152	100.0	100.0	28,241	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2024 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 excellent. The distribution of 2024 small farm loans in low-income census tracts was below the aggregate lending data and significantly below the demographic figure. As noted in the table below, the bank did not originate any small farm loans within the AA's low-income census tracts, and the percentage of farms in low-income census tracts was extremely low. Lending in

moderate-income census tracts was significantly above the aggregate lending data and the demographic figure.

The geographic distribution of 2023 small farm loans reflected penetration levels consistent with 2024 lending patterns.

An evaluation of the dispersion of small farm loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank's lending patterns over the two-year evaluation period revealed gaps often noted in areas extending beyond where the bank could reasonably be expected to serve, as well as in the urban core, which contains a limited volume of farms. Additionally, the AA contains a high number of census tracts relative to the number of bank branches and volume of lending within the AA.

Table 48

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography													
Assessment Area: Dallas - Fort Worth Combined Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	2.4	0	0.0	1.5	0	0.0	2.1	0	0.0	0.4	3.5
Moderate	10	30.3	14.7	670	23.9	12.9	6	26.1	11.6	607	29.3	11.2	14.8
Middle	20	60.6	37.5	1,740	62.0	38.9	12	52.2	33.9	999	48.2	29.5	32.5
Upper	3	9.1	44.7	397	14.1	46.6	5	21.7	51.4	468	22.6	58.7	48.5
Unknown	0	0.0	0.2	0	0.0	0.0	0	0.0	0.5	0	0.0	0.1	0.7
Tract-Unk	0	0.0	0.6	0	0.0	0.1	0	0.0	0.4	0	0.0	0.1	
Total	33	100.0	100.0	2,807	100.0	100.0	23	100.0	100.0	2,074	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2024 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 good distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of small business and small farm lending reflect good penetration, while home mortgage lending reflects adequate penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. Home mortgage lending in this market included a substantial number of loans with unknown incomes. These loans were primarily comprised of business loans to purchase, refinance or improve investment properties and are exempt from HMDA income reporting requirements. Accordingly, the evaluation of home mortgage lending and the conclusions that follow exclusively focused on consumer real estate lending to borrowers of different income levels based on loans with reported incomes.

The borrower distribution of home mortgage lending is adequate. The distribution of 2024 home mortgage loans to low-income borrowers was below the aggregate lending data by number, significantly below by dollar volume, and significantly below the demographic figure. The bank did not originate loans to moderate-income borrowers in 2024.

The borrower distribution of 2023 home mortgage loans reflected performance above 2024 lending patterns and with more originations, supported the overall conclusion.

Home Purchase Loans

The borrower distribution of home purchase lending is poor. The bank did not originate home purchase loans to low- or moderate-income borrowers in 2024.

The borrower distribution of 2023 home purchase loans reflected performance consistent with 2024 levels.

Table 49

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Dallas - Fort Worth Combined Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	1	2.7	2.3	78	0.8	1.1	0	0.0	2.6	0	0.0	1.3	25.7
Moderate	1	2.7	14.7	125	1.3	9.6	0	0.0	14.7	0	0.0	9.6	18.7
Middle	2	5.4	21.1	477	4.9	17.4	1	2.9	20.4	266	1.3	16.9	19.4
Upper	10	27.0	35.5	4,077	41.8	48.1	2	5.7	33.8	1,054	5.3	45.7	36.2
Unknown	23	62.2	26.4	5,007	51.3	24.0	32	91.4	28.4	18,558	93.4	26.6	0.0
Total	37	100.0	100.0	9,764	100.0	100.0	35	100.0	100.0	19,878	100.0	100.0	100.0
Refinance Loans													
Low	1	12.5	10.6	80	5.5	5.2	0	0.0	9.6	0	0.0	4.4	25.7
Moderate	1	12.5	19.6	20	1.4	11.7	0	0.0	16.1	0	0.0	9.1	18.7
Middle	0	0.0	19.7	0	0.0	14.8	1	16.7	17.2	61	3.7	12.3	19.4
Upper	0	0.0	33.5	0	0.0	46.7	0	0.0	30.9	0	0.0	41.9	36.2
Unknown	6	75.0	16.7	1,367	93.2	21.6	5	83.3	26.1	1,579	96.3	32.3	0.0
Total	8	100.0	100.0	1,467	100.0	100.0	6	100.0	100.0	1,640	100.0	100.0	100.0
Home Improvement Loans													
Low	1	33.3	6.2	80	19.8	3.5	1	33.3	7.5	30	10.2	3.8	25.7
Moderate	0	0.0	13.4	0	0.0	8.0	0	0.0	14.1	0	0.0	9.0	18.7
Middle	0	0.0	19.9	0	0.0	13.1	0	0.0	19.4	0	0.0	12.7	19.4
Upper	1	33.3	56.8	200	49.4	68.1	1	33.3	52.4	65	22.0	63.7	36.2
Unknown	1	33.3	3.6	125	30.9	7.3	1	33.3	6.5	200	67.8	10.8	0.0
Total	3	100.0	100.0	405	100.0	100.0	3	100.0	100.0	295	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	3	6.0	3.9	238	2.0	1.6	1	2.3	4.4	30	0.1	1.9	25.7
Moderate	2	4.0	15.2	145	1.2	9.7	0	0.0	14.9	0	0.0	9.5	18.7
Middle	3	6.0	20.7	506	4.3	16.8	2	4.5	19.7	327	1.5	16.0	19.4
Upper	12	24.0	36.4	4,402	37.3	48.5	3	6.8	34.5	1,119	5.1	45.7	36.2
Unknown	30	60.0	23.8	6,499	55.1	23.4	38	86.4	26.6	20,337	93.2	27.0	0.0
Total	50	100.0	100.0	11,790	100.0	100.0	44	100.0	100.0	21,813	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The borrower distribution of small business lending is good. The distribution of loans to small businesses in 2024 was above the aggregate lending data and comparable to the demographic figure.

The distribution of loans originated in 2023 to small businesses reflected performance consistent with 2024 lending levels.

Table 50

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Dallas - Fort Worth Combined Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	105	66.9	50.3	14,688	56.9	30.4	96	63.2	49.0	12,443	44.1	30.6	92.0
Over \$1 Million	46	29.3		9,354	36.2		50	32.9		14,074	49.8		6.9
Revenue Unknown	6	3.8		1,789	6.9		6	3.9		1,724	6.1		1.1
Total	157	100.0		25,831	100.0		152	100.0		28,241	100.0		100.0
By Loan Size													
\$100,000 or Less	99	63.1	94.1	4,408	17.1	40.6	91	59.9	93.9	4,074	14.4	40.9	
\$100,001 - \$250,000	27	17.2	3.2	4,874	18.9	16.3	27	17.8	3.4	5,248	18.6	16.4	
\$250,001 - \$1 Million	31	19.7	2.7	16,549	64.1	43.1	34	22.4	2.7	18,919	67.0	42.7	
Total	157	100.0	100.0	25,831	100.0	100.0	152	100.0	100.0	28,241	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	71	67.6		3,096	21.1		70	72.9		3,104	24.9		
\$100,001 - \$250,000	16	15.2		2,818	19.2		11	11.5		2,016	16.2		
\$250,001 - \$1 Million	18	17.1		8,774	59.7		15	15.6		7,323	58.9		
Total	105	100.0		14,688	100.0		96	100.0		12,443	100.0		
Source: 2024 FFIEC Census Data 2024 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 borrower distribution of small farm lending is good. The distribution of loans to small farms in 2024 was above the aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure.

The distribution of loans originated in 2023 to small farms reflected performance consistent with 2024 lending levels.

Table 51

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Dallas - Fort Worth Combined Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	28	84.8	67.1	1,810	64.5	54.8	19	82.6	64.5	1,330	64.1	64.6	98.7
Over \$1 Million	4	12.1		647	23.0		2	8.7		394	19.0		1.2
Revenue Unknown	1	3.0		350	12.5		2	8.7		350	16.9		0.1
Total	33	100.0		2,807	100.0		23	100.0		2,074	100.0		100.0
By Loan Size													
\$100,000 or Less	24	72.7	89.5	747	26.6	39.4	16	69.6	91.1	600	28.9	38.5	
\$100,001 - \$250,000	5	15.2	6.6	725	25.8	27.5	6	26.1	5.2	1,124	54.2	22.8	
\$250,001 - \$500,000	4	12.1	3.9	1,335	47.6	33.0	1	4.3	3.8	350	16.9	38.8	
Total	33	100.0	100.0	2,807	100.0	100.0	23	100.0	100.0	2,074	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	23	82.1		687	38.0		16	84.2		600	45.1		
\$100,001 - \$250,000	3	10.7		398	22.0		2	10.5		380	28.6		
\$250,001 - \$500,000	2	7.1		725	40.1		1	5.3		350	26.3		
Total	28	100.0		1,810	100.0		19	100.0		1,330	100.0		
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank is a leader in providing CD loans, which elevated the lending test rating in this AA from good to excellent. The bank originated 22 CD loans totaling \$132.4MM in this AA and was most responsive to affordable housing initiatives. Examples of CD lending activities include:

- The bank originated a \$53.9MM loan for the construction of a large-scale, mixed-income housing community which provides a majority of units as affordable housing for LMI residents.
- The bank originated an \$8.4MM loan to a healthcare organization providing critical services targeted to LMI individuals and families.

Table 52

Community Development Loans – Dallas – Fort Worth Combined Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	18	122,959
Community Services	1	8,438
Economic Development	2	834
Revitalization and Stabilization	1	211
Total Loans	22	132,441
<i>Note: Totals may differ due to rounding</i>		

INVESTMENT TEST

The bank's performance under the investment test in the Dallas - Fort Worth Combined Metropolitan AA is good. The bank has a significant level of qualified CD investments and grants but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments and exhibits good responsiveness to the credit and CD needs of its AA.

Examples of investment activities include:

- The bank had one prior-period investment for \$6.3MM in an SBIC fund which provides capital and other financial services to established small businesses and start-up companies.
- Four deposits totaling \$5.7MM in minority- or women-owned financial institutions.

Table 53

Investments, Grants, and Donations – Dallas – Fort Worth Combined Metropolitan AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	2	2	2	2
Community Services	0	0	4	5,745	37	58	41	5,803
Economic Development	1	6,294	0	0	11	23	12	6,317
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	1	6,294	4	5,745	50	83	55	12,122
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								

SERVICE TEST

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

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank operates eight banking offices and one LPO in the AA. Three offices are in middle- and five are in upper-income census tracts. The LPO is located in a middle-income census tract. Additionally, there is a cash-only ATM at each branch office location.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. There have been no branch openings or closures in the AA since the prior evaluation

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank's operations in the AA generally reflect those of the overall institution, which is described in the overall Institution Retail Banking Services section of this evaluation.

Table 54

Retail Banking and Community Development Services – Dallas – Fort Worth Combined Metropolitan AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	37.5	62.5	0.0	100.0	12.3	31.5	28.6	26.2	1.4	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	37.5	62.5	0.0	100.0	11.9	29.7	30.8	26.8	0.8	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	8		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	0		62		7		2		71		22	
1. Based on 2024 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services. During the evaluation period, bank staff performed 71 services to 22 organizations. The services were a variety of board memberships for organizations that provide community services to LMI individuals and families, and financial education instruction to students from schools with a majority of students eligible for free or reduced lunches.

Examples of CD services include:

- Three bank employees served on the board of a local chapter of a well-known organization that provides services targeted to children from LMI families.
- A bank employee served on the board of an organization that serves as a Small Business Investment Corporation, helping to finance and grow small businesses.

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

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

The bank's AA is comprised of Oldham, Potter, and Randall Counties in their entirety, which are three of the five counties that comprise the Amarillo, Texas MSA. Refer to Appendix D for additional demographic data.

- There have been no changes to the AA delineation or census tract designations since the prior CRA evaluation. The AA is comprised of 69 census tracts, including 6 low-, 18 moderate-, 21 middle-, 23 upper-, and 1 unknown-income census tract based on 2016-2020 ACS data.
- Based on 2020 ACS data, the AA population was 261,036.
- The AA is home to 63,261 total families. According to 2020 ACS data, 21.9 percent of families are low-, 17.4 percent are moderate-, 19.6 percent are middle-, and 41.1 percent are upper-income.
- The bank operates one full-service branch with no ATM in Vega, located in a middle-income census tract. The bank has not opened or closed any branches in this AA since the prior CRA evaluation.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked 14th of 21 FDIC-insured depository institutions operating from 64 locations in the AA, with a total deposit market share of 0.2 percent.

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

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

Table 55

Assessment Area	Lending Test	Investment Test	Service Test
Amarillo, Texas Metropolitan	Below	Consistent	Exceeds

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

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

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

- The AA is comprised of eight middle- and three upper-income census tracts. Based on FFIEC designations, Young County contains three underserved middle-income census tracts, all of Stephens County is considered underserved, and all of Throckmorton County is considered distressed and underserved. There have been no changes to the AA delineation or census tract designations since the prior examination.
- The bank operates five full-service branches and one drive-through facility in the AA. All of the offices are located in middle-income census tracts. Additionally, the bank operates three ATMs in the AA, all located in upper-income census tracts.
- According to the June 30, 2024 FDIC Deposit Market Share Report, the bank had a 37.9 percent market share, ranking 1st out of 9 FDIC-insured depository institutions operating from 18 offices in the AA.
- To further augment the evaluation, one interview with a member of the community was conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The contact represented an economic development organization located in the AA.

Table 56

Population Change			
Assessment Area: North Central Texas			
Area	2015 Population	2020 Population	Percent Change
North Central Texas	32,954	31,873	(3.3)
Baylor County, TX	3,628	3,465	(4.5)
Stephens County, TX	9,452	9,101	(3.7)
Throckmorton County, TX	1,545	1,440	(6.8)
Young County, TX	18,329	17,867	(2.5)
NonMSA Texas	2,903,260	2,895,576	(0.3)
Texas	26,538,614	29,145,505	9.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- Each county in the AA has experienced an overall decrease in population between 2015 and 2020, which is similar to trends in rural areas statewide.
- The AA contains an older population, with 21.3 percent of residents aged 65 and over, compared to figures for the state of Texas and rural areas statewide of 12.3 percent and 18.8 percent, respectively.
- The AA is comprised of several small towns, and the largest community in the AA is Graham City in Young County, with a population of 8,732.

Table 57

Median Family Income Change Assessment Area: North Central Texas			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
North Central Texas	60,554	62,972	4.0
Baylor County, TX	68,969	60,893	(11.7)
Stephens County, TX	59,484	55,987	(5.9)
Throckmorton County, TX	58,385	59,438	1.8
Young County, TX	61,820	69,745	12.8
NonMSA Texas	57,219	61,809	8.0
Texas	68,523	76,073	11.0
Source: 2011 - 2015 U.S. Census Bureau: American Community Survey 2016 - 2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- The portion of families in the AA living below the poverty level in 2020, at 11.6 percent, was between the figures for rural areas statewide and the state of Texas, at 12.3 percent and 10.9 percent, respectively. Within the AA, 51.3 percent of families below the poverty level reside in Young County.
- Growth in AA incomes throughout the AA counties varied, while the MFI in one of the four AA counties was above that of rural areas statewide in 2020.

Table 58

Housing Cost Burden Assessment Area: North Central Texas						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
North Central Texas	54.8	14.3	29.5	55.0	32.9	17.7
Baylor County, TX	76.1	12.0	39.6	63.6	14.6	21.4
Stephens County, TX	45.5	40.0	29.9	57.3	40.6	21.8
Throckmorton County, TX	73.8	20.0	38.2	32.9	14.0	11.1
Young County, TX	52.2	11.3	26.3	53.7	35.3	15.5
NonMSA Texas	66.4	38.0	37.0	49.8	21.3	16.1
Texas	79.4	49.8	43.5	59.0	32.7	19.4
Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- The housing cost burden for LMI renters in the AA was below the figure for rural areas statewide, but above the respective figures for LMI owners.
- The median housing value in the AA of \$92,458 is below the statewide figure of \$187,200 and the figure of \$115,769 for rural areas statewide.
- The median gross rent of \$667 for the AA is below the state of Texas figure of \$1,082 and the figure of \$785 for rural areas statewide.
- The community contact stated there is a limited supply of affordable housing due to the aging housing stock and slower new construction.

Table 59

Unemployment Rates Assessment Area: North Central Texas					
Area	2020	2021	2022	2023	2024
North Central Texas	5.5	4.5	3.6	3.6	3.7
Baylor County, TX	3.7	3.7	3.0	2.8	3.0
Stephens County, TX	6.9	5.6	4.4	4.5	4.4
Throckmorton County, TX	4.8	2.5	3.3	3.6	4.0
Young County, TX	5.2	4.5	3.4	3.4	3.5
NonMSA Texas	7.3	6.0	4.3	4.2	4.3
Texas	7.7	5.6	3.9	4.0	4.1
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- Major industries operating in the AA include manufacturing, retail trade, mining and oil and gas extraction, and accommodation and food services.
- The community contact stated that workforce availability remains a constraint for employers as they are having difficulty finding qualified or skilled candidates to fill positions.

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

LENDING TEST

The bank's performance under the lending test in the North Central Texas AA is good.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of loans in this analysis includes 293 small business and 262 small farm loans. The bank's home mortgage lending was not evaluated based on lending volumes too low to conduct meaningful analyses. Furthermore, because the AA contains no low- or moderate-income census tracts, more weight was placed on lending to businesses and farms of different sizes.

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

Geographic Distribution of Loans

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

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of 2024 small business loans in middle-income census tracts was comparable to aggregate lending data and the demographic figure. Lending in upper-income tracts was comparable to aggregate lending data and the demographic figure.

The geographic distribution of 2023 small business loans reflected penetration levels consistent with 2024 lending patterns.

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

Table 60

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: North Central Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	139	84.8	79.7	8,059	92.2	86.9	108	83.7	76.1	8,256	92.4	88.7	82.4
Upper	25	15.2	19.2	679	7.8	12.9	21	16.3	22.1	680	7.6	10.9	17.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.0	0	0.0	0.2	0	0.0	1.8	0	0.0	0.4	
Total	164	100.0	100.0	8,738	100.0	100.0	129	100.0	100.0	8,936	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2024 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 adequate. The distribution of 2024 small farm loans in middle-income census tracts was comparable to aggregate lending data and the demographic figure. Lending in upper-income tracts was comparable to aggregate lending data and the demographic figure.

The geographic distribution of 2023 small farm loans reflected penetration levels consistent with 2024 lending patterns.

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

Table 61

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography													
Assessment Area: North Central Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	110	82.1	82.2	7,558	77.0	76.8	105	82.0	79.0	7,361	81.3	79.5	77.8
Upper	24	17.9	17.8	2,257	23.0	23.2	23	18.0	19.9	1,691	18.7	20.4	22.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	1.1	0	0.0	0.1	
Total	134	100.0	100.0	9,815	100.0	100.0	128	100.0	100.0	9,052	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Lending to Businesses and Farms of Different Sizes

The bank's lending has a good distribution among businesses and farms of different sizes. The distribution of small business loans reflects good penetration, while the distribution of small farm loans reflects adequate penetration.

Small Business Lending

The borrower distribution of small business lending is good. The distribution of loans to small businesses in 2024 was above aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure.

The distribution of loans originated in 2023 to small businesses reflected performance consistent with 2024 levels.

Table 62

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: North Central Texas													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	143	87.2	59.0	5,298	60.6	45.8	106	82.2	56.3	4,146	46.4	42.5	91.6
Over \$1 Million	20	12.2		3,400	38.9		18	14.0		4,601	51.5		6.7
Revenue Unknown	1	0.6		40	0.5		5	3.9		189	2.1		1.6
Total	164	100.0		8,738	100.0		129	100.0		8,936	100.0		100.0
By Loan Size													
\$100,000 or Less	146	89.0	94.8	3,374	38.6	45.9	109	84.5	93.3	2,772	31.0	40.6	
\$100,001 - \$250,000	13	7.9	2.8	2,103	24.1	14.4	14	10.9	4.2	2,329	26.1	19.2	
\$250,001 - \$1 Million	5	3.0	2.3	3,261	37.3	39.7	6	4.7	2.5	3,835	42.9	40.2	
Total	164	100.0	100.0	8,738	100.0	100.0	129	100.0	100.0	8,936	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	130	90.9		2,798	52.8		95	89.6		2,307	55.6		
\$100,001 - \$250,000	11	7.7		1,814	34.2		11	10.4		1,839	44.4		
\$250,001 - \$1 Million	2	1.4		686	12.9		0	0.0		0	0.0		
Total	143	100.0		5,298	100.0		106	100.0		4,146	100.0		
Source: 2024 FFIEC Census Data													
2024 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 borrower distribution of small farm lending is adequate. The distribution of loans to small farms in 2024 was comparable to the aggregate lending data and the demographic figure.

The distribution of small farm loans originated in 2023 reflected performance consistent with the 2024 levels.

Table 63

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms													
Assessment Area: North Central Texas													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	121	90.3	84.0	7,231	73.7	68.5	115	89.8	80.7	7,147	79.0	76.0	98.7
Over \$1 Million	6	4.5		2,330	23.7		7	5.5		1,575	17.4		1.3
Revenue Unknown	7	5.2		254	2.6		6	4.7		330	3.6		0.0
Total	134	100.0		9,815	100.0		128	100.0		9,052	100.0		100.0
By Loan Size													
\$100,000 or Less	110	82.1	81.0	3,122	31.8	28.6	107	83.6	82.3	3,335	36.8	31.9	
\$100,001 - \$250,000	14	10.4	11.0	2,393	24.4	26.6	13	10.2	9.9	2,317	25.6	23.9	
\$250,001 - \$500,000	10	7.5	8.0	4,300	43.8	44.8	8	6.3	7.7	3,400	37.6	44.1	
Total	134	100.0	100.0	9,815	100.0	100.0	128	100.0	100.0	9,052	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	104	86.0		2,993	41.4		98	85.2		2,830	39.6		
\$100,001 - \$250,000	11	9.1		1,838	25.4		11	9.6		1,917	26.8		
\$250,001 - \$500,000	6	5.0		2,400	33.2		6	5.2		2,400	33.6		
Total	121	100.0		7,231	100.0		115	100.0		7,147	100.0		
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank provides few, if any, CD loans. The bank did not originate any CD loans in this AA during the review period. This level of CD lending is considered adequate given the lack of opportunity for CD lending in the AA. The North Central Texas AA is sparsely populated and predominantly rural in nature. Rural areas typically have fewer CD needs than larger, more populated metropolitan areas. Furthermore, a review of the universe of loans originated during the evaluation period revealed that the bank extended a limited volume of large dollar loans of \$1MM or more that are not required to be reported on the CRA LAR as part of the lending test, thereby limiting the volume of loans eligible for CD lending consideration.

Table 64

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

INVESTMENT TEST

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

Table 65

Investments, Grants, and Donations – North Central Texas AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	3	2	3	2
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	0	0	3	2	3	2
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								

SERVICE TEST

The bank's performance under the service test in the North Central Texas AA is good.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank operates five full-service

branches and one drive-through facility in the AA, all of which are located in middle-income census tracts.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank has not opened or closed any branches during the review period.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Bank operations and product offerings in the AA generally mirror those in all the bank's markets, which are described in the overall Institution Retail Banking Services section of this evaluation.

Table 66

Retail Banking and Community Development Services – North Central Texas AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	72.7	27.3	0.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	78.1	21.9	0.0	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	6		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization	Total Services		Total Organizations			
	0	21		0		0	21		5			

¹. Based on 2024 FFIEC census tract definitions.

Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank provides a relatively high level of CD services. During the evaluation period, bank representatives performed 21 CD services to 5 organizations in the AA and as illustrated in the above table, were most responsive to organizations that provide community services to LMI individuals. The CD services were generally comprised of board membership and financial literacy education outreach sessions at schools with a majority of student populations eligible for free or reduced lunches.

Examples of CD services include:

- One bank employee served on the board of a local chapter of a well-known organization that provides services targeted to children from LMI families.
- Fourteen bank employees performed financial literacy education at four local schools with a majority of students eligible for free or reduced lunches.

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

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

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

- The AA is comprised of two middle- and one upper-income census tract(s). There have been no changes to the AA delineation or census tract designations since the prior evaluation.
- The bank operates one full-service branch with a cash-only ATM in a middle-income census tract.
- According to the June 30, 2024 FDIC Deposit Market Share Report, the bank had a 36.9 percent market share, ranking second out of three FDIC-insured depository institutions operating from five offices in the AA.
- To further augment the evaluation, one interview with a member of the community was conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The contact represented an economic development organization.

Table 67

Population Change			
Assessment Area: Coleman County, Texas			
Area	2015 Population	2020 Population	Percent Change
Coleman County, Texas	8,536	7,684	(10.0)
NonMSA Texas	2,903,260	2,895,576	(0.3)
Texas	26,538,614	29,145,505	9.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The bank's office is located in the town of Coleman, which has a population of 3,912.
- The AA has a larger portion of individuals aged 65 and over (a sector of the population who typically requires less credit), at 26.5 percent, than the statewide figure of 12.3 percent.

Table 68

Median Family Income Change Assessment Area: Coleman County, Texas			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Coleman County, Texas	46,597	57,571	23.6
NonMSA Texas	57,219	61,809	8.0
Texas	68,523	76,073	11.0
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- The portion of families in the AA living below the poverty level in 2020, at 13.2 percent, was above the figures for rural areas statewide and the state of Texas, at 12.3 percent and 10.9 percent, respectively.

Table 69

Housing Cost Burden Assessment Area: Coleman County, Texas						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Coleman County, Texas	41.4	13.0	16.4	59.6	16.4	19.0
NonMSA Texas	66.4	38.0	37.0	49.8	21.3	16.1
Texas	79.4	49.8	43.5	59.0	32.7	19.4
Source: HUD, 2017- Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- The housing cost burden for LMI renters in the AA was below the figure for the state of Texas.
- The median housing value of \$83,095 in the Coleman County, Texas AA is below both the statewide figure of \$187,200 and the figure for rural areas statewide at \$115,769.
- The median gross rent of \$714 is below the state of Texas figure of \$1,082 but comparable to the figure for rural areas statewide at \$785.
- The median age of housing stock in the AA of 61 years is higher than the figures for the state of Texas and rural areas statewide, at 33 and 35 years, respectively. This indicates an older housing stock with potential need for home improvement loans.
- The community contact stated that there is a shortage of quality, move-in-ready housing within the area.

Table 70

Unemployment Rates					
Assessment Area: Coleman County, Texas					
Area	2020	2021	2022	2023	2024
Coleman County, Texas	6.2	5.0	3.6	3.8	3.7
NonMSA Texas	7.3	6.0	4.3	4.2	4.3
Texas	7.7	5.6	3.9	4.0	4.1
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- Major industries operating in the AA include retail trade, accommodation and food services, and construction.
- The 2024 unemployment figures in the AA and the state of Texas have trended down from highs in 2020 and have remained relatively stable from 2022 through 2024.
- A community member stated the area has struggled to attract and retain businesses due to the small workforce and related availability to fill new jobs.

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

LENDING TEST

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

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of loans in this analysis includes 346 small business and 191 small farm loans. The bank's home mortgage lending was not evaluated based on lending volumes too low to conduct meaningful analyses. Furthermore, because the AA contains no low- or moderate-income census tracts, more weight was placed on lending to businesses and farms of different sizes.

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

Geographic Distribution of Loans

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

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of 2024 small business loans in middle-income census tracts was comparable to aggregate lending data and the demographic figure. Lending in upper-income census tracts was comparable to the aggregate lending data and the demographic figure.

The geographic distribution of 2023 small business loans reflected penetration levels consistent with 2024 lending patterns.

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

Table 71

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: Coleman County, Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	172	86.9	84.3	5,051	83.0	81.9	131	88.5	87.1	4,434	89.5	89.3	87.5
Upper	26	13.1	14.5	1,031	17.0	17.8	17	11.5	12.5	519	10.5	10.5	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.2	0	0.0	0.4	0	0.0	0.4	0	0.0	0.2	
Total	198	100.0	100.0	6,082	100.0	100.0	148	100.0	100.0	4,953	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2024 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 adequate. The distribution of 2024 small farm loans in middle-income census tracts was comparable to aggregate lending data and below the demographic figure. Lending in upper-income census tracts was comparable to aggregate lending data and significantly above the demographic figure.

The geographic distribution of 2023 small farm loans reflected penetration levels consistent with 2024 lending patterns.

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

Table 72

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography													
Assessment Area: Coleman County, Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	52	50.0	55.4	1,339	25.3	27.5	34	39.1	44.9	1,092	19.5	21.4	71.7
Upper	52	50.0	44.6	3,961	74.7	72.5	53	60.9	54.2	4,498	80.5	78.3	28.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.8	0	0.0	0.3	
Total	104	100.0	100.0	5,300	100.0	100.0	87	100.0	100.0	5,590	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2024 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 good distribution among businesses and farms of different sizes. The distribution of small business loans reflects good penetration, while the distribution of small farm loans reflects adequate penetration.

Small Business Lending

The borrower distribution of small business lending is good. The distribution of loans to small businesses in 2024 was above the aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure.

The distribution of loans originated in 2023 to small businesses reflected performance consistent with 2024 levels.

Table 73

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses														
Assessment Area: Coleman County, Texas														
	Bank And Aggregate Loans By Year													Total Businesses %
	2023						2024							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
By Revenue														
\$1 Million or Less	185	93.4	75.1	3,318	54.6	46.5	135	91.2	71.2	2,468	49.8	48.8	91.4	
Over \$1 Million	11	5.6		2,689	44.2		9	6.1		2,448	49.4		5.2	
Revenue Unknown	2	1.0		75	1.2		4	2.7		37	0.7		3.4	
Total	198	100.0		6,082	100.0		148	100.0		4,953	100.0		100.0	
By Loan Size														
\$100,000 or Less	186	93.9	95.8	2,837	46.6	55.7	139	93.9	94.7	2,330	47.0	48.2		
\$100,001 - \$250,000	6	3.0	2.1	784	12.9	10.7	5	3.4	3.0	773	15.6	17.2		
\$250,001 - \$1 Million	6	3.0	2.1	2,461	40.5	33.6	4	2.7	2.3	1,850	37.4	34.6		
Total	198	100.0	100.0	6,082	100.0	100.0	148	100.0	100.0	4,953	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	180	97.3		2,532	76.3		133	98.5		2,189	88.7			
\$100,001 - \$250,000	4	2.2		528	15.9		2	1.5		279	11.3			
\$250,001 - \$1 Million	1	0.5		258	7.8		0	0.0		0	0.0			
Total	185	100.0		3,318	100.0		135	100.0		2,468	100.0			
Source: 2024 FFIEC Census Data														
2024 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 borrower distribution of small farm lending is adequate. The borrower distribution of small farm lending is adequate. The distribution of loans to small farms in 2024 was comparable to the aggregate lending data and the demographic figure.

The distribution of small farm loans originated in 2023 reflected performance consistent with the 2023 distribution levels.

Table 74

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Coleman County, Texas													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	98	94.2	83.8	3,947	74.5	78.6	75	86.2	76.3	3,797	67.9	71.7	100.0
Over \$1 Million	6	5.8		1,353	25.5		10	11.5		1,778	31.8		0.0
Revenue Unknown	0	0.0		0	0.0		2	2.3		15	0.3		0.0
Total	104	100.0		5,300	100.0		87	100.0		5,590	100.0		100.0
By Loan Size													
\$100,000 or Less	91	87.5	86.9	2,202	41.5	39.5	72	82.8	82.2	2,138	38.2	34.9	
\$100,001 - \$250,000	10	9.6	9.2	1,799	33.9	31.1	11	12.6	11.9	1,849	33.1	28.7	
\$250,001 - \$500,000	3	2.9	3.8	1,299	24.5	29.4	4	4.6	5.9	1,603	28.7	36.3	
Total	104	100.0	100.0	5,300	100.0	100.0	87	100.0	100.0	5,590	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	89	90.8		2,122	53.8		66	88.0		1,998	52.6		
\$100,001 - \$250,000	8	8.2		1,325	33.6		8	10.7		1,299	34.2		
\$250,001 - \$500,000	1	1.0		500	12.7		1	1.3		500	13.2		
Total	98	100.0		3,947	100.0		75	100.0		3,797	100.0		
Source: 2024 FFIEC Census Data													
2024 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank provides few, if any, CD loans. The bank did not originate any CD loans in this AA during the review period. This level of CD lending is considered adequate given the lack of opportunity for CD lending in the AA. Coleman County is sparsely populated and predominantly rural in nature. Rural areas typically have fewer CD needs than larger, more populated metropolitan areas. Furthermore, a review of the universe of loans originated during the evaluation period revealed that the bank extended a limited volume of large dollar loans of \$1MM or more that are not required to be reported on the CRA LAR as part of the lending test, thereby limiting the volume of loans eligible for CD lending consideration.

Table 75

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

INVESTMENT TEST

The bank's performance under the investment test in the Coleman County, Texas AA is adequate. The bank has an adequate level of qualified CD investments and grants but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AA. Given that the AA is sparsely populated and contains a minimal number of formal organizations, the bank's performance aligns with CD service opportunities.

Table 76

Investments, Grants, and Donations – Coleman County, Texas AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	12	3	12	3
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	0	0	12	3	12	3
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								

SERVICE TEST

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

Retail Banking Services

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

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank has not opened or closed any branches during the review period.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Bank operations and product offerings in the AA generally mirror those in all the bank's markets, which are described in the overall Institution Retail Banking Services section of this evaluation.

Table 77

Retail Banking and Community Development Services – Coleman County, Texas AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	66.7	33.3	0.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	82.1	17.9	0.0	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	1		0		0		0.0	0.0	0.0	0.0	0.0	0.0
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	0		0		0		0		0		0	
^{1.} Based on 2024 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank provides few, if any, CD services. During this evaluation period, bank representatives did not perform qualified CD services in the AA. A cursory review of the area revealed that the sparsely populated AA, in particular, the city of Coleman, where the bank operates its only office, contains a minimal number of formal organizations that align with CD service opportunities routinely qualified in the bank's more densely populated AAs. As such, the lack of CD services did not impact the conclusion; however, some opportunities to provide CD services within the AA are likely available for bank employee participation.

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

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

The bank's Central Texas AA consists of Erath, Hood, and Somervell Counties in their entirety. Refer to Appendix C for additional demographic data.

- The AA is comprised of 29 census tracts, including 1 moderate-, 10 middle-, and 18 upper-income census tracts. There have been no changes to the AA delineation or census tract designations since the prior evaluation.
- The bank operates five banking offices in the AA, including one in a middle- and four in upper-income census tracts. Additionally, the bank operates a cash-only ATM at each branch office location.
- As of June 30, 2024, the bank held a 11.7 percent market share of deposits in the AA, ranking 3rd out of 18 FDIC-insured financial institutions operating from 39 offices in the AA.
- To further augment the evaluation, one interview with a member of the community was conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The contact represented an economic development organization.

Table 78

Population Change Assessment Area: Central Texas			
Area	2015 Population	2020 Population	Percent Change
Central Texas	101,818	113,348	11.3
Erath County, TX	40,039	42,545	6.3
Hood County, TX	53,171	61,598	15.8
Somervell County, TX	8,608	9,205	6.9
NonMSA Texas	2,903,260	2,895,576	(0.3)
Texas	26,538,614	29,145,505	9.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The AA is comprised of several small towns, and the largest community in the AA is Granbury, in Hood County, with a population of 10,958.
- The AA contains an older population, particularly in Hood County, with 24.3 percent of residents aged 65 and over, compared to figures for the state of Texas and rural areas statewide at 12.3 percent and 18.8 percent, respectively.

Table 79

Median Family Income Change Assessment Area: Central Texas			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Central Texas	67,585	81,308	20.3
Erath County, TX	58,217	74,748	28.4
Hood County, TX	72,816	86,000	18.1
Somervell County, TX	61,892	81,471	31.6
NonMSA Texas	57,219	61,809	8.0
Texas	68,523	76,073	11.0
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- AA incomes have grown at rates significantly higher than the Texas statewide and rural areas statewide rates.
- The AA contains a concentration of families below the poverty level at 7.0 percent, which is below the figures for the state of Texas and rural areas statewide of 10.9 percent and 12.3 percent, respectively.

Table 80

Housing Cost Burden Assessment Area: Central Texas						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Central Texas	79.4	62.4	47.8	55.9	32.5	18.3
Erath County, TX	85.6	62.3	51.2	56.8	42.4	19.6
Hood County, TX	73.1	62.6	46.1	54.6	28.5	17.7
Somervell County, TX	62.5	60.9	29.4	61.0	8.3	17.5
NonMSA Texas	66.4	38.0	37.0	49.8	21.3	16.1
Texas	79.4	49.8	43.5	59.0	32.7	19.4
Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- The housing cost burden for LMI renters and owners is well above the figures for rural areas statewide.
- The median housing value in the AA of \$197,419 is above the figures for the state of Texas and rural areas statewide of \$187,200 and \$115,769, respectively.
- The median gross rent of \$976 for the AA is below the figures for the state of Texas at \$1,082 and above rural areas statewide of \$785.
- A community contact stated there is a need for affordable housing. The cost of newly built housing has climbed significantly over the last 20 years and it is

difficult for developers to find incentives to build homes that are affordable for middle-income families and below.

Table 81

Unemployment Rates Assessment Area: Central Texas					
Area	2020	2021	2022	2023	2024
Central Texas	6.7	5.2	4.0	3.9	3.9
Erath County, TX	5.8	4.5	3.5	3.5	3.5
Hood County, TX	7.3	5.7	4.3	4.2	4.2
Somervell County, TX	7.0	5.6	4.2	3.9	4.0
NonMSA Texas	7.3	6.0	4.3	4.2	4.3
Texas	7.7	5.6	3.9	4.0	4.1

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Major industries operating in the AA include retail trade, accommodation and food services, health care and social assistance, and manufacturing.
- A community contact stated that major employers in the AA include Tarleton State University, Texas Health Resources, Technip FMC, Schrieber Foods, and Saint Gobain.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CENTRAL TEXAS AA

LENDING TEST

The bank's performance under the lending test in the Central Texas AA is good.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in the AA included 186 small business, 87 home mortgage, and 74 small farm loans. The bank's HMDA origination volume within the AA was too low to conduct a meaningful analysis for individual loan product categories; thus, the product categories were combined and analyzed at the total HMDA level. Furthermore, because the AA contains no low-income tracts and only one moderate-income census tract, more weight was placed on lending to borrowers of different income levels and businesses and farms of different sizes.

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

Geographic Distribution of Loans

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

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The bank did not originate any loans in the bank's moderate-income census tract in 2023 or 2024. Containing only 3.0 percent of the AA's owner-occupied housing units, the moderate-income census tract is located a considerable distance from four of the bank's five locations, with the fifth tract located across a geographic barrier posed by Lake Granbury, with limited road access. Given these factors, the bank's performance is considered adequate.

An evaluation of the dispersion of home mortgage loans identified gaps and lapses that included the moderate-income census tract, although the overall conclusion was not impacted. A review of the bank's lending patterns over the two-year evaluation period revealed concentrations of lending in and around areas where the bank's branches are located, with gaps noted in an area with several geographic barriers posed by lakes and waterways which restricted access to one or more of the bank's offices in the AA.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The bank did not originate any loans in the bank's moderate-income census tract in 2023 or 2024. Containing only 3.0 percent of the AA's owner-occupied housing units, the moderate-income census tract is located a considerable distance from four of the bank's five locations, with the fifth located near Lake Granbury, with limited road access. Given these factors, the bank's performance is considered adequate.

Table 82

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Central Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.3	0	0.0	1.9	0	0.0	2.8	0	0.0	1.7	3.0
Middle	14	35.0	33.4	4,889	38.0	31.4	9	42.9	33.6	2,712	37.8	31.0	28.5
Upper	26	65.0	63.4	7,963	62.0	66.7	12	57.1	63.5	4,472	62.2	67.3	68.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	40	100.0	100.0	12,852	100.0	100.0	21	100.0	100.0	7,184	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.4	0	0.0	1.1	0	0.0	0.9	0	0.0	0.4	3.0
Middle	1	25.0	30.7	173	39.7	30.5	1	33.3	32.3	50	26.3	30.9	28.5
Upper	3	75.0	67.9	263	60.3	68.3	2	66.7	66.8	140	73.7	68.7	68.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	436	100.0	100.0	3	100.0	100.0	190	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.7	0	0.0	0.8	3.0
Middle	1	50.0	32.8	170	63.0	23.3	2	25.0	29.3	288	47.9	28.8	28.5
Upper	1	50.0	67.2	100	37.0	76.7	6	75.0	70.0	313	52.1	70.4	68.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	270	100.0	100.0	8	100.0	100.0	601	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	55.6	0	0.0	43.2	0	0.0	33.3	0	0.0	4.4	35.1
Upper	1	100.0	44.4	350	100.0	56.8	0	0.0	66.7	0	0.0	95.6	64.9
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	1	100.0	100.0	350	100.0	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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.7	0	0.0	1.6	0	0.0	2.3	0	0.0	1.3	3.0
Middle	17	34.0	32.8	5,332	37.6	32.0	14	37.8	32.8	3,210	37.2	28.0	28.5
Upper	33	66.0	64.4	8,839	62.4	66.4	23	62.2	64.9	5,411	62.8	70.7	68.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	50	100.0	100.0	14,171	100.0	100.0	37	100.0	100.0	8,621	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The geographic distribution of small business lending is adequate. The bank did not originate any loans in the bank's moderate-income census tract in 2023 or 2024. Containing only 0.9 percent of the AA's small businesses, the moderate-income census tract is located a considerable distance from four of the bank's five locations, with the fifth located across a geographic barrier posed by Lake Granbury, with limited road access. Given these factors, the bank's performance is considered adequate.

An evaluation of the dispersion of small business loans identified gaps and lapses that included the moderate-income census tract, although the overall conclusion was not impacted. A review of the bank's lending patterns over the two-year evaluation period revealed concentrations of lending in and around areas where the bank's branches are located, with gaps noted in an area with several geographic barriers posed by lakes and waterways which restricted access to one or more of the bank's offices in the AA.

Table 83

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography												
Assessment Area: Central Texas												
Geographic Income Level	Bank And Aggregate Loans By Year											
	2023						2024					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Moderate	0	0.0	1.1	0	0.0	0.5	0	0.0	0.9	0	0.0	0.7
Middle	40	44.9	32.4	1,945	37.9	29.4	35	36.1	32.2	2,437	36.0	29.0
Upper	49	55.1	65.5	3,183	62.1	70.0	62	63.9	65.6	4,331	64.0	69.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	1.0	0	0.0	0.2	0	0.0	1.3	0	0.0	0.8
Total	89	100.0	100.0	5,128	100.0	100.0	97	100.0	100.0	6,768	100.0	100.0
Source: 2024 FFIEC Census Data 2024 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 adequate. The bank did not originate any loans in the bank's moderate-income census tract in 2023 or 2024, which is consistent with the aggregate lending data. Demographic data show there are no farms in the AA's moderate-income census tract.

An evaluation of the dispersion of small farm loans identified gaps and lapses that included the moderate-income census tract, although the overall conclusion was not

impacted given the lack of farms in the moderate-income tract. In addition, a review of the bank's lending patterns over the two-year evaluation period revealed concentrations of lending in and around areas where the bank's branches are located, with gaps noted in an area with several geographic barriers posed by lakes and waterways which restricted access to one or more of the bank's offices in the AA.

Table 84

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography													
Assessment Area: Central Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	12	36.4	51.8	421	22.0	50.4	15	36.6	45.1	630	28.1	42.5	41.7
Upper	21	63.6	46.2	1,490	78.0	49.3	26	63.4	54.0	1,615	71.9	57.3	58.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.1	0	0.0	0.2	0	0.0	0.9	0	0.0	0.3	
Total	33	100.0	100.0	1,911	100.0	100.0	41	100.0	100.0	2,245	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2024 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 good distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of small farm lending reflects excellent penetration, while home mortgage and small business reflect good penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is good. The distribution of 2024 home mortgage loans among low-income borrowers was below the aggregate lending data and significantly below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data by number, below by dollar volume, and below and the demographic figure.

The borrower distribution of 2023 home mortgage loans reflected performance above 2024 lending patterns and with more originations, supports the overall conclusion.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2024 home purchase loans among low-income borrowers was below the aggregate lending data and significantly below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data by number, below by dollar volume, and below the demographic figure.

The borrower distribution of 2023 home mortgage loans reflected performance above 2024 lending patterns and with more originations, supports the overall conclusion.

Table 85

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Central Texas													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	1	2.5	1.4	60	0.5	0.5	0	0.0	1.1	0	0.0	0.4	12.9
Moderate	3	7.5	6.5	349	2.7	3.4	1	4.8	7.0	50	0.7	4.0	13.3
Middle	4	10.0	16.3	783	6.1	11.2	3	14.3	17.1	625	8.7	12.5	18.1
Upper	25	62.5	52.1	8,862	69.0	62.3	14	66.7	48.6	6,031	84.0	58.2	55.7
Unknown	7	17.5	23.6	2,798	21.8	22.6	3	14.3	26.3	478	6.7	24.9	0.0
Total	40	100.0	100.0	12,852	100.0	100.0	21	100.0	100.0	7,184	100.0	100.0	100.0
Refinance Loans													
Low	1	25.0	3.5	71	16.3	1.6	0	0.0	2.0	0	0.0	0.9	12.9
Moderate	0	0.0	7.6	0	0.0	4.1	0	0.0	7.8	0	0.0	3.4	13.3
Middle	0	0.0	14.9	0	0.0	9.9	1	33.3	12.3	68	35.8	7.8	18.1
Upper	3	75.0	51.6	365	83.7	60.2	1	33.3	46.6	72	37.9	52.5	55.7
Unknown	0	0.0	22.3	0	0.0	24.1	1	33.3	31.2	50	26.3	35.4	0.0
Total	4	100.0	100.0	436	100.0	100.0	3	100.0	100.0	190	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.2	0	0.0	2.0	0	0.0	1.4	0	0.0	0.8	12.9
Moderate	0	0.0	4.0	0	0.0	2.8	1	12.5	5.7	50	8.3	2.9	13.3
Middle	0	0.0	10.4	0	0.0	5.4	0	0.0	15.7	0	0.0	11.2	18.1
Upper	2	100.0	74.4	270	100.0	84.3	4	50.0	68.6	228	37.9	75.7	55.7
Unknown	0	0.0	8.0	0	0.0	5.5	3	37.5	8.6	323	53.7	9.3	0.0
Total	2	100.0	100.0	270	100.0	100.0	8	100.0	100.0	601	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	4.1	1.9	131	0.9	0.8	0	0.0	1.3	0	0.0	0.5	12.9
Moderate	4	8.2	6.9	401	2.9	3.6	3	8.1	7.2	160	1.9	3.9	13.3
Middle	4	8.2	16.0	783	5.7	10.9	4	10.8	16.1	693	8.0	11.6	18.1
Upper	32	65.3	53.1	9,708	70.2	62.5	23	62.2	50.0	6,917	80.2	57.6	55.7
Unknown	7	14.3	22.1	2,798	20.2	22.2	7	18.9	25.4	851	9.9	26.3	0.0
Total	49	100.0	100.0	13,821	100.0	100.0	37	100.0	100.0	8,621	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The borrower distribution of small business lending is good. The distribution of loans to small businesses in 2024 was above the aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure.

The distribution of loans originated in 2023 to small businesses reflected performance consistent with 2024 lending levels.

Table 86

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Central Texas													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	61	68.5	51.1	2,468	48.1	33.7	70	72.2	49.9	2,904	42.9	34.8	93.1
Over \$1 Million	27	30.3		2,585	50.4		25	25.8		3,689	54.5		5.8
Revenue Unknown	1	1.1		75	1.5		2	2.1		175	2.6		1.2
Total	89	100.0		5,128	100.0		97	100.0		6,768	100.0		100.0
By Loan Size													
\$100,000 or Less	78	87.6	92.5	2,453	47.8	37.5	87	89.7	92.1	2,892	42.7	35.9	
\$100,001 - \$250,000	8	9.0	3.7	1,337	26.1	15.3	6	6.2	4.0	1,030	15.2	16.2	
\$250,001 - \$1 Million	3	3.4	3.8	1,338	26.1	47.2	4	4.1	3.9	2,846	42.1	47.9	
Total	89	100.0	100.0	5,128	100.0	100.0	97	100.0	100.0	6,768	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	56	91.8		1,547	62.7		65	92.9		1,419	48.9		
\$100,001 - \$250,000	4	6.6		633	25.6		4	5.7		685	23.6		
\$250,001 - \$1 Million	1	1.6		288	11.7		1	1.4		800	27.5		
Total	61	100.0		2,468	100.0		70	100.0		2,904	100.0		
Source: 2024 FFIEC Census Data 2024 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 borrower distribution of small farm lending is excellent. The distribution of loans to small farms in 2024 was significantly above the aggregate lending data and comparable to the demographic figure.

The distribution of loans originated in 2023 to small farms reflected performance consistent with 2024 lending levels.

Table 87

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms														
Assessment Area: Central Texas														
	Bank And Aggregate Loans By Year												Total Farms %	
	2023						2024							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
By Revenue														
\$1 Million or Less	32	97.0	61.0	1,711	89.5	60.3	38	92.7	61.3	1,971	87.8	57.8	95.5	
Over \$1 Million	1	3.0		200	10.5		2	4.9		224	10.0		4.5	
Revenue Unknown	0	0.0		0	0.0		1	2.4		50	2.2		0.0	
Total	33	100.0		1,911	100.0		41	100.0		2,245	100.0		100.0	
By Loan Size														
\$100,000 or Less	29	87.9	81.5	923	48.3	32.0	36	87.8	86.0	823	36.7	35.8		
\$100,001 - \$250,000	3	9.1	11.8	608	31.8	27.5	2	4.9	8.5	304	13.5	24.2		
\$250,001 - \$500,000	1	3.0	6.7	380	19.9	40.4	3	7.3	5.5	1,118	49.8	40.0		
Total	33	100.0	100.0	1,911	100.0	100.0	41	100.0	100.0	2,245	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	29	90.6		923	53.9		34	89.5		749	38.0			
\$100,001 - \$250,000	2	6.3		408	23.8		1	2.6		104	5.3			
\$250,001 - \$500,000	1	3.1		380	22.2		3	7.9		1,118	56.7			
Total	32	100.0		1,711	100.0		38	100.0		1,971	100.0			
Source: 2024 FFIEC Census Data														
2024 Dun & Bradstreet Data														
2016-2020 U.S. Census Bureau: American Community Survey														
Note: Percentages may not total 100.0 percent due to rounding.														

Community Development Lending

The bank provides few, if any, CD loans. The bank did not originate any CD loans in this AA during the review period. This level of CD lending is considered adequate given the lack of opportunity for CD lending in the AA. The AA is more sparsely populated and predominantly rural in nature. Rural areas typically have fewer CD needs than larger, more populated metropolitan areas. Furthermore, a review of the universe of loans originated during the evaluation period revealed that the bank extended a limited volume of large dollar loans of \$1MM or more that are not required to be reported on the CRA LAR as part of the lending test, thereby limiting the volume of loans eligible for CD lending consideration.

Table 88

Community Development Loans – Central Texas AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	0	0
Economic Development	0	0
Revitalization and Stabilization	0	0
Total Loans	0	0

INVESTMENT TEST

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

Examples of investment activities include:

- The bank donated \$2,000 to an organization providing after-school care and instruction for at-risk students and has a majority LMI population served.
- The bank donated \$11,732 to the local chapter of a well-known organization that provides services targeted to children from LMI families.

Table 89

Investments, Grants, and Donations – Central Texas AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	3	14	3	14
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	0	0	3	14	3	14
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								

SERVICE TEST

The bank's performance under the service test in the Central Texas AA is adequate.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank operates five banking offices in the AA, including one in a middle- and four in upper-income census tract(s). Additionally, the bank operates a cash-only ATM at each branch office location.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. There have been no branch openings or closures in the AA since the prior evaluation.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank's operations in the AA generally reflect those of the overall institution, which is described in the overall Institution Retail Banking Services section of this evaluation.

Table 90

Retail Banking and Community Development Services – Central Texas AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	20.0	80.0	0.0	100.0	0.0	3.4	34.5	62.1	0.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	20.0	80.0	0.0	100.0	0.0	2.7	31.1	66.2	0.0	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	5		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	0		2		0		0		2		1	
¹. Based on 2024 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank provides a limited level of CD services. During this evaluation period, one bank representative performed two qualified CD services in the AA, serving on the board for the local chapter of a well-known organization that provides services targeted to children from LMI families. The AA is a sparsely populated three-county area and contains a limited number of formal organizations that align with CD service opportunities routinely qualified in the bank's more densely populated AAs.

**OTHER NONMETROPOLITAN ASSESSMENT AREAS
NONMETROPOLITAN AREA
(Limited-Scope Review)**

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

The bank's East Texas Panhandle AA consists of Hemphill, Hutchinson, Lipscomb, Ochiltree, and Roberts Counties in their entirety. Refer to Appendix D for additional demographic data.

- There have been no changes to the AA delineation or census tract designations since the prior CRA evaluation. The AA is comprised of 15 census tracts, including 2 moderate-, 8 middle-, and 5 upper-income census tracts based on 2016-2020 ACS data.
- According to 2024 FFIEC designations, tracts in the Lipscomb, Ochitree, and Roberts Counties were designated as underserve middle-income tracts in both 2024 and 2023.
- Based on 2020 ACS data, the population of the AA was 37,900.
- The AA is home to 9,479 total families. According to 2020 ACS data, 16.5 percent of families are low-, 17.4 percent are moderate-, 18.9 percent are middle-, and 47.2 percent are upper-income.
- The bank operates two full-service branches with on-site, cash-only ATMs, including one in a moderate-income census tract: and two full-services branches without ATMs in the AA. The bank has not opened or closed any branches in this AA since the prior evaluation.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked 6th of 10 FDIC-insured depository institutions operating from 15 locations in the AA, with a total deposit market share of 9.5 percent.

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

The bank's West Texas Panhandle AA consists of Deaf Smith and Parmer Counties in their entirety. Refer to Appendix D for additional demographic data.

- There have been no changes to the AA delineation or census tract designations since the prior CRA evaluation. The AA is comprised of 6 census tracts, all of which are middle-income.
- Based on 2020 ACS data, the population of the AA was 28,452.
- The AA is home to 7,069 total families. According to 2020 ACS data,

18.9 percent of families are low-, 21.1 percent are moderate-, 20.0 percent are middle-, and 40.0 percent are upper-income.

- The bank operates one full-service branch with an on-site, cash-only ATM in the AA. The bank has not opened or closed any branches in this AA since the prior CRA evaluation.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked 6th of 8 FDIC-insured depository institutions operating from 11 locations in the AA, with a total deposit market share of 6.3 percent.

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

The bank's Childress County Texas AA consists of Childress County in its entirety. Refer to Appendix D for additional demographic data.

- There have been no changes to the AA delineation or census tract designations since the prior CRA evaluation. The AA is comprised of two census tracts, including one moderate- and one upper-income census tract based on 2016-2020 ACS data.
- Based on 2020 ACS data, the population of the AA was 6,664.
- The AA is home to 1,646 total families. According to 2020 ACS data, 24.8 percent of families are low-, 24.2 percent are moderate-, 16.9 percent are middle-, and 34.1 percent are upper-income.
- The bank operates one full-service branch with an on-site, cash-only ATM located in a moderate-income census tract. The bank has not opened or closed any branches in this AA since the prior CRA evaluation.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked 2nd of 3 FDIC-insured depository institutions operating from 3 locations in the AA, with a total deposit market share of 15.0 percent.

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

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

Table 91

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

APPENDIX A – SCOPE OF EXAMINATION

Table A-1

Scope of Examination			
<u>Financial Institution</u> InterBank Oklahoma City, OK		<u>Products/Services Reviewed</u> • Home Purchase Loans • Small Business (SB) Loans • Home Refinance Loans • Small Farm (SF) Loans • Home Improvement Loans • Community Development Loans • Multifamily Loans • Qualified Investments and Donations • Community Development Services	
<u>Time Period</u> HMDA LAR and CRA SB and SF Loans: January 1, 2023 to December 31, 2024 Community Development Activities: January 1, 2023 to December 31, 2024			
List of Affiliates Considered in this Evaluation			
Affiliates	Affiliate Relationship	Products Reviewed	
None	None	None	
List of Assessment Areas and Type of Examination			
Assessment Area	Type of Exam	Branches Visited	Community Contacts
<u>Oklahoma</u> MSA 36420 Oklahoma City, Oklahoma Metropolitan AA MSA 21420 Enid, Oklahoma MSA AA Southwest Oklahoma AA North Central Oklahoma AA	Full Review Limited Review Full Review Limited Review	None	 1 prior 1 prior
<u>Texas</u> MD 19124 & MD 23104 Dallas – Fort Worth Combined Metropolitan AA MSA 11100 Amarillo, Texas Metropolitan AA North Central Texas AA Coleman County, Texas AA Central Texas AA East Texas Panhandle AA West Texas Panhandle AA Childress County, Texas AA	Full Review Limited Review Full Review Full Review Full Review Limited Review Limited Review Limited Review	None	 2 prior 1 current 1 current 1 current

APPENDIX B – SUMMARY OF STATE RATINGS

Table B-1

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

APPENDIX C – DEMOGRAPHIC INFORMATION

**Oklahoma City, Oklahoma Metropolitan AA
Table C-1**

2024 Oklahoma City, Oklahoma Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	29	7.5	16,097	5.3	5,159	32.0	63,964	21.2
Moderate	100	25.8	65,169	21.6	10,696	16.4	53,115	17.6
Middle	126	32.6	108,471	35.9	8,300	7.7	61,143	20.2
Upper	113	29.2	108,563	35.9	3,705	3.4	123,858	41.0
Unknown	19	4.9	3,780	1.3	1,426	37.7	0	0.0
Total AA	387	100.0	302,080	100.0	29,286	9.7	302,080	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	33,831	11,276	3.8	33.3	17,373	51.4	5,182	15.3
Moderate	133,993	56,106	18.7	41.9	60,945	45.5	16,942	12.6
Middle	190,647	110,463	36.9	57.9	64,109	33.6	16,075	8.4
Upper	157,443	118,549	39.6	75.3	29,439	18.7	9,455	6.0
Unknown	8,154	2,874	1.0	35.2	4,108	50.4	1,172	14.4
Total AA	524,068	299,268	100.0	57.1	175,974	33.6	48,826	9.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,427	5.1	2,118	4.8	274	7.5	35	6.4
Moderate	11,376	23.7	10,204	23.3	1,042	28.6	130	23.8
Middle	15,744	32.8	14,520	33.1	1,077	29.5	147	26.9
Upper	17,053	35.5	15,727	35.9	1,110	30.4	216	39.6
Unknown	1,444	3.0	1,283	2.9	143	3.9	18	3.3
Total AA	48,044	100.0	43,852	100.0	3,646	100.0	546	100.0
Percentage of Total Businesses:				91.3		7.6		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	20	3.0	18	2.8	2	15.4	0	0.0
Moderate	102	15.4	98	15.1	3	23.1	1	100.0
Middle	211	31.9	209	32.3	2	15.4	0	0.0
Upper	325	49.1	319	49.2	6	46.2	0	0.0
Unknown	4	0.6	4	0.6	0	0.0	0	0.0
Total AA	662	100.0	648	100.0	13	100.0	1	100.0
Percentage of Total Farms:				97.9		2.0		0.2
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table C-2

2023 Oklahoma City, Oklahoma Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	29	7.5	16,097	5.3	5,159	32.0	63,964	21.2
Moderate	100	25.8	65,169	21.6	10,696	16.4	53,115	17.6
Middle	126	32.6	108,471	35.9	8,300	7.7	61,143	20.2
Upper	113	29.2	108,563	35.9	3,705	3.4	123,858	41.0
Unknown	19	4.9	3,780	1.3	1,426	37.7	0	0.0
Total AA	387	100.0	302,080	100.0	29,286	9.7	302,080	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	33,831	11,276	3.8	33.3	17,373	51.4	5,182	15.3
Moderate	133,993	56,106	18.7	41.9	60,945	45.5	16,942	12.6
Middle	190,647	110,463	36.9	57.9	64,109	33.6	16,075	8.4
Upper	157,443	118,549	39.6	75.3	29,439	18.7	9,455	6.0
Unknown	8,154	2,874	1.0	35.2	4,108	50.4	1,172	14.4
Total AA	524,068	299,268	100.0	57.1	175,974	33.6	48,826	9.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,592	4.8	2,255	4.6	303	7.3	34	5.4
Moderate	11,913	22.3	10,668	21.9	1,106	26.7	139	22.3
Middle	17,530	32.8	16,070	33.0	1,295	31.3	165	26.4
Upper	19,777	37.0	18,250	37.5	1,262	30.5	265	42.5
Unknown	1,647	3.1	1,453	3.0	173	4.2	21	3.4
Total AA	53,459	100.0	48,696	100.0	4,139	100.0	624	100.0
Percentage of Total Businesses:				91.1		7.7		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	19	2.6	16	2.2	3	17.6	0	0.0
Moderate	101	13.8	97	13.6	3	17.6	1	100.0
Middle	231	31.5	229	32.0	2	11.8	0	0.0
Upper	377	51.4	368	51.5	9	52.9	0	0.0
Unknown	5	0.7	5	0.7	0	0.0	0	0.0
Total AA	733	100.0	715	100.0	17	100.0	1	100.0
Percentage of Total Farms:				97.5		2.3		0.1
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

**Southwest Oklahoma AA
Table C-3**

2024 Southwest Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,529	20.8
Moderate	1	5.6	747	4.4	195	26.1	2,561	15.1
Middle	11	61.1	9,438	55.7	1,355	14.4	3,174	18.7
Upper	6	33.3	6,745	39.8	509	7.5	7,666	45.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	18	100.0	16,930	100.0	2,059	12.2	16,930	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,336	444	2.5	19.0	1,504	64.4	388	16.6
Middle	19,398	9,932	56.2	51.2	4,631	23.9	4,835	24.9
Upper	11,518	7,298	41.3	63.4	2,462	21.4	1,758	15.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	33,252	17,674	100.0	53.2	8,597	25.9	6,981	21.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	205	7.4	184	7.4	20	8.2	1	1.6
Middle	1,659	59.8	1,461	59.1	151	62.1	47	74.6
Upper	912	32.9	825	33.4	72	29.6	15	23.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,776	100.0	2,470	100.0	243	100.0	63	100.0
Percentage of Total Businesses:				89.0		8.8		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	11	4.2	11	4.4	0	0.0	0	0.0
Middle	183	70.7	176	69.8	7	100.0	0	0.0
Upper	65	25.1	65	25.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	259	100.0	252	100.0	7	100.0	0	0.0
Percentage of Total Farms:				97.3		2.7		0.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-4

2023 Southwest Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,529	20.8
Moderate	1	5.6	747	4.4	195	26.1	2,561	15.1
Middle	11	61.1	9,438	55.7	1,355	14.4	3,174	18.7
Upper	6	33.3	6,745	39.8	509	7.5	7,666	45.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	18	100.0	16,930	100.0	2,059	12.2	16,930	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,336	444	2.5	19.0	1,504	64.4	388	16.6
Middle	19,398	9,932	56.2	51.2	4,631	23.9	4,835	24.9
Upper	11,518	7,298	41.3	63.4	2,462	21.4	1,758	15.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	33,252	17,674	100.0	53.2	8,597	25.9	6,981	21.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	209	7.2	191	7.4	17	6.7	1	1.5
Middle	1,680	57.7	1,473	56.8	158	62.0	49	75.4
Upper	1,024	35.2	929	35.8	80	31.4	15	23.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,913	100.0	2,593	100.0	255	100.0	65	100.0
Percentage of Total Businesses:				89.0		8.8		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	11	4.1	11	4.2	0	0.0	0	0.0
Middle	188	70.4	181	69.6	7	100.0	0	0.0
Upper	68	25.5	68	26.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	267	100.0	260	100.0	7	100.0	0	0.0
Percentage of Total Farms:				97.4		2.6		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Dallas-Fort Worth Combined Metropolitan
Table C-5

2024 Dallas - Fort Worth Combined Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	143	12.3	129,057	10.8	33,692	26.1	305,868	25.7
Moderate	365	31.5	356,105	29.9	49,960	14.0	223,203	18.7
Middle	331	28.6	369,955	31.1	23,324	6.3	230,950	19.4
Upper	304	26.2	330,512	27.8	9,040	2.7	430,987	36.2
Unknown	16	1.4	5,379	0.5	611	11.4	0	0.0
Total AA	1,159	100.0	1,191,008	100.0	116,627	9.8	1,191,008	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	237,514	62,341	6.3	26.2	149,432	62.9	25,741	10.8
Moderate	573,281	255,222	25.7	44.5	271,131	47.3	46,928	8.2
Middle	584,696	332,925	33.5	56.9	213,294	36.5	38,477	6.6
Upper	510,161	339,105	34.1	66.5	135,728	26.6	35,328	6.9
Unknown	17,006	3,696	0.4	21.7	10,815	63.6	2,495	14.7
Total AA	1,922,658	993,289	100.0	51.7	780,400	40.6	148,969	7.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	18,225	7.2	16,749	7.2	1,354	7.8	122	4.5
Moderate	60,527	24.0	55,633	24.0	4,431	25.5	463	17.0
Middle	79,375	31.5	73,430	31.6	5,230	30.0	715	26.2
Upper	92,240	36.6	84,609	36.5	6,220	35.7	1,411	51.7
Unknown	1,797	0.7	1,602	0.7	175	1.0	20	0.7
Total AA	252,164	100.0	232,023	100.0	17,410	100.0	2,731	100.0
Percentage of Total Businesses:				92.0		6.9		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	65	3.5	64	3.5	1	4.5	0	0.0
Moderate	271	14.8	266	14.7	5	22.7	0	0.0
Middle	595	32.5	589	32.5	5	22.7	1	100.0
Upper	889	48.5	878	48.5	11	50.0	0	0.0
Unknown	13	0.7	13	0.7	0	0.0	0	0.0
Total AA	1,833	100.0	1,810	100.0	22	100.0	1	100.0
Percentage of Total Farms:				98.7		1.2		0.1
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-6

2023 Dallas - Fort Worth Combined Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	143	12.3	129,057	10.8	33,692	26.1	305,868	25.7
Moderate	365	31.5	356,105	29.9	49,960	14.0	223,203	18.7
Middle	331	28.6	369,955	31.1	23,324	6.3	230,950	19.4
Upper	304	26.2	330,512	27.8	9,040	2.7	430,987	36.2
Unknown	16	1.4	5,379	0.5	611	11.4	0	0.0
Total AA	1,159	100.0	1,191,008	100.0	116,627	9.8	1,191,008	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	237,514	62,341	6.3	26.2	149,432	62.9	25,741	10.8
Moderate	573,281	255,222	25.7	44.5	271,131	47.3	46,928	8.2
Middle	584,696	332,925	33.5	56.9	213,294	36.5	38,477	6.6
Upper	510,161	339,105	34.1	66.5	135,728	26.6	35,328	6.9
Unknown	17,006	3,696	0.4	21.7	10,815	63.6	2,495	14.7
Total AA	1,922,658	993,289	100.0	51.7	780,400	40.6	148,969	7.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	19,467	7.2	17,856	7.1	1,482	7.9	129	4.3
Moderate	64,240	23.6	59,008	23.6	4,732	25.1	500	16.8
Middle	85,102	31.3	78,808	31.5	5,542	29.4	752	25.3
Upper	101,290	37.2	92,818	37.1	6,899	36.6	1,573	52.8
Unknown	2,058	0.8	1,823	0.7	212	1.1	23	0.8
Total AA	272,157	100.0	250,313	100.0	18,867	100.0	2,977	100.0
Percentage of Total Businesses:				92.0		6.9		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	66	3.3	65	3.3	1	4.0	0	0.0
Moderate	287	14.4	282	14.4	5	20.0	0	0.0
Middle	643	32.3	638	32.5	4	16.0	1	100.0
Upper	982	49.4	967	49.3	15	60.0	0	0.0
Unknown	11	0.6	11	0.6	0	0.0	0	0.0
Total AA	1,989	100.0	1,963	100.0	25	100.0	1	100.0
Percentage of Total Farms:				98.7		1.3		0.1
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**North Central Texas AA
Table C-7**

2024 North Central Texas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,768	19.8
Moderate	0	0.0	0	0.0	0	0.0	1,537	17.2
Middle	8	72.7	6,818	76.5	909	13.3	1,768	19.8
Upper	3	27.3	2,097	23.5	129	6.2	3,842	43.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	8,915	100.0	1,038	11.6	8,915	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	13,738	7,274	74.3	52.9	3,058	22.3	3,406	24.8
Upper	3,608	2,519	25.7	69.8	382	10.6	707	19.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	17,346	9,793	100.0	56.5	3,440	19.8	4,113	23.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,449	82.4	1,326	82.3	97	82.2	26	89.7
Upper	309	17.6	285	17.7	21	17.8	3	10.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,758	100.0	1,611	100.0	118	100.0	29	100.0
Percentage of Total Businesses:				91.6		6.7		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	119	77.8	118	78.1	1	50.0	0	0.0
Upper	34	22.2	33	21.9	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	153	100.0	151	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.7		1.3		0.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table C-8

2023 North Central Texas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,767	19.8
Moderate	0	0.0	0	0.0	0	0.0	1,537	17.2
Middle	8	72.7	6,818	76.5	909	13.3	1,767	19.8
Upper	3	27.3	2,097	23.5	129	6.2	3,844	43.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	8,915	100.0	1,038	11.6	8,915	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	13,738	7,274	74.3	52.9	3,058	22.3	3,406	24.8
Upper	3,608	2,519	25.7	69.8	382	10.6	707	19.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	17,346	9,793	100.0	56.5	3,440	19.8	4,113	23.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,496	81.7	1,367	81.5	103	82.4	26	86.7
Upper	336	18.3	310	18.5	22	17.6	4	13.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,832	100.0	1,677	100.0	125	100.0	30	100.0
Percentage of Total Businesses:				91.5		6.8		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	127	77.9	125	78.1	2	66.7	0	0.0
Upper	36	22.1	35	21.9	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	163	100.0	160	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.2		1.8		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Coleman County, Texas AA
Table C-9

2024 Coleman County, Texas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	475	21.6
Moderate	0	0.0	0	0.0	0	0.0	413	18.7
Middle	2	66.7	1,832	83.2	268	14.6	512	23.2
Upper	1	33.3	371	16.8	23	6.2	803	36.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	2,203	100.0	291	13.2	2,203	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	4,428	2,048	78.1	46.3	818	18.5	1,562	35.3
Upper	1,119	575	21.9	51.4	51	4.6	493	44.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	5,547	2,623	100.0	47.3	869	15.7	2,055	37.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	337	87.5	311	88.4	17	85.0	9	69.2
Upper	48	12.5	41	11.6	3	15.0	4	30.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	385	100.0	352	100.0	20	100.0	13	100.0
Percentage of Total Businesses:				91.4		5.2		3.4
	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	43	71.7	43	71.7	0	0.0	0	0.0
Upper	17	28.3	17	28.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	60	100.0	60	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-10

2023 Coleman County, Texas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	475	21.6
Moderate	0	0.0	0	0.0	0	0.0	412	18.7
Middle	2	66.7	1,832	83.2	268	14.6	513	23.3
Upper	1	33.3	371	16.8	23	6.2	803	36.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	2,203	100.0	291	13.2	2,203	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	4,428	2,048	78.1	46.3	818	18.5	1,562	35.3
Upper	1,119	575	21.9	51.4	51	4.6	493	44.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	5,547	2,623	100.0	47.3	869	15.7	2,055	37.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	338	87.1	311	87.9	18	85.7	9	69.2
Upper	50	12.9	43	12.1	3	14.3	4	30.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	388	100.0	354	100.0	21	100.0	13	100.0
Percentage of Total Businesses:				91.2		5.4		3.4
	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	43	71.7	43	71.7	0	0.0	0	0.0
Upper	17	28.3	17	28.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	60	100.0	60	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

**Central Texas AA
Table C-11**

2024 Central Texas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,686	12.9
Moderate	1	3.4	677	2.4	99	14.6	3,807	13.3
Middle	10	34.5	8,805	30.7	995	11.3	5,200	18.1
Upper	18	62.1	19,182	66.9	901	4.7	15,971	55.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	28,664	100.0	1,995	7.0	28,664	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,234	918	3.0	74.4	169	13.7	147	11.9
Middle	15,677	8,662	28.5	55.3	3,981	25.4	3,034	19.4
Upper	32,013	20,778	68.4	64.9	6,115	19.1	5,120	16.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	48,924	30,358	100.0	62.1	10,265	21.0	8,301	17.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	42	0.9	41	0.9	0	0.0	1	1.8
Middle	1,550	32.5	1,428	32.2	108	39.3	14	25.0
Upper	3,173	66.6	2,965	66.9	167	60.7	41	73.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,765	100.0	4,434	100.0	275	100.0	56	100.0
Percentage of Total Businesses:				93.1		5.8		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	103	41.7	95	40.3	8	72.7	0	0.0
Upper	144	58.3	141	59.7	3	27.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	247	100.0	236	100.0	11	100.0	0	0.0
Percentage of Total Farms:				95.5		4.5		0.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table C-12

2023 Central Texas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,683	12.8
Moderate	1	3.4	677	2.4	99	14.6	3,808	13.3
Middle	10	34.5	8,805	30.7	995	11.3	5,198	18.1
Upper	18	62.1	19,182	66.9	901	4.7	15,975	55.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	28,664	100.0	1,995	7.0	28,664	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,234	918	3.0	74.4	169	13.7	147	11.9
Middle	15,677	8,662	28.5	55.3	3,981	25.4	3,034	19.4
Upper	32,013	20,778	68.4	64.9	6,115	19.1	5,120	16.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	48,924	30,358	100.0	62.1	10,265	21.0	8,301	17.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	51	0.9	49	1.0	1	0.3	1	1.5
Middle	1,735	31.8	1,605	31.5	115	38.7	15	22.1
Upper	3,671	67.3	3,438	67.5	181	60.9	52	76.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,457	100.0	5,092	100.0	297	100.0	68	100.0
Percentage of Total Businesses:				93.3		5.4		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	116	42.2	107	40.7	9	75.0	0	0.0
Upper	159	57.8	156	59.3	3	25.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	275	100.0	263	100.0	12	100.0	0	0.0
Percentage of Total Farms:				95.6		4.4		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX D – LIMITED-SCOPE REVIEW ASSESSMENT AREAS TABLES

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

I. Enid, Oklahoma MSA AA

Table D-1

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Enid, Oklahoma MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.8	0	0.0	0.6	1	4.5	1.2	55	2.7	0.6	3.2
Moderate	0	0.0	4.6	0	0.0	2.0	4	18.2	6.8	221	10.8	3.1	7.7
Middle	15	78.9	53.2	1,510	74.6	42.8	13	59.1	53.2	1,324	64.6	44.2	54.3
Upper	4	21.1	40.3	513	25.4	54.5	4	18.2	38.8	450	22.0	52.2	34.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	19	100.0	100.0	2,023	100.0	100.0	22	100.0	100.0	2,050	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.6	0	0.0	0.7	0	0.0	1.2	0	0.0	0.4	3.2
Moderate	1	25.0	5.7	59	33.1	2.0	0	0.0	4.2	0	0.0	2.3	7.7
Middle	3	75.0	49.6	119	66.9	37.1	1	100.0	49.4	63	100.0	31.4	54.3
Upper	0	0.0	43.1	0	0.0	60.2	0	0.0	45.2	0	0.0	65.9	34.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	178	100.0	100.0	1	100.0	100.0	63	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.0	0	0.0	2.8	0	0.0	0.0	0	0.0	0.0	3.2
Moderate	0	0.0	6.0	0	0.0	4.3	0	0.0	10.7	0	0.0	17.7	7.7
Middle	1	100.0	62.0	10	100.0	56.2	1	100.0	53.6	20	100.0	49.5	54.3
Upper	0	0.0	28.0	0	0.0	36.7	0	0.0	35.7	0	0.0	32.9	34.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	10	100.0	100.0	1	100.0	100.0	20	100.0	100.0	100.0
Multifamily Loans													Multi-Family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	11.3
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	66.7	0	0.0	48.4	49.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	33.3	0	0.0	51.6	39.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	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	1.9	0	0.0	0.7	1	3.7	1.3	55	2.2	0.6	3.2
Moderate	1	4.0	5.1	59	2.6	2.1	4	14.8	6.4	221	9.0	3.1	7.7
Middle	20	80.0	53.0	1,669	74.5	42.8	16	59.3	53.1	1,452	59.3	42.5	54.3
Upper	4	16.0	40.0	513	22.9	54.5	6	22.2	39.2	721	29.4	53.9	34.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	25	100.0	100.0	2,241	100.0	100.0	27	100.0	100.0	2,449	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table D-2

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: Enid, Oklahoma MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.7	0	0.0	0.1	0	0.0	1.0	0	0.0	0.5	0.5
Moderate	1	4.0	6.5	33	0.8	10.7	0	0.0	7.6	0	0.0	10.0	7.0
Middle	16	64.0	56.7	1,291	32.2	56.3	18	81.8	53.4	659	49.7	57.5	63.2
Upper	8	32.0	34.9	2,682	66.9	32.6	4	18.2	36.8	666	50.3	31.8	29.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.2	0	0.0	0.2	0	0.0	1.2	0	0.0	0.2	
Total	25	100.0	100.0	4,006	100.0	100.0	22	100.0	100.0	1,325	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2024 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-3

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography													
Assessment Area: Enid, Oklahoma MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	12	54.5	59.2	1,093	34.5	44.8	11	52.4	56.5	970	35.4	53.3	57.1
Upper	10	45.5	40.8	2,077	65.5	55.2	10	47.6	43.5	1,767	64.6	46.7	42.9
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	22	100.0	100.0	3,170	100.0	100.0	21	100.0	100.0	2,737	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2024 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

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Enid, Oklahoma MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	10.2	0	0.0	4.9	0	0.0	3.5	0	0.0	1.5	22.0
Moderate	2	10.5	22.1	150	7.4	15.6	0	0.0	13.0	0	0.0	7.3	15.0
Middle	0	0.0	20.7	0	0.0	20.0	0	0.0	20.9	0	0.0	16.5	21.3
Upper	1	5.3	22.3	167	8.3	31.9	4	18.2	37.9	322	15.7	47.8	41.8
Unknown	16	84.2	24.7	1,706	84.3	27.5	18	81.8	24.7	1,728	84.3	26.9	0.0
Total	19	100.0	100.0	2,023	100.0	100.0	22	100.0	100.0	2,050	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	9.8	0	0.0	4.0	0	0.0	4.2	0	0.0	1.3	22.0
Moderate	3	75.0	15.4	72	40.4	10.6	0	0.0	8.9	0	0.0	4.4	15.0
Middle	1	25.0	22.8	106	59.6	21.7	0	0.0	14.3	0	0.0	7.2	21.3
Upper	0	0.0	29.3	0	0.0	38.5	0	0.0	38.1	0	0.0	42.0	41.8
Unknown	0	0.0	22.8	0	0.0	25.2	1	100.0	34.5	63	100.0	45.0	0.0
Total	4	100.0	100.0	178	100.0	100.0	1	100.0	100.0	63	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	18.0	0	0.0	11.7	0	0.0	3.6	0	0.0	4.0	22.0
Moderate	0	0.0	20.0	0	0.0	16.2	0	0.0	10.7	0	0.0	7.2	15.0
Middle	0	0.0	20.0	0	0.0	17.0	0	0.0	19.6	0	0.0	13.9	21.3
Upper	0	0.0	38.0	0	0.0	52.5	0	0.0	58.9	0	0.0	56.3	41.8
Unknown	1	100.0	4.0	10	100.0	2.6	1	100.0	7.1	20	100.0	18.6	0.0
Total	1	100.0	100.0	10	100.0	100.0	1	100.0	100.0	20	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	4.0	10.4	30	1.3	4.9	0	0.0	3.7	0	0.0	1.5	22.0
Moderate	5	20.0	21.3	222	9.9	15.2	1	3.7	12.5	45	1.8	7.1	15.0
Middle	1	4.0	21.3	106	4.7	20.4	1	3.7	19.5	99	4.0	15.0	21.3
Upper	1	4.0	24.1	167	7.5	32.9	5	18.5	39.4	494	20.2	46.9	41.8
Unknown	17	68.0	22.9	1,716	76.6	26.6	20	74.1	24.9	1,811	73.9	29.5	0.0
Total	25	100.0	100.0	2,241	100.0	100.0	27	100.0	100.0	2,449	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table D-5

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Enid, Oklahoma MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	19	76.0	59.1	1,534	38.3	36.1	19	86.4	56.5	663	50.0	41.5	90.0
Over \$1 Million	6	24.0		2,472	61.7		3	13.6		662	50.0		8.6
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.4
Total	25	100.0		4,006	100.0		22	100.0		1,325	100.0		100.0
By Loan Size													
\$100,000 or Less	18	72.0	91.1	666	16.6	32.4	20	90.9	94.2	619	46.7	45.0	
\$100,001 - \$250,000	1	4.0	5.0	241	6.0	19.7	1	4.5	3.3	106	8.0	14.4	
\$250,001 - \$1 Million	6	24.0	3.9	3,099	77.4	47.9	1	4.5	2.5	600	45.3	40.5	
Total	25	100.0	100.0	4,006	100.0	100.0	22	100.0	100.0	1,325	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	17	89.5		570	37.2		18	94.7		557	84.0		
\$100,001 - \$250,000	0	0.0		0	0.0		1	5.3		106	16.0		
\$250,001 - \$1 Million	2	10.5		964	62.8		0	0.0		0	0.0		
Total	19	100.0		1,534	100.0		19	100.0		663	100.0		
Source: 2024 FFIEC Census Data 2024 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-6

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Enid, Oklahoma MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	22	100.0	72.8	3,170	100.0	89.5	19	90.5	68.0	2,188	79.9	89.1	98.3
Over \$1 Million	0	0.0		0	0.0		2	9.5		549	20.1		1.7
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		
Total	22	100.0		3,170	100.0		21	100.0		2,737	100.0		100.0
By Loan Size													
\$100,000 or Less	13	59.1	72.8	477	15.0	26.9	13	61.9	79.6	519	19.0	34.7	
\$100,001 - \$250,000	4	18.2	16.8	677	21.4	31.7	4	19.0	12.2	639	23.3	25.9	
\$250,001 - \$500,000	5	22.7	10.4	2,016	63.6	41.4	4	19.0	8.2	1,579	57.7	39.4	
Total	22	100.0	100.0	3,170	100.0	100.0	21	100.0	100.0	2,737	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	13	59.1		477	15.0		13	68.4		519	23.7		
\$100,001 - \$250,000	4	18.2		677	21.4		3	15.8		465	21.3		
\$250,001 - \$500,000	5	22.7		2,016	63.6		3	15.8		1,204	55.0		
Total	22	100.0		3,170	100.0		19	100.0		2,188	100.0		
Source: 2024 FFIEC Census Data 2024 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-7

2024 Enid, Oklahoma MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	5.9	1,131	7.5	549	48.5	3,330	22.0
Moderate	2	11.8	1,300	8.6	362	27.8	2,265	15.0
Middle	9	52.9	8,328	55.0	774	9.3	3,223	21.3
Upper	5	29.4	4,386	29.0	165	3.8	6,327	41.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	15,145	100.0	1,850	12.2	15,145	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,702	499	3.2	29.3	952	55.9	251	14.7
Moderate	2,778	1,190	7.7	42.8	1,165	41.9	423	15.2
Middle	14,645	8,422	54.3	57.5	4,402	30.1	1,821	12.4
Upper	7,651	5,390	34.8	70.4	1,689	22.1	572	7.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	26,776	15,501	100.0	57.9	8,208	30.7	3,067	11.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	9	0.5	8	0.5	1	0.6	0	0.0
Moderate	139	7.0	132	7.4	7	4.1	0	0.0
Middle	1,247	63.2	1,106	62.3	123	72.4	18	66.7
Upper	578	29.3	530	29.8	39	22.9	9	33.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,973	100.0	1,776	100.0	170	100.0	27	100.0
Percentage of Total Businesses:				90.0		8.6		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	68	57.1	66	56.4	2	100.0	0	0.0
Upper	51	42.9	51	43.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	119	100.0	117	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		0.0
Source: 2024 FFIEC Census Data 2024 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

2023 Enid, Oklahoma MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	5.9	1,131	7.5	549	48.5	3,330	22.0
Moderate	2	11.8	1,300	8.6	362	27.8	2,265	15.0
Middle	9	52.9	8,328	55.0	774	9.3	3,223	21.3
Upper	5	29.4	4,386	29.0	165	3.8	6,327	41.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	15,145	100.0	1,850	12.2	15,145	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,702	499	3.2	29.3	952	55.9	251	14.7
Moderate	2,778	1,190	7.7	42.8	1,165	41.9	423	15.2
Middle	14,645	8,422	54.3	57.5	4,402	30.1	1,821	12.4
Upper	7,651	5,390	34.8	70.4	1,689	22.1	572	7.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	26,776	15,501	100.0	57.9	8,208	30.7	3,067	11.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	19	0.9	19	1.0	0	0.0	0	0.0
Moderate	187	8.5	173	8.8	14	7.2	0	0.0
Middle	1,348	61.5	1,191	60.5	137	70.6	20	66.7
Upper	639	29.1	586	29.8	43	22.2	10	33.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,193	100.0	1,969	100.0	194	100.0	30	100.0
Percentage of Total Businesses:				89.8		8.8		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	67	55.4	65	54.6	2	100.0	0	0.0
Upper	54	44.6	54	45.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	121	100.0	119	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

II. North Central Oklahoma AA

Table D-9

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: North Central Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	­%	­%	#	­%	­%	\$(000)	­%	­%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	5	83.3	60.3	890	69.6	48.4	2	100.0	63.8	313	100.0	51.1	62.7
Upper	1	16.7	39.7	388	30.4	51.6	0	0.0	35.7	0	0.0	48.5	37.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	0.4	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	1,278	100.0	100.0	2	100.0	100.0	313	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	49.0	0	0.0	37.2	1	100.0	59.7	29	100.0	44.5	62.7
Upper	0	0.0	49.0	0	0.0	59.1	0	0.0	40.3	0	0.0	55.5	37.3
Unknown	0	0.0	2.0	0	0.0	3.7	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	29	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	78.6	30	100.0	64.4	0	0.0	53.8	0	0.0	53.8	62.7
Upper	0	0.0	21.4	0	0.0	35.6	0	0.0	46.2	0	0.0	46.2	37.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	30	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units ­%
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	7	87.5	59.9	1,080	73.6	46.5	3	100.0	60.9	342	100.0	49.2	62.7
Upper	1	12.5	39.7	388	26.4	52.8	0	0.0	38.8	0	0.0	50.5	37.3
Unknown	0	0.0	0.3	0	0.0	0.7	0	0.0	0.3	0	0.0	0.3	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	8	100.0	100.0	1,468	100.0	100.0	3	100.0	100.0	342	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table D-10

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: North Central Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	100	82.6	73.5	4,550	90.2	73.0	68	81.9	72.1	5,820	95.7	90.1	79.2
Upper	21	17.4	25.9	496	9.8	26.9	15	18.1	25.1	259	4.3	9.6	20.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.2	0	0.0	2.8	0	0.0	0.3	
Total	121	100.0	100.0	5,046	100.0	100.0	83	100.0	100.0	6,079	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2024 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-11

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography													
Assessment Area: North Central Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	58	71.6	54.7	3,204	55.4	44.9	40	64.5	57.7	3,405	62.8	55.7	50.0
Upper	23	28.4	45.3	2,577	44.6	55.1	22	35.5	42.3	2,014	37.2	44.3	50.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	81	100.0	100.0	5,781	100.0	100.0	62	100.0	100.0	5,419	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2024 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-12

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: North Central Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Home Purchase Loans													
Low	0	0.0	3.4	0	0.0	1.8	0	0.0	2.2	0	0.0	1.1	13.4
Moderate	0	0.0	10.8	0	0.0	6.2	0	0.0	8.0	0	0.0	4.9	18.1
Middle	1	16.7	23.0	187	14.6	18.5	0	0.0	16.1	0	0.0	11.2	17.6
Upper	3	50.0	42.2	905	70.8	51.0	0	0.0	47.8	0	0.0	56.3	50.9
Unknown	2	33.3	20.6	186	14.6	22.5	2	100.0	25.9	313	100.0	26.5	0.0
Total	6	100.0	100.0	1,278	100.0	100.0	2	100.0	100.0	313	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.0	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	13.4
Moderate	0	0.0	11.8	0	0.0	4.9	0	0.0	6.0	0	0.0	1.7	18.1
Middle	0	0.0	15.7	0	0.0	10.1	0	0.0	16.4	0	0.0	7.1	17.6
Upper	0	0.0	37.3	0	0.0	39.7	1	100.0	52.2	29	100.0	53.1	50.9
Unknown	0	0.0	33.3	0	0.0	45.2	0	0.0	25.4	0	0.0	38.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	29	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	7.1	0	0.0	2.0	0	0.0	0.0	0	0.0	0.0	13.4
Moderate	1	100.0	28.6	30	100.0	19.5	0	0.0	0.0	0	0.0	0.0	18.1
Middle	0	0.0	7.1	0	0.0	3.8	0	0.0	23.1	0	0.0	12.5	17.6
Upper	0	0.0	57.1	0	0.0	74.7	0	0.0	53.8	0	0.0	39.5	50.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	23.1	0	0.0	48.0	0.0
Total	1	100.0	100.0	30	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	3.1	0	0.0	1.4	0	0.0	1.8	0	0.0	0.9	13.4
Moderate	1	12.5	11.5	30	2.0	6.1	0	0.0	7.1	0	0.0	4.1	18.1
Middle	2	25.0	20.9	347	23.6	16.6	0	0.0	15.7	0	0.0	10.6	17.6
Upper	3	37.5	43.6	905	61.6	49.1	1	33.3	51.1	29	8.5	55.7	50.9
Unknown	2	25.0	20.9	186	12.7	26.7	2	66.7	24.3	313	91.5	28.6	0.0
Total	8	100.0	100.0	1,468	100.0	100.0	3	100.0	100.0	342	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table D-13

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: North Central Oklahoma													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	111	91.7	69.0	2,821	55.9	51.9	71	85.5	65.7	3,064	50.4	57.3	89.5
Over \$1 Million	9	7.4		2,218	44.0		11	13.3		3,008	49.5		8.4
Revenue Unknown	1	0.8		7	0.1		1	1.2		7	0.1		2.1
Total	121	100.0		5,046	100.0		83	100.0		6,079	100.0		100.0
By Loan Size													
\$100,000 or Less	115	95.0	92.7	2,492	49.4	45.4	73	88.0	90.8	1,911	31.4	44.1	
\$100,001 - \$250,000	3	2.5	4.1	584	11.6	15.6	5	6.0	5.7	1,000	16.5	21.0	
\$250,001 - \$1 Million	3	2.5	3.3	1,970	39.0	38.9	5	6.0	3.5	3,168	52.1	35.0	
Total	121	100.0	100.0	5,046	100.0	100.0	83	100.0	100.0	6,079	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	108	97.3		2,237	79.3		66	93.0		1,591	51.9		
\$100,001 - \$250,000	3	2.7		584	20.7		3	4.2		625	20.4		
\$250,001 - \$1 Million	0	0.0		0	0.0		2	2.8		848	27.7		
Total	111	100.0		2,821	100.0		71	100.0		3,064	100.0		
Source: 2024 FFIEC Census Data 2024 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 2023 and 2024 Small Farm Lending By Revenue Size of Farms													
Assessment Area: North Central Oklahoma													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	74	91.4	80.2	4,963	85.9	87.2	60	96.8	87.3	5,297	97.7	91.5	98.8
Over \$1 Million	3	3.7		586	10.1		0	0.0		0	0.0		1.2
Revenue Unknown	4	4.9		232	4.0		2	3.2		122	2.3		0.0
Total	81	100.0		5,781	100.0		62	100.0		5,419	100.0		100.0
By Loan Size													
\$100,000 or Less	66	81.5	77.8	1,997	34.5	28.4	49	79.0	74.1	1,557	28.7	24.8	
\$100,001 - \$250,000	10	12.3	13.2	1,659	28.7	30.8	6	9.7	14.8	1,111	20.5	29.1	
\$250,001 - \$500,000	5	6.2	9.0	2,125	36.8	40.8	7	11.3	11.1	2,751	50.8	46.2	
Total	81	100.0	100.0	5,781	100.0	100.0	62	100.0	100.0	5,419	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	62	83.8		1,819	36.7		47	78.3		1,435	27.1		
\$100,001 - \$250,000	8	10.8		1,444	29.1		6	10.0		1,111	21.0		
\$250,001 - \$500,000	4	5.4		1,700	34.3		7	11.7		2,751	51.9		
Total	74	100.0		4,963	100.0		60	100.0		5,297	100.0		
Source: 2024 FFIEC Census Data 2024 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-15

2024 North Central Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	545	13.4
Moderate	0	0.0	0	0.0	0	0.0	740	18.1
Middle	2	50.0	2,720	66.7	265	9.7	717	17.6
Upper	2	50.0	1,360	33.3	77	5.7	2,078	50.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,080	100.0	342	8.4	4,080	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	4,311	2,869	62.7	66.6	910	21.1	532	12.3
Upper	2,246	1,707	37.3	76.0	283	12.6	256	11.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,557	4,576	100.0	69.8	1,193	18.2	788	12.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	568	79.2	518	80.7	41	68.3	9	60.0
Upper	149	20.8	124	19.3	19	31.7	6	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	717	100.0	642	100.0	60	100.0	15	100.0
Percentage of Total Businesses:				89.5		8.4		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	41	50.0	40	49.4	1	100.0	0	0.0
Upper	41	50.0	41	50.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	82	100.0	81	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.8		1.2		0.0
Source: 2024 FFIEC Census Data 2024 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-16

2023 North Central Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	545	13.4
Moderate	0	0.0	0	0.0	0	0.0	740	18.1
Middle	2	50.0	2,720	66.7	265	9.7	717	17.6
Upper	2	50.0	1,360	33.3	77	5.7	2,078	50.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,080	100.0	342	8.4	4,080	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	4,311	2,869	62.7	66.6	910	21.1	532	12.3
Upper	2,246	1,707	37.3	76.0	283	12.6	256	11.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,557	4,576	100.0	69.8	1,193	18.2	788	12.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	592	78.7	542	80.1	41	68.3	9	60.0
Upper	160	21.3	135	19.9	19	31.7	6	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	752	100.0	677	100.0	60	100.0	15	100.0
Percentage of Total Businesses:				90.0		8.0		2.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	46	51.7	44	50.6	1	100.0	1	100.0
Upper	43	48.3	43	49.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	89	100.0	87	100.0	1	100.0	1	100.0
Percentage of Total Farms:				97.8		1.1		1.1
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

III. Amarillo, Texas Metropolitan AA

Table D-17

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Amarillo, Texas Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	2.2	0	0.0	1.2	0	0.0	2.2	0	0.0	1.1	3.3
Moderate	0	0.0	16.1	0	0.0	9.5	0	0.0	15.1	0	0.0	9.0	21.7
Middle	0	0.0	30.0	0	0.0	23.4	0	0.0	27.8	0	0.0	20.9	28.8
Upper	1	100.0	51.7	353	100.0	66.0	0	0.0	54.9	0	0.0	69.0	46.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	353	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.5	0	0.0	1.7	0	0.0	2.7	0	0.0	1.7	3.3
Moderate	0	0.0	19.9	0	0.0	11.1	0	0.0	16.2	0	0.0	9.8	21.7
Middle	0	0.0	30.3	0	0.0	23.6	0	0.0	28.1	0	0.0	21.6	28.8
Upper	0	0.0	46.3	0	0.0	63.5	0	0.0	53.0	0	0.0	66.8	46.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.8	0	0.0	3.8	0	0.0	0.9	0	0.0	0.2	3.3
Moderate	0	0.0	12.7	0	0.0	10.7	0	0.0	22.2	0	0.0	17.6	21.7
Middle	0	0.0	21.5	0	0.0	21.9	0	0.0	27.8	0	0.0	21.1	28.8
Upper	0	0.0	62.0	0	0.0	63.6	0	0.0	49.1	0	0.0	61.1	46.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	15.2	0	0.0	10.3	0	0.0	13.5	0	0.0	7.1	17.0
Moderate	0	0.0	21.2	0	0.0	6.7	0	0.0	21.6	0	0.0	33.6	23.6
Middle	0	0.0	33.3	0	0.0	21.9	0	0.0	32.4	0	0.0	14.6	26.8
Upper	0	0.0	30.3	0	0.0	61.1	0	0.0	32.4	0	0.0	44.7	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	2.5	0	0.0	1.7	0	0.0	2.2	0	0.0	1.6	3.3
Moderate	0	0.0	16.5	0	0.0	9.5	0	0.0	15.1	0	0.0	10.8	21.7
Middle	0	0.0	29.5	0	0.0	23.2	0	0.0	27.8	0	0.0	20.5	28.8
Upper	1	100.0	51.5	353	100.0	65.5	0	0.0	54.8	0	0.0	67.0	46.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	353	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2024 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table D-18

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: Amarillo, Texas Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	7.1	0	0.0	7.1	0	0.0	6.6	0	0.0	7.3	8.6
Moderate	0	0.0	20.3	0	0.0	24.1	0	0.0	19.8	0	0.0	26.6	25.0
Middle	3	60.0	22.3	182	65.7	22.6	0	0.0	23.3	0	0.0	21.9	24.1
Upper	2	40.0	49.2	95	34.3	45.8	4	100.0	48.9	215	100.0	43.5	42.1
Unknown	0	0.0	0.1	0	0.0	0.3	0	0.0	0.3	0	0.0	0.6	0.1
Tract-Unk	0	0.0	0.9	0	0.0	0.1	0	0.0	1.1	0	0.0	0.1	
Total	5	100.0	100.0	277	100.0	100.0	4	100.0	100.0	215	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2024 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 2023 and 2024 Small Farm Lending By Income Level of Geography													
Assessment Area: Amarillo, Texas Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.8	0	0.0	0.4	0	0.0	0.7	0	0.0	0.5	2.1
Moderate	0	0.0	5.4	0	0.0	5.5	0	0.0	6.3	0	0.0	5.8	14.3
Middle	2	40.0	11.3	95	38.0	6.9	2	40.0	10.1	475	75.8	9.0	20.1
Upper	3	60.0	82.0	155	62.0	87.2	3	60.0	81.8	152	24.2	84.6	63.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.4	0	0.0	0.0	0	0.0	1.0	0	0.0	0.1	
Total	5	100.0	100.0	250	100.0	100.0	5	100.0	100.0	627	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2024 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 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Amarillo, Texas Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Home Purchase Loans													
Low	0	0.0	3.9	0	0.0	2.0	0	0.0	4.1	0	0.0	2.0	21.9
Moderate	0	0.0	15.2	0	0.0	10.7	0	0.0	14.9	0	0.0	10.4	17.4
Middle	0	0.0	20.0	0	0.0	18.5	0	0.0	17.4	0	0.0	16.4	19.6
Upper	1	100.0	27.7	353	100.0	38.5	0	0.0	26.7	0	0.0	36.5	41.0
Unknown	0	0.0	33.2	0	0.0	30.2	0	0.0	37.0	0	0.0	34.7	0.0
Total	1	100.0	100.0	353	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans													
Low	0	0.0	9.0	0	0.0	3.9	0	0.0	7.1	0	0.0	3.0	21.9
Moderate	0	0.0	14.9	0	0.0	9.5	0	0.0	15.3	0	0.0	8.3	17.4
Middle	0	0.0	20.2	0	0.0	16.5	0	0.0	16.3	0	0.0	10.7	19.6
Upper	0	0.0	35.9	0	0.0	47.9	0	0.0	31.1	0	0.0	34.8	41.0
Unknown	0	0.0	20.0	0	0.0	22.3	0	0.0	30.2	0	0.0	43.3	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
Home Improvement Loans													
Low	0	0.0	5.1	0	0.0	3.7	0	0.0	6.5	0	0.0	6.1	21.9
Moderate	0	0.0	10.1	0	0.0	8.9	0	0.0	13.0	0	0.0	9.0	17.4
Middle	0	0.0	22.8	0	0.0	17.2	0	0.0	21.3	0	0.0	17.9	19.6
Upper	0	0.0	49.4	0	0.0	54.3	0	0.0	40.7	0	0.0	41.5	41.0
Unknown	0	0.0	12.7	0	0.0	16.0	0	0.0	18.5	0	0.0	25.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	5.2	0	0.0	2.3	0	0.0	5.0	0	0.0	2.3	21.9
Moderate	0	0.0	15.2	0	0.0	10.6	0	0.0	14.8	0	0.0	10.1	17.4
Middle	0	0.0	20.4	0	0.0	18.5	0	0.0	17.6	0	0.0	15.5	19.6
Upper	1	100.0	30.4	353	100.0	40.1	0	0.0	29.8	0	0.0	37.2	41.0
Unknown	0	0.0	28.8	0	0.0	28.4	0	0.0	32.8	0	0.0	34.9	0.0
Total	1	100.0	100.0	353	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table D-21

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Amarillo, Texas Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	4	80.0	46.8	197	71.1	36.6	2	50.0	46.6	95	44.2	35.4	92.1
Over \$1 Million	1	20.0		80	28.9		2	50.0		120	55.8		7.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		
Total	5	100.0		277	100.0		4	100.0		215	100.0		100.0
By Loan Size													
\$100,000 or Less	5	100.0	86.2	277	100.0	25.9	4	100.0	85.3	215	100.0	25.3	
\$100,001 - \$250,000	0	0.0	7.2	0	0.0	19.5	0	0.0	8.3	0	0.0	21.6	
\$250,001 - \$1 Million	0	0.0	6.6	0	0.0	54.6	0	0.0	6.4	0	0.0	53.1	
Total	5	100.0	100.0	277	100.0	100.0	4	100.0	100.0	215	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	4	100.0		197	100.0		2	100.0		95	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	4	100.0		197	100.0		2	100.0		95	100.0		
Source: 2024 FFIEC Census Data 2024 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-22

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Amarillo, Texas Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	5	100.0	60.3	250	100.0	71.6	4	80.0	58.7	227	36.2	64.7	94.8
Over \$1 Million	0	0.0		0	0.0		1	20.0		400	63.8		5.2
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	5	100.0		250	100.0		5	100.0		627	100.0		100.0
By Loan Size													
\$100,000 or Less	5	100.0	65.7	250	100.0	19.8	4	80.0	67.5	227	36.2	18.2	
\$100,001 - \$250,000	0	0.0	16.7	0	0.0	24.2	0	0.0	15.4	0	0.0	24.5	
\$250,001 - \$500,000	0	0.0	17.6	0	0.0	56.0	1	20.0	17.1	400	63.8	57.3	
Total	5	100.0	100.0	250	100.0	100.0	5	100.0	100.0	627	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	5	100.0		250	100.0		4	100.0		227	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	5	100.0		250	100.0		4	100.0		227	100.0		
Source: 2024 FFIEC Census Data													
2024 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

2024 Amarillo, Texas Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	8.7	3,175	5.0	813	25.6	13,876	21.9
Moderate	18	26.1	16,250	25.7	3,215	19.8	11,007	17.4
Middle	21	30.4	18,663	29.5	2,035	10.9	12,411	19.6
Upper	23	33.3	25,173	39.8	987	3.9	25,967	41.0
Unknown	1	1.4	0	0.0	0	0.0	0	0.0
Total AA	69	100.0	63,261	100.0	7,050	11.1	63,261	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	7,259	1,965	3.3	27.1	4,072	56.1	1,222	16.8
Moderate	27,539	12,906	21.7	46.9	11,318	41.1	3,315	12.0
Middle	32,351	17,110	28.8	52.9	12,167	37.6	3,074	9.5
Upper	38,876	27,401	46.1	70.5	7,756	20.0	3,719	9.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	106,025	59,382	100.0	56.0	35,313	33.3	11,330	10.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	898	8.6	811	8.4	86	11.7	1	1.1
Moderate	2,609	25.0	2,335	24.3	262	35.8	12	13.5
Middle	2,512	24.1	2,305	24.0	188	25.7	19	21.3
Upper	4,386	42.1	4,137	43.1	192	26.2	57	64.0
Unknown	15	0.1	11	0.1	4	0.5	0	0.0
Total AA	10,420	100.0	9,599	100.0	732	100.0	89	100.0
Percentage of Total Businesses:				92.1		7.0		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7	2.1	6	1.9	1	5.9	0	0.0
Moderate	47	14.3	41	13.1	6	35.3	0	0.0
Middle	66	20.1	61	19.6	5	29.4	0	0.0
Upper	209	63.5	204	65.4	5	29.4	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	329	100.0	312	100.0	17	100.0	0	0.0
Percentage of Total Farms:				94.8		5.2		0.0
Source: 2024 FFIEC Census Data 2024 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-24

2023 Amarillo, Texas Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	8.7	3,175	5.0	813	25.6	13,876	21.9
Moderate	18	26.1	16,250	25.7	3,215	19.8	11,007	17.4
Middle	21	30.4	18,663	29.5	2,035	10.9	12,411	19.6
Upper	23	33.3	25,173	39.8	987	3.9	25,967	41.0
Unknown	1	1.4	0	0.0	0	0.0	0	0.0
Total AA	69	100.0	63,261	100.0	7,050	11.1	63,261	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	7,259	1,965	3.3	27.1	4,072	56.1	1,222	16.8
Moderate	27,539	12,906	21.7	46.9	11,318	41.1	3,315	12.0
Middle	32,351	17,110	28.8	52.9	12,167	37.6	3,074	9.5
Upper	38,876	27,401	46.1	70.5	7,756	20.0	3,719	9.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	106,025	59,382	100.0	56.0	35,313	33.3	11,330	10.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	890	8.1	806	7.9	82	10.7	2	2.0
Moderate	2,702	24.6	2,415	23.8	273	35.8	14	14.3
Middle	2,732	24.8	2,516	24.8	194	25.4	22	22.4
Upper	4,663	42.4	4,393	43.3	210	27.5	60	61.2
Unknown	15	0.1	11	0.1	4	0.5	0	0.0
Total AA	11,002	100.0	10,141	100.0	763	100.0	98	100.0
Percentage of Total Businesses:				92.2		6.9		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8	2.3	7	2.1	1	5.6	0	0.0
Moderate	51	14.4	45	13.4	6	33.3	0	0.0
Middle	72	20.4	66	19.7	6	33.3	0	0.0
Upper	222	62.9	217	64.8	5	27.8	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	353	100.0	335	100.0	18	100.0	0	0.0
Percentage of Total Farms:				94.9		5.1		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

IV. East Texas Panhandle AA

Table D-25

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: East Texas Panhandle													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	12.2	0	0.0	8.3	0	0.0	7.7	0	0.0	6.1	11.5
Middle	1	33.3	44.6	75	29.5	42.8	0	0.0	45.9	0	0.0	43.5	50.0
Upper	2	66.7	43.2	179	70.5	48.9	7	100.0	46.4	589	100.0	50.4	38.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	254	100.0	100.0	7	100.0	100.0	589	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.8	0	0.0	8.3	0	0.0	12.2	0	0.0	10.9	11.5
Middle	0	0.0	46.3	0	0.0	38.4	0	0.0	52.4	0	0.0	52.7	50.0
Upper	0	0.0	43.9	0	0.0	53.3	1	100.0	35.4	156	100.0	36.5	38.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	156	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	11.5
Middle	0	0.0	83.3	0	0.0	59.1	0	0.0	22.2	0	0.0	18.4	50.0
Upper	0	0.0	16.7	0	0.0	40.9	1	100.0	77.8	65	100.0	81.6	38.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	65	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	23.2
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	33.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	43.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	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	0.0	0	0.0	0.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	12.2	0	0.0	8.7	0	0.0	8.3	0	0.0	6.8	11.5
Middle	1	25.0	46.1	75	10.7	42.8	0	0.0	46.9	0	0.0	45.2	50.0
Upper	3	75.0	41.7	629	89.3	48.5	9	100.0	44.7	810	100.0	48.0	38.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	704	100.0	100.0	9	100.0	100.0	810	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table D-26

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: East Texas Panhandle													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	4.4	9.8	32	0.7	12.7	5	7.7	10.1	134	2.9	10.0	13.9
Middle	7	10.3	45.1	278	6.5	32.9	14	21.5	42.9	182	3.9	34.0	48.4
Upper	58	85.3	42.6	3,989	92.8	53.6	46	70.8	44.0	4,365	93.2	55.6	37.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.5	0	0.0	0.7	0	0.0	3.1	0	0.0	0.4	
Total	68	100.0	100.0	4,299	100.0	100.0	65	100.0	100.0	4,681	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2024 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-27

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography													
Assessment Area: East Texas Panhandle													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	1.5	0.7	12	0.3	0.1	0	0.0	0.0	0	0.0	0.0	3.2
Middle	37	56.1	58.6	2,612	56.0	56.8	38	48.1	50.5	2,075	43.5	52.1	44.5
Upper	28	42.4	39.3	2,041	43.8	42.9	41	51.9	48.6	2,695	56.5	47.8	52.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.4	0	0.0	0.2	0	0.0	0.9	0	0.0	0.1	
Total	66	100.0	100.0	4,665	100.0	100.0	79	100.0	100.0	4,770	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2024 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 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: East Texas Panhandle													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Home Purchase Loans													
Low	0	0.0	3.2	0	0.0	1.6	1	14.3	4.5	41	7.0	2.0	16.5
Moderate	0	0.0	12.4	0	0.0	8.8	3	42.9	13.0	264	44.8	9.3	17.4
Middle	2	66.7	20.1	154	60.6	17.8	1	14.3	18.3	72	12.2	16.0	18.9
Upper	1	33.3	34.9	100	39.4	44.7	2	28.6	32.9	212	36.0	41.4	47.2
Unknown	0	0.0	29.4	0	0.0	27.1	0	0.0	31.3	0	0.0	31.3	0.0
Total	3	100.0	100.0	254	100.0	100.0	7	100.0	100.0	589	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	4.9	0	0.0	2.4	0	0.0	2.4	0	0.0	1.0	16.5
Moderate	0	0.0	19.5	0	0.0	17.6	0	0.0	12.2	0	0.0	7.9	17.4
Middle	0	0.0	19.5	0	0.0	19.4	1	100.0	22.0	156	100.0	14.7	18.9
Upper	0	0.0	46.3	0	0.0	46.1	0	0.0	36.6	0	0.0	42.1	47.2
Unknown	0	0.0	9.8	0	0.0	14.5	0	0.0	26.8	0	0.0	34.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	156	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.5
Moderate	0	0.0	16.7	0	0.0	3.6	1	100.0	11.1	65	100.0	8.0	17.4
Middle	0	0.0	16.7	0	0.0	12.4	0	0.0	0.0	0	0.0	0.0	18.9
Upper	0	0.0	66.7	0	0.0	83.9	0	0.0	77.8	0	0.0	80.4	47.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	11.1	0	0.0	11.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	65	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	3.3	0	0.0	1.6	1	11.1	4.6	41	5.1	2.0	16.5
Moderate	0	0.0	12.9	0	0.0	9.1	4	44.4	12.3	329	40.6	8.8	17.4
Middle	2	50.0	20.6	154	21.9	18.2	2	22.2	19.3	228	28.1	16.2	18.9
Upper	2	50.0	36.4	550	78.1	45.3	2	22.2	35.0	212	26.2	42.2	47.2
Unknown	0	0.0	26.8	0	0.0	25.7	0	0.0	28.8	0	0.0	30.8	0.0
Total	4	100.0	100.0	704	100.0	100.0	9	100.0	100.0	810	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table D-29

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: East Texas Panhandle													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	47	69.1	51.1	2,082	48.4	38.0	45	69.2	51.5	2,252	48.1	37.0	88.6
Over \$1 Million	20	29.4		2,213	51.5		19	29.2		2,428	51.9		8.9
Revenue Unknown	1	1.5		4	0.1		1	1.5		1	0.0		2.5
Total	68	100.0		4,299	100.0		65	100.0		4,681	100.0		100.0
By Loan Size													
\$100,000 or Less	57	83.8	90.8	1,911	44.5	44.4	55	84.6	88.0	1,823	38.9	34.0	
\$100,001 - \$250,000	8	11.8	7.0	1,363	31.7	29.6	5	7.7	7.3	898	19.2	23.8	
\$250,001 - \$1 Million	3	4.4	2.1	1,025	23.8	26.0	5	7.7	4.7	1,960	41.9	42.2	
Total	68	100.0	100.0	4,299	100.0	100.0	65	100.0	100.0	4,681	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	43	91.5		1,211	58.2		40	88.9		876	38.9		
\$100,001 - \$250,000	3	6.4		471	22.6		3	6.7		426	18.9		
\$250,001 - \$1 Million	1	2.1		400	19.2		2	4.4		950	42.2		
Total	47	100.0		2,082	100.0		45	100.0		2,252	100.0		
Source: 2024 FFIEC Census Data 2024 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-30

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms													
Assessment Area: East Texas Panhandle													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	59	89.4	71.0	2,929	62.8	75.1	73	92.4	77.1	3,467	72.7	71.9	98.1
Over \$1 Million	6	9.1		1,726	37.0		5	6.3		1,232	25.8		1.9
Revenue Unknown	1	1.5		10	0.2		1	1.3		71	1.5		0.0
Total	66	100.0		4,665	100.0		79	100.0		4,770	100.0		100.0
By Loan Size													
\$100,000 or Less	54	81.8	80.7	1,219	26.1	28.9	67	84.8	74.3	1,828	38.3	28.7	
\$100,001 - \$250,000	8	12.1	12.4	1,546	33.1	32.3	9	11.4	19.2	1,542	32.3	40.4	
\$250,001 - \$500,000	4	6.1	6.9	1,900	40.7	38.8	3	3.8	6.5	1,400	29.4	30.9	
Total	66	100.0	100.0	4,665	100.0	100.0	79	100.0	100.0	4,770	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	52	88.1		1,144	39.1		65	89.0		1,717	49.5		
\$100,001 - \$250,000	6	10.2		1,285	43.9		7	9.6		1,250	36.1		
\$250,001 - \$500,000	1	1.7		500	17.1		1	1.4		500	14.4		
Total	59	100.0		2,929	100.0		73	100.0		3,467	100.0		
Source: 2024 FFIEC Census Data 2024 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-31

2024 East Texas Panhandle AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,561	16.5
Moderate	2	13.3	1,110	11.7	275	24.8	1,653	17.4
Middle	8	53.3	4,844	51.1	500	10.3	1,790	18.9
Upper	5	33.3	3,525	37.2	138	3.9	4,475	47.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	15	100.0	9,479	100.0	913	9.6	9,479	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,646	1,170	11.5	44.2	636	24.0	840	31.7
Middle	8,932	5,094	50.0	57.0	1,510	16.9	2,328	26.1
Upper	6,883	3,919	38.5	56.9	979	14.2	1,985	28.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,461	10,183	100.0	55.2	3,125	16.9	5,153	27.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	202	13.9	188	14.6	12	9.3	2	5.4
Middle	705	48.4	616	47.8	66	51.2	23	62.2
Upper	549	37.7	486	37.7	51	39.5	12	32.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,456	100.0	1,290	100.0	129	100.0	37	100.0
Percentage of Total Businesses:				88.6		8.9		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	5	3.2	5	3.3	0	0.0	0	0.0
Middle	69	44.5	66	43.4	3	100.0	0	0.0
Upper	81	52.3	81	53.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	155	100.0	152	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.1		1.9		0.0
Source: 2024 FFIEC Census Data 2024 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-32

2023 East Texas Panhandle AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,557	16.4
Moderate	2	13.3	1,110	11.7	275	24.8	1,653	17.4
Middle	8	53.3	4,844	51.1	500	10.3	1,790	18.9
Upper	5	33.3	3,525	37.2	138	3.9	4,479	47.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	15	100.0	9,479	100.0	913	9.6	9,479	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,646	1,170	11.5	44.2	636	24.0	840	31.7
Middle	8,932	5,094	50.0	57.0	1,510	16.9	2,328	26.1
Upper	6,883	3,919	38.5	56.9	979	14.2	1,985	28.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,461	10,183	100.0	55.2	3,125	16.9	5,153	27.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	204	13.7	190	14.3	12	9.3	2	5.3
Middle	715	47.9	627	47.3	65	50.4	23	60.5
Upper	573	38.4	508	38.3	52	40.3	13	34.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,492	100.0	1,325	100.0	129	100.0	38	100.0
Percentage of Total Businesses:				88.8		8.6		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	4	2.6	4	2.7	0	0.0	0	0.0
Middle	68	44.4	65	43.3	3	100.0	0	0.0
Upper	81	52.9	81	54.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	153	100.0	150	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.0		2.0		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

V. West Texas Panhandle AA

Table D-33

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: West Texas Panhandle													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	99.6	0	0.0	98.4	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	1.6	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
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-Family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	100.0	740	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	740	100.0	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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	100.0	740	100.0	100.0	0	0.0	99.7	0	0.0	98.7	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.3	0	0.0	1.3	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	740	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table D-34

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: West Texas Panhandle													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	18	100.0	98.0	542	100.0	99.7	18	100.0	97.9	580	100.0	99.6	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.0	0	0.0	0.3	0	0.0	2.1	0	0.0	0.4	
Total	18	100.0	100.0	542	100.0	100.0	18	100.0	100.0	580	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2024 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-35

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography													
Assessment Area: West Texas Panhandle													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	17	100.0	97.8	2,791	100.0	99.8	23	100.0	98.6	2,742	100.0	99.8	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.2	0	0.0	0.2	0	0.0	1.4	0	0.0	0.2	
Total	17	100.0	100.0	2,791	100.0	100.0	23	100.0	100.0	2,742	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2024 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-36

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: West Texas Panhandle													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.9	0	0.0	0.4	0	0.0	3.4	0	0.0	2.2	18.9
Moderate	0	0.0	16.6	0	0.0	14.8	0	0.0	16.3	0	0.0	12.1	21.0
Middle	0	0.0	29.8	0	0.0	28.1	0	0.0	26.2	0	0.0	25.2	20.0
Upper	0	0.0	22.6	0	0.0	27.8	0	0.0	23.2	0	0.0	34.8	40.0
Unknown	0	0.0	30.2	0	0.0	28.9	0	0.0	30.9	0	0.0	25.6	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
Refinance Loans													
Low	0	0.0	6.7	0	0.0	4.0	0	0.0	4.0	0	0.0	1.6	18.9
Moderate	0	0.0	20.0	0	0.0	16.0	0	0.0	30.0	0	0.0	24.6	21.0
Middle	0	0.0	30.0	0	0.0	20.5	0	0.0	24.0	0	0.0	25.4	20.0
Upper	0	0.0	30.0	0	0.0	45.8	0	0.0	34.0	0	0.0	38.3	40.0
Unknown	0	0.0	13.3	0	0.0	13.7	0	0.0	8.0	0	0.0	10.2	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
Home Improvement Loans													
Low	0	0.0	12.5	0	0.0	3.4	0	0.0	20.0	0	0.0	13.8	18.9
Moderate	0	0.0	12.5	0	0.0	10.3	0	0.0	30.0	0	0.0	35.4	21.0
Middle	0	0.0	25.0	0	0.0	30.4	0	0.0	0.0	0	0.0	0.0	20.0
Upper	0	0.0	50.0	0	0.0	55.9	0	0.0	50.0	0	0.0	50.9	40.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	1.8	0	0.0	0.7	0	0.0	4.2	0	0.0	2.3	18.9
Moderate	0	0.0	17.0	0	0.0	14.9	0	0.0	18.6	0	0.0	14.2	21.0
Middle	0	0.0	29.1	0	0.0	27.4	0	0.0	24.1	0	0.0	24.6	20.0
Upper	0	0.0	24.5	0	0.0	29.6	0	0.0	27.7	0	0.0	36.3	40.0
Unknown	0	0.0	27.7	0	0.0	27.5	0	0.0	25.4	0	0.0	22.6	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
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table D-37

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: West Texas Panhandle													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	17	94.4	42.7	482	88.9	33.7	16	88.9	47.9	270	46.6	34.0	89.7
Over \$1 Million	1	5.6		60	11.1		2	11.1		310	53.4		8.9
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.4
Total	18	100.0		542	100.0		18	100.0		580	100.0		100.0
By Loan Size													
\$100,000 or Less	17	94.4	90.5	412	76.0	34.8	17	94.4	88.4	330	56.9	30.1	
\$100,001 - \$250,000	1	5.6	6.3	130	24.0	24.0	1	5.6	6.9	250	43.1	22.9	
\$250,001 - \$1 Million	0	0.0	3.2	0	0.0	41.3	0	0.0	4.7	0	0.0	47.0	
Total	18	100.0	100.0	542	100.0	100.0	18	100.0	100.0	580	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	16	94.1		352	73.0		16	100.0		270	100.0		
\$100,001 - \$250,000	1	5.9		130	27.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	17	100.0	482	100.0	16	100.0	270	100.0					
Source: 2024 FFIEC Census Data 2024 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-38

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms													
Assessment Area: West Texas Panhandle													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	13	76.5	39.6	1,919	68.8	44.9	16	69.6	47.9	1,864	68.0	50.7	92.9
Over \$1 Million	4	23.5		872	31.2		7	30.4		878	32.0		7.1
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		
Total	17	100.0		2,791	100.0		23	100.0		2,742	100.0		100.0
By Loan Size													
\$100,000 or Less	5	29.4	65.8	244	8.7	17.6	14	60.9	67.8	582	21.2	17.8	
\$100,001 - \$250,000	11	64.7	22.7	2,147	76.9	38.8	8	34.8	19.0	1,810	66.0	33.1	
\$250,001 - \$500,000	1	5.9	11.6	400	14.3	43.7	1	4.3	13.3	350	12.8	49.1	
Total	17	100.0	100.0	2,791	100.0	100.0	23	100.0	100.0	2,742	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	5	38.5		244	12.7		10	62.5		354	19.0		
\$100,001 - \$250,000	7	53.8		1,275	66.4		5	31.3		1,160	62.2		
\$250,001 - \$500,000	1	7.7		400	20.8		1	6.3		350	18.8		
Total	13	100.0		1,919	100.0		16	100.0		1,864	100.0		
Source: 2024 FFIEC Census Data 2024 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-39

2024 West Texas Panhandle AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,338	18.9
Moderate	0	0.0	0	0.0	0	0.0	1,488	21.0
Middle	6	100.0	7,069	100.0	742	10.5	1,416	20.0
Upper	0	0.0	0	0.0	0	0.0	2,827	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,069	100.0	742	10.5	7,069	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	10,872	6,066	100.0	55.8	3,200	29.4	1,606	14.8
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	10,872	6,066	100.0	55.8	3,200	29.4	1,606	14.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	856	100.0	768	100.0	76	100.0	12	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	856	100.0	768	100.0	76	100.0	12	100.0
Percentage of Total Businesses:				89.7		8.9		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	297	100.0	276	100.0	21	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	297	100.0	276	100.0	21	100.0	0	0.0
Percentage of Total Farms:				92.9		7.1		0.0
Source: 2024 FFIEC Census Data 2024 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-40

2023 West Texas Panhandle AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,335	18.9
Moderate	0	0.0	0	0.0	0	0.0	1,488	21.0
Middle	6	100.0	7,069	100.0	742	10.5	1,416	20.0
Upper	0	0.0	0	0.0	0	0.0	2,830	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,069	100.0	742	10.5	7,069	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	10,872	6,066	100.0	55.8	3,200	29.4	1,606	14.8
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	10,872	6,066	100.0	55.8	3,200	29.4	1,606	14.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	883	100.0	793	100.0	79	100.0	11	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	883	100.0	793	100.0	79	100.0	11	100.0
Percentage of Total Businesses:				89.8		8.9		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	305	100.0	284	100.0	21	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	305	100.0	284	100.0	21	100.0	0	0.0
Percentage of Total Farms:				93.1		6.9		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau; American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

VI. Childress County, Texas AA

Table D-41

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Childress County, Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	79.5	40	11.1	75.6	2	100.0	92.7	152	100.0	84.1	74.8
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	1	50.0	20.5	320	88.9	24.4	0	0.0	7.3	0	0.0	15.9	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	360	100.0	100.0	2	100.0	100.0	152	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	78.9	147	100.0	72.4	1	100.0	86.7	39	100.0	78.5	74.8
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	21.1	0	0.0	27.6	0	0.0	13.3	0	0.0	21.5	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	147	100.0	100.0	1	100.0	100.0	39	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	25	100.0	100.0	74.8
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	25	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	100.0	0	0.0	100.0	100.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	80.0	81.8	327	50.5	75.7	5	100.0	91.0	256	100.0	82.5	74.8
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	1	20.0	18.2	320	49.5	24.3	0	0.0	9.0	0	0.0	17.5	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	647	100.0	100.0	5	100.0	100.0	256	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table D-42

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: Childress County, Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	12	92.3	72.7	516	83.8	56.5	5	83.3	73.7	132	65.3	49.2	79.1
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	1	7.7	27.3	100	16.2	43.5	1	16.7	25.4	70	34.7	49.9	20.9
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	0.8	0	0.0	0.9	
Total	13	100.0	100.0	616	100.0	100.0	6	100.0	100.0	202	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2024 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-43

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography Assessment Area: Childress County, Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	75.0	33.3	28	14.1	18.3	0	0.0	24.5	0	0.0	24.1	39.3
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	1	25.0	63.3	170	85.9	81.4	0	0.0	75.5	0	0.0	75.9	60.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	3.3	0	0.0	0.3	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	198	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2024 FFIEC Census Data 2024 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-44

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Childress County, Texas													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	1.8	0	0.0	1.8	24.8
Moderate	0	0.0	12.8	0	0.0	6.6	1	50.0	14.5	80	52.6	12.7	24.2
Middle	0	0.0	33.3	0	0.0	32.1	0	0.0	18.2	0	0.0	19.1	16.9
Upper	0	0.0	23.1	0	0.0	34.0	0	0.0	25.5	0	0.0	32.0	34.1
Unknown	2	100.0	30.8	360	100.0	27.2	1	50.0	40.0	72	47.4	34.5	0.0
Total	2	100.0	100.0	360	100.0	100.0	2	100.0	100.0	152	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	5.3	0	0.0	2.7	0	0.0	13.3	0	0.0	7.7	24.8
Moderate	1	100.0	21.1	147	100.0	13.8	0	0.0	0.0	0	0.0	0.0	24.2
Middle	0	0.0	10.5	0	0.0	10.9	0	0.0	20.0	0	0.0	26.5	16.9
Upper	0	0.0	42.1	0	0.0	40.9	0	0.0	20.0	0	0.0	23.3	34.1
Unknown	0	0.0	21.1	0	0.0	31.7	1	100.0	46.7	39	100.0	42.5	0.0
Total	1	100.0	100.0	147	100.0	100.0	1	100.0	100.0	39	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	50.0	0	0.0	34.0	0	0.0	0.0	0	0.0	0.0	24.8
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	50.0	0	0.0	46.7	24.2
Middle	0	0.0	50.0	0	0.0	66.0	0	0.0	0.0	0	0.0	0.0	16.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	25.0	0	0.0	32.8	34.1
Unknown	0	0.0	0.0	0	0.0	0.0	1	100.0	25.0	25	100.0	20.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	25	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	20.0	4.5	15	2.3	1.2	0	0.0	3.9	0	0.0	2.8	24.8
Moderate	1	20.0	13.6	147	22.7	8.4	1	20.0	13.0	80	31.3	10.5	24.2
Middle	1	20.0	27.3	125	19.3	27.0	0	0.0	16.9	0	0.0	19.8	16.9
Upper	0	0.0	27.3	0	0.0	35.0	1	20.0	27.3	40	15.6	31.9	34.1
Unknown	2	40.0	27.3	360	55.6	28.4	3	60.0	39.0	136	53.1	35.0	0.0
Total	5	100.0	100.0	647	100.0	100.0	5	100.0	100.0	256	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table D-45

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Childress County, Texas													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	13	100.0	48.4	616	100.0	64.4	5	83.3	37.3	152	75.2	28.8	93.9
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		3.0
Revenue Unknown	0	0.0		0	0.0		1	16.7		50	24.8		3.0
Total	13	100.0		616	100.0		6	100.0		202	100.0		100.0
By Loan Size													
\$100,000 or Less	12	92.3	89.1	466	75.6	32.2	6	100.0	92.4	202	100.0	48.9	
\$100,001 - \$250,000	1	7.7	6.3	150	24.4	17.2	0	0.0	5.1	0	0.0	20.3	
\$250,001 - \$1 Million	0	0.0	4.7	0	0.0	50.6	0	0.0	2.5	0	0.0	30.8	
Total	13	100.0	100.0	616	100.0	100.0	6	100.0	100.0	202	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	12	92.3		466	75.6		5	100.0		152	100.0		
\$100,001 - \$250,000	1	7.7		150	24.4		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	13	100.0		616	100.0		5	100.0		152	100.0		
Source: 2024 FFIEC Census Data 2024 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-46

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Childress County, Texas													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	4	100.0	40.0	198	100.0	39.3	0	0.0	40.8	0	0.0	55.4	92.9
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		7.1
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	4	100.0		198	100.0		0	0.0		0	0.0		100.0
By Loan Size													
\$100,000 or Less	3	75.0	66.7	28	14.1	21.9	0	0.0	83.7	0	0.0	39.7	
\$100,001 - \$250,000	1	25.0	26.7	170	85.9	50.8	0	0.0	12.2	0	0.0	32.5	
\$250,001 - \$500,000	0	0.0	6.7	0	0.0	27.4	0	0.0	4.1	0	0.0	27.8	
Total	4	100.0	100.0	198	100.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	3	75.0		28	14.1		0	0.0		0	0.0		
\$100,001 - \$250,000	1	25.0		170	85.9		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	4	100.0		198	100.0		0	0.0		0	0.0		
Source: 2024 FFIEC Census Data													
2024 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-47

2024 Childress County, Texas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	408	24.8
Moderate	1	50.0	1,332	80.9	193	14.5	399	24.2
Middle	0	0.0	0	0.0	0	0.0	278	16.9
Upper	1	50.0	314	19.1	42	13.4	561	34.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,646	100.0	235	14.3	1,646	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,324	1,021	74.8	43.9	919	39.5	384	16.5
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	536	344	25.2	64.2	24	4.5	168	31.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,860	1,365	100.0	47.7	943	33.0	552	19.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	182	79.1	171	79.2	6	85.7	5	71.4
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	48	20.9	45	20.8	1	14.3	2	28.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	230	100.0	216	100.0	7	100.0	7	100.0
Percentage of Total Businesses:				93.9		3.0		3.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	11	39.3	11	42.3	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	17	60.7	15	57.7	2	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	26	100.0	2	100.0	0	0.0
Percentage of Total Farms:				92.9		7.1		0.0
Source: 2024 FFIEC Census Data 2024 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-48

2023 Childress County, Texas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	407	24.7
Moderate	1	50.0	1,332	80.9	193	14.5	400	24.3
Middle	0	0.0	0	0.0	0	0.0	278	16.9
Upper	1	50.0	314	19.1	42	13.4	561	34.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,646	100.0	235	14.3	1,646	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,324	1,021	74.8	43.9	919	39.5	384	16.5
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	536	344	25.2	64.2	24	4.5	168	31.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,860	1,365	100.0	47.7	943	33.0	552	19.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	180	77.9	170	78.3	5	71.4	5	71.4
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	51	22.1	47	21.7	2	28.6	2	28.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	231	100.0	217	100.0	7	100.0	7	100.0
Percentage of Total Businesses:				93.9		3.0		3.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	11	37.9	11	40.7	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	18	62.1	16	59.3	2	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	27	100.0	2	100.0	0	0.0
Percentage of Total Farms:				93.1		6.9		0.0
Source: 2023 FFIEC Census Data 2023 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 – ADDITIONAL FULL-SCOPE LENDING TABLES

Table E-1

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: North Central Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo derate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	8	80.0	85.2	1,184	70.5	82.4	7	87.5	79.6	1,234	83.3	79.3	74.3
Upper	2	20.0	14.8	495	29.5	17.6	1	12.5	20.4	247	16.7	20.7	25.7
Unkno wn	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	
To tal	10	100.0	100.0	1,679	100.0	100.0	8	100.0	100.0	1,481	100.0	100.0	100.0
Refinance Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo derate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	3	75.0	75.0	242	77.6	71.0	3	100.0	73.3	213	100.0	67.4	74.3
Upper	1	25.0	25.0	70	22.4	29.0	0	0.0	26.7	0	0.0	32.6	25.7
Unkno wn	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	
To tal	4	100.0	100.0	312	100.0	100.0	3	100.0	100.0	213	100.0	100.0	100.0
Home Improvement Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo derate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	2	100.0	82.4	148	100.0	77.7	2	100.0	85.7	80	100.0	68.5	74.3
Upper	0	0.0	17.6	0	0.0	22.3	0	0.0	14.3	0	0.0	31.5	25.7
Unkno wn	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	
To tal	2	100.0	100.0	148	100.0	100.0	2	100.0	100.0	80	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo derate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	97.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.6
Unkno wn	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	
To tal	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo derate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	15	83.3	83.6	1,713	75.2	81.3	14	87.5	77.7	1,707	85.2	76.1	74.3
Upper	3	16.7	16.4	565	24.8	18.7	2	12.5	22.3	297	14.8	23.9	25.7
Unkno wn	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	
To tal	18	100.0	100.0	2,278	100.0	100.0	16	100.0	100.0	2,004	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table E-2

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: North Central Texas													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	1	10.0	2.9	27	1.6	1.9	0	0.0	3.0	0	0.0	1.7	19.8
Moderate	1	10.0	16.5	208	12.4	9.6	0	0.0	11.0	0	0.0	7.4	17.2
Middle	0	0.0	18.4	0	0.0	13.2	3	37.5	21.1	462	31.2	18.3	19.8
Upper	5	50.0	39.0	1,263	75.2	52.9	3	37.5	39.5	890	60.1	48.7	43.1
Unknown	3	30.0	23.2	181	10.8	22.5	2	25.0	25.4	129	8.7	23.9	0.0
Total	10	100.0	100.0	1,679	100.0	100.0	8	100.0	100.0	1,481	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	7.1	0	0.0	3.9	0	0.0	3.3	0	0.0	1.9	19.8
Moderate	1	25.0	14.3	45	14.4	12.7	1	33.3	12.2	110	51.6	8.7	17.2
Middle	2	50.0	25.0	107	34.3	16.4	1	33.3	20.0	78	36.6	14.4	19.8
Upper	1	25.0	39.3	160	51.3	47.7	1	33.3	38.9	25	11.7	41.2	43.1
Unknown	0	0.0	14.3	0	0.0	19.4	0	0.0	25.6	0	0.0	33.8	0.0
Total	4	100.0	100.0	312	100.0	100.0	3	100.0	100.0	213	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.9	0	0.0	2.3	0	0.0	7.1	0	0.0	1.9	19.8
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	14.3	0	0.0	6.1	17.2
Middle	0	0.0	17.6	0	0.0	16.8	1	50.0	21.4	40	50.0	11.2	19.8
Upper	1	50.0	64.7	60	40.5	67.7	0	0.0	42.9	0	0.0	66.9	43.1
Unknown	1	50.0	11.8	88	59.5	13.1	1	50.0	14.3	40	50.0	13.9	0.0
Total	2	100.0	100.0	148	100.0	100.0	2	100.0	100.0	80	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	11.1	3.7	102	4.5	2.1	0	0.0	3.1	0	0.0	1.7	19.8
Moderate	2	11.1	15.7	253	11.1	9.9	1	6.3	11.1	110	5.5	7.6	17.2
Middle	2	11.1	19.9	107	4.7	13.9	5	31.3	20.9	580	28.9	17.7	19.8
Upper	8	44.4	40.0	1,547	67.9	52.8	7	43.8	40.7	1,145	57.1	47.4	43.1
Unknown	4	22.2	20.6	269	11.8	21.3	3	18.8	24.2	169	8.4	25.6	0.0
Total	18	100.0	100.0	2,278	100.0	100.0	16	100.0	100.0	2,004	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table E-3

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Coleman County, Texas													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	6	100.0	79.6	655	100.0	70.6	7	100.0	85.5	662	100.0	72.3	78.1
Upper	0	0.0	20.4	0	0.0	29.4	0	0.0	14.5	0	0.0	27.7	219
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	655	100.0	100.0	7	100.0	100.0	662	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	75.0	75	100.0	40.0	3	100.0	69.2	190	100.0	59.3	78.1
Upper	0	0.0	25.0	0	0.0	60.0	0	0.0	30.8	0	0.0	40.7	219
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	75	100.0	100.0	3	100.0	100.0	190	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	100.0	100	100.0	100.0	2	100.0	100.0	105	100.0	100.0	78.1
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	219
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	100	100.0	100.0	2	100.0	100.0	105	100.0	100.0	100.0
Multifamily Loans													Multi-fa mily Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	10	100.0	80.3	980	100.0	75.4	12	100.0	84.7	957	100.0	72.0	78.1
Upper	0	0.0	19.7	0	0.0	24.6	0	0.0	15.3	0	0.0	28.0	219
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	980	100.0	100.0	12	100.0	100.0	957	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table E-4

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Coleman County, Texas													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	6.1	0	0.0	3.8	0	0.0	8.1	0	0.0	4.8	21.6
Moderate	2	33.3	23.5	167	25.5	15.8	0	0.0	14.5	0	0.0	10.7	18.7
Middle	1	16.7	13.3	128	19.5	13.2	1	14.3	12.9	160	24.2	9.1	23.2
Upper	2	33.3	30.6	298	45.5	39.3	3	42.9	32.3	357	53.9	43.9	36.5
Unknown	1	16.7	26.5	62	9.5	27.8	3	42.9	32.3	145	21.9	31.4	0.0
Total	6	100.0	100.0	655	100.0	100.0	7	100.0	100.0	662	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	18.8	0	0.0	4.7	0	0.0	7.7	0	0.0	4.4	21.6
Moderate	0	0.0	12.5	0	0.0	6.6	1	33.3	23.1	58	30.5	25.9	18.7
Middle	0	0.0	12.5	0	0.0	15.9	1	33.3	15.4	62	32.6	12.5	23.2
Upper	0	0.0	43.8	0	0.0	67.3	0	0.0	7.7	0	0.0	9.2	36.5
Unknown	1	100.0	12.5	75	100.0	5.5	1	33.3	46.2	70	36.8	47.9	0.0
Total	1	100.0	100.0	75	100.0	100.0	3	100.0	100.0	190	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.6
Moderate	0	0.0	50.0	0	0.0	35.8	0	0.0	0.0	0	0.0	0.0	18.7
Middle	0	0.0	25.0	0	0.0	28.3	1	50.0	25.0	40	38.1	16.3	23.2
Upper	1	100.0	25.0	100	100.0	35.8	1	50.0	50.0	65	61.9	42.9	36.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	25.0	0	0.0	40.8	0.0
Total	1	100.0	100.0	100	100.0	100.0	2	100.0	100.0	105	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	7.4	0	0.0	3.8	0	0.0	8.2	0	0.0	4.6	21.6
Moderate	3	30.0	23.1	267	27.2	15.1	1	8.3	16.5	58	6.1	13.8	18.7
Middle	1	10.0	14.0	128	13.1	14.3	3	25.0	15.3	262	27.4	10.8	23.2
Upper	4	40.0	32.2	448	45.7	43.3	4	33.3	28.2	422	44.1	37.9	36.5
Unknown	2	20.0	23.1	137	14.0	23.5	4	33.3	31.8	215	22.5	32.9	0.0
Total	10	100.0	100.0	980	100.0	100.0	12	100.0	100.0	957	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

APPENDIX F – GLOSSARY

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

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

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

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

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

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