

# **PUBLIC DISCLOSURE**

January 12, 2026

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

American State Bank  
RSSD # 262358  
102 Front Street  
Arp, Texas 75750

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

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

## TABLE OF CONTENTS

<b>INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING .....</b>	<b>1</b>
SCOPE OF THE EVALUATION .....	1
DESCRIPTION OF THE INSTITUTION .....	2
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS .....	2
FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW .....	6
<b>TYLER TX METROPOLITAN ASSESSMENT AREA.....</b>	<b>7</b>
DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE TYLER, TX METROPOLITAN STATISTICAL AREA ASSESSMENT AREA .....	7
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TYLER TX METROPOLITAN ASSESSMENT AREA .....	11
<b>METROPOLITAN ASSESSMENT AREAS.....</b>	<b>16</b>
DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN RANDALL AND POTTER COUNTIES METROPOLITAN ASSESSMENT AREA .....	16
DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN MONTGOMERY COUNTY METROPOLITAN ASSESSMENT AREA .....	16
DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN LUBBOCK COUNTY METROPOLITAN ASSESSMENT AREA.....	17
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE RANDALL AND POTTER COUNTIES, MONTGOMERY COUNTY, AND LUBBOCK COUNTY METROPOLITAN AAS.....	17
<b>NONMETROPOLITAN ASSESSMENT AREA .....</b>	<b>18</b>
DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN ANGELINA & TYLER COUNTIES NONMETROPOLITAN ASSESSMENT AREA .....	18
DESCRIPTION OF THE INSTITION'S OPERATIONS IN SHELBY COUNTY NONMETROPOLITAN ASSESSMENT AREA.....	18
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ANGELINA & TYLER COUNTIES AND SHELBY COUNTY NONMETROPOLITAN ASSESSMENT AREAS.....	18
<b>APPENDIX A – MAP OF THE ASSESSMENT AREA.....</b>	<b>20</b>
<b>APPENDIX B – LIMITED SCOPE REVIEW ASSESSMENT AREA DEMOGRAPHIC INFORMATION ..</b>	<b>23</b>
<b>APPENDIX C – LIMITED SCOPE REVIEW ASSESSMENT AREA TABLES .....</b>	<b>28</b>
<b>APPENDIX D – GLOSSARY .....</b>	<b>38</b>

## INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

This institution's Community Reinvestment Act (CRA) performance is rated: **Satisfactory**.

The lending test is rated: **Satisfactory**.

The community development (CD) test is rated: **Satisfactory**.

American State Bank (ASB or bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria under the lending and CD tests:

- ASB's 13-quarter average net loan-to-deposit ratio (NLTD) is reasonable given the bank's asset size, financial condition, and the credit needs of the assessment areas (AAs).
- A majority of the bank's loans are originated outside the AAs.
- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Dallas (Reserve Bank) have received any CRA-related complaints since the previous evaluation.
- CD activity reflects adequate responsiveness to CD needs of the AAs.

## SCOPE OF THE EVALUATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered performance context, including ASB's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs of the AA. Examiners conducted a full scope review to assess performance in the Tyler, TX Metropolitan Statistical Area (MSA) AA. Since the previous evaluation, ASB discontinued operations in the following AAs: Randall and Potter County Metropolitan, Montgomery County Metropolitan, Angelina and Tyler Counties Nonmetropolitan, and Shelby County Nonmetropolitan. As such, examiners employed a limited scope review to assess performance in these AAs. Performance in the limited review AAs did not affect conclusions regarding the bank's overall performance.

To assess ASB's CRA performance, examiners reviewed the following data:

- ASB's 13-quarter average NLTD ratio, ending September 30, 2025.
- The universe of 75 small business loans originated between January 1, 2023, and December 31, 2024.
- The universe of residential real estate lending activity reported on the bank's 2022 and 2023<sup>1</sup> Home Mortgage Disclosure Act (HMDA) Loan/Application Register which totaled 441 loans.
- Qualified CD loans, investments, and services extended between September 27, 2022, and January 12, 2026.
- Information provided by representatives from two local non-profit organizations serving the Tyler TX MSA, to ascertain its credit and CD needs as well as local economic conditions.

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<sup>1</sup> In 2024 and 2025, The bank did not originate sufficient HMDA loans to require HMDA reporting. As such, this evaluation only includes HMDA loans originated in 2022 and 2023.

## DESCRIPTION OF THE INSTITUTION

ASB, an intrastate community bank headquartered in Arp, Texas, has the following characteristics:

- The bank is a wholly owned subsidiary of Steele Bancshares, Inc., a single bank holding company in Tyler, Texas.
- As of September 30, 2025, ASB reported total assets of \$673.9 million.
- Since the previous evaluation, ASB has sold to another bank or closed 10 branches.
- As of the date of this evaluation, the bank operates five branches, each with a deposit-taking automated teller machine (ATM) available at each location in Smith County, Texas.
- At the last CRA evaluation, the Federal Reserve Bank of Dallas rated ASB's CRA performance as Satisfactory. Both the lending test and CD test were rated Satisfactory.
- Since the previous evaluation, ASB implemented an aggressive growth strategy resulting in a significant expansion of the bank's footprint and expansive mortgage lending across the state of Texas. However, the bank has since reversed strategy, limiting operations to a single AA and reducing loan products to align with a simplified business strategy. As shown in the table below, ASB is primarily a commercial lender, as commercial loans represent 74.8 percent of the bank's loan portfolio as of September 30, 2025. In addition, residential real estate loans comprise a smaller, but material, portion of the loan portfolio.

**Table 1**

<b>Composition of Loan Portfolio as of September 30, 2025</b>		
<b>Loan Type</b>	<b>\$(000)</b>	<b>%</b>
Residential Real Estate	113,236	22.7
Agricultural	6,515	1.3
Commercial	372,666	74.8
Consumer	5,752	1.1
Other	30	0.1
<b>Gross Loans</b>	<b>498,199</b>	<b>100.00</b>
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The Reserve bank rated ASB's performance under the CRA as Satisfactory at its September 26, 2022, performance evaluation. There are no known legal, financial, or other factors impeding ASB's ability to help meet the credit and CD needs within its delineated AAs.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### LENDING TEST<sup>2</sup>

This performance evaluation first discusses the bank's overall performance under the lending test and CD test, followed by an in-depth evaluation of performance in the Tyler, TX MSA AA (full scope review); and a brief discussion of performance in the Randall & Potter Metropolitan, Lubbock County Metropolitan, Angelina & Tyler Nonmetropolitan, and Shelby County Metropolitan AAs (limited scope reviews).

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

ASB’s overall performance under the lending test is satisfactory. The rating is based on a reasonable NLTD ratio, a reasonable geographic distribution of loans, and a reasonable distribution of loans among borrowers of different income levels and small businesses within the Tyler TX MSA AA. While a majority of loans originated outside the bank’s AA (which does not meet the standard for satisfactory performance), additional context was considered when assessing the impact to the overall rating. Each of the performance criteria under the lending test are discussed in detail below.

When assessing performance under the lending test, more consideration was given to the number of loan originations than the dollar amount, as this generally represents the number of individuals or entities served. In addition, when drawing overall conclusions, the bank’s small business lending carried greater weight as this aligns with the bank’s current strategic focus.

**Net Loan-to-Deposit Ratio**

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending considering performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs, and compared to similarly situated institutions insured by the Federal Deposit Insurance Corporation (FDIC). Similarly situated institutions were selected based on asset size, geographic footprint, and loan portfolio composition.

ASB’s average 13-quarter NLTD ratio of 91.4 percent is reasonable. During the review period, the bank’s NLTD ratio ranged between 85.3 percent and 104.1 percent. As reflected in Table 2, the bank’s average NLTD is similar to, or slightly above, that of comparator banks, which reflects favorably on ASB’s performance to meet credit needs.

**Table 2**

<b>Comparative Net Loan to Deposit Ratios September 30, 2022-September 30, 2025</b>			
<b>Institution</b>	<b>Location</b>	<b>Asset Size \$(000)</b>	<b>13-Quarter Average NLTD Ratio (%)</b>
<b>American State Bank</b>	Arp, Texas	673,979	91.4
<b>Similarly Situated Institutions</b>			
<b>Comparator Banks</b>	Jacksonville, Texas	871,099	90.4
	Tyler, Texas	763,402	69.1
	Saint Joseph, Louisiana	625,391	83.2

**Assessment Area Concentration**

This performance criterion evaluates the percentage of lending extended inside and outside of ASB’s delineated AAs. As shown in Table 3a, the bank originated a majority of loans, by number and dollar, outside its AAs. This pattern does not meet the standard for satisfactory performance under this criterion and reflects poorly on the bank’s efforts to meet the credit needs of its AA. That said, additional context must be considered in determining how this performance criterion impacts the overall performance. In 2022, the bank implemented an aggressive growth strategy

which included onboarding several mortgage lenders who focused on statewide lending, rather than AA lending. At that time, the bank anticipated adding additional AAs in the next few years. However rather than expanding its footprint, in 2023 the bank exited various markets and scaled back mortgage lending. Table 3a confirms that the majority (76.0 percent) of small business loans originated inside the AA.

**Table 3a**

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	%	\$(000)	%	#	%	\$(000)	%
Home Improvement	3	75.0	487	83	1	25	100	17.0
Home Purchase-Conventional	52	25.7	20,189	14.6	150	74.3	118,241	85.4
Multi-Family Housing	8	17.0	9,696	5.8	39	83.0	156,199	94.2
Other Purpose Closed-End	3	100.0	275	100.0	0	0.0	0	0.0
Refinancing	32	40.5	12,325	39.8	47	59.5	18,622	60.2
<b>Total HMDA</b>	<b>98</b>	<b>29.3</b>	<b>42,972</b>	<b>12.8</b>	<b>237</b>	<b>70.7</b>	<b>293,162</b>	<b>87.2</b>
<b>Total Small Business</b>	<b>57</b>	<b>76.0</b>	<b>10,938</b>	<b>68.0</b>	<b>18</b>	<b>24.0</b>	<b>5,135</b>	<b>32.0</b>
<b>Total Loans</b>	<b>155</b>	<b>37.8</b>	<b>53,910</b>	<b>15.3</b>	<b>255</b>	<b>62.2</b>	<b>298,297</b>	<b>84.7</b>

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

Given the change in business strategy, examiners analyzed the bank’s lending patterns between 2023 and 2024, which excluded the aggressive mortgage lending in 2022, and found that a majority of the loans during those years originated inside the AA, as shown in Table 3b<sup>3</sup>. Considering this context, examiners concluded that while the bank originated a majority of loans outside the AA, the impact of this criterion on the overall lending test is mitigated due to the change in strategy and the trend toward a greater concentration of loans inside the AA going forward.

**Table 3b**

Lending Inside and Outside the Assessment Area								
Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	1	100	194	100	0	0	0	0
Home Purchase-Conventional	21	38.2	9,365	25	34	61.8	28,160	75
Multi-Family Housing	5	62.5	6,272	82.8	3	37.5	1,299	17.2
Other Purpose Closed-End	2	100	230	100	0	0	0	0
Refinancing	15	55.6	4,116	48.5	12	44.4	4,366	51.5
<b>Total HMDA</b>	<b>44</b>	<b>47.3</b>	<b>20,177</b>	<b>37.4</b>	<b>49</b>	<b>52.7</b>	<b>33,825</b>	<b>62.6</b>
<b>Total Small Business</b>	<b>57</b>	<b>76</b>	<b>10,938</b>	<b>68</b>	<b>18</b>	<b>24</b>	<b>5,135</b>	<b>32</b>
<b>Total Loans</b>	<b>101</b>	<b>60.1</b>	<b>31,115</b>	<b>44.4</b>	<b>67</b>	<b>39.9</b>	<b>38,960</b>	<b>55.6</b>

The remaining analysis is based on the loans made inside the bank’s AA during the review period.

<sup>3</sup> Table 3b includes the entire small business loan sample (same as Table 3a) and HMDA loans from 2023, as the bank did not originate enough HMDA loans in 2024 to require data collection and reporting.

## **Geographic Distribution of Loans**

This performance criterion evaluates the bank's distribution of lending within the delineated AAs by income level of census tracts. Consideration was given to the dispersion of loans throughout the AAs considering performance context, such as strategic focus, lending opportunities, and geographic characteristics. ASB's overall geographic distribution of loans reflects reasonable distribution among the census tracts and dispersion throughout the AAs. For a detailed analysis of the bank's performance in the full-scope AA, see the Conclusions with Respect to Performance Tests in the Tyler, TX MSA AA section.

## **Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Revenue Sizes**

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses of different revenue sizes. ASB's lending has an overall reasonable distribution among individuals of different income levels and businesses of different revenues sizes. For a detailed analysis of the bank's performance in the-full scope AA, see the Conclusions with Respect to Performance Tests in the Tyler, TX MSA AA section.

## **COMMUNITY DEVELOPMENT TEST**

The CD test is rated Satisfactory. This test evaluates the bank's responsiveness to the CD needs of the delineated AAs through qualified loans, investments, and services, considering ASB's capacity and the need and availability of such opportunities in the AAs. ASB's overall CD performance demonstrates adequate responsiveness to the needs of the communities in which the bank operates through a well-rounded blend of loans, investments (including grants and donations), and services.

As shown in Table 4, ASB originated 22 CD loans totaling \$3.6 million during the review period, demonstrating an appropriate commitment to supporting LMI communities. These loans contributed to economic development by creating and retaining jobs and expanding access to credit for businesses serving LMI geographies.

Additionally, ASB provided 48 CD donations to various community development organizations, totaling over \$42,000. The majority of the bank's donations targeted services to LMI individuals and/or LMI geographies. Furthermore, the bank made several donations to local nonprofit and community-based organizations that focus on housing, financial education and essential community services.

Lastly, ASB employees engaged in 161 CD service activities during the review period. Notably, ASB developed and implemented a proprietary in-house financial literacy program for students. The bank partnered with a local school district, where a high percentage of students come from LMI families, to provide education on the intricacies of personal finance and the banking system. These services were responsive to local priorities and further contributed to the bank's overall performance under the CD test.

**Table 4**

<b>Community Development Activity Assessment Area: All</b>									
<b>Community Development Purpose</b>	<b>Community Development Loans</b>		<b>Qualified Investments</b>						<b>Community Development Services</b>
			<b>Investments</b>		<b>Donations</b>		<b>Total Investments</b>		
	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>\$(000)</b>	<b>#</b>
Affordable Housing	0	0	0	0	1	1	0	0	0
Community Services	0	0	1	315	27	27	27	27	161
Economic Development	22	3,644	3	390	20	13	23	403	0
Revitalization and Stabilization	0	0	0	0	1	2	2	317	0
<b>Totals</b>	<b>22</b>	<b>3,644</b>	<b>4</b>	<b>705</b>	<b>49</b>	<b>42</b>	<b>53</b>	<b>747</b>	<b>161</b>

**FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

**TYLER TX METROPOLITAN ASSESSMENT AREA**  
(Full Scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE TYLER, TX METROPOLITAN STATISTICAL AREA ASSESSMENT AREA**

- The Tyler TX MSA AA is a single county MSA comprised of Smith County, Texas. Refer to Appendix A for an AA map.
- There have been no changes to the Tyler TX MSA AA since the previous evaluation.
- The AA is comprised of 56 census tracts: one low-income (1.8 percent), 16 moderate-income (28.6 percent), 23 middle-income (41.1 percent), 14 upper-income (25.0 percent) and two unknown-income census tracts (3.6 percent).
- ASB operates five full-service branches in the AA, including one located in a moderate-, three in a middle-, and one in an upper-income census tract.
- According to June 30, 2025, FDIC Deposit Market Share report, ASB held 5.9 percent of the deposit market share, ranking fifth out of 27 FDIC-insured depository institutions. Southside Bank holds the largest market share at 39.3 percent and Bank of America ranked second largest at 9.0 percent.
- In 2022, ASB originated 40 HMDA-reportable loans representing 0.6 percent of the 6,278 loans originated by HMDA reporting lenders (aggregate) in the AA, ranking 31 out of 392 HMDA reporters in the AA. In 2023, ASB significantly altered its business strategy to focus on commercial lending. As such, ASB originated only 10 HMDA-reportable loans, representing 0.2 percent of the 4,538 loans originated by aggregate HMDA-reporters in the AA. ASB's ranking fell to 47 out of 377 HMDA-reporting lenders in the AA.
- The AA is home to approximately 11,329 businesses. Of those, 92.3 percent report revenues of less than \$1 million (small business). Small businesses are disbursed throughout the area as follows: 1.9 percent in low-, 24.0 percent in moderate-, 42.3 percent in middle-, and 31.3 percent in upper-income census tracts. In addition, 0.6 percent of businesses operate in census tracts with unknown income.
- Small business lending in the AA is competitive and dominated by large, nationwide lenders such as American Express (18.7 percent), JPMorgan Chase Bank (15.8 percent), and Capital One (7.5 percent). Collectively these lenders account for 42.1 percent of small business lending market.
- HMDA lending in the AA is competitive and, as previously stated, includes thousands of lenders. HMDA market leaders include United Shore Financial Services (4.9 percent), Rocket Mortgage (4.0 percent), and CMG Mortgage (4.0 percent). Together, these HMDA reporters maintain a combined market share of 12.9 percent.
- Representatives from the community were contacted for additional context related to the AA. One community contact from an organization serving local small businesses noted the need for microbusiness loans to assist with operating costs for new and small businesses. The contact further noted the continued need for financial literacy/education and suggested partnerships with local schools and businesses. Another contact, dedicated to meeting housing needs, highlighted the need for affordable housing noting that even entry level houses are unaffordable for many low-income families.

**Table 5**

<b>Population Change</b>			
<b>Assessment Area: Tyler, TX MSA</b>			
<b>Area</b>	<b>2015 Population</b>	<b>2020 Population</b>	<b>Percentage Change</b>
Tyler TX MSA	217,552	233,479	7.3
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 experienced moderate population growth between 2015 and 2020, adding 15,927 residents. The AA growth is likely to impact credit needs and opportunities as new residents seek to buy homes and businesses expand to meet the needs of a growing population. However, the AA population growth was below the statewide growth rate, indicating there may not be considerable impact to credit needs.

**Table 6**

<b>Median Family Income Change</b>			
<b>Assessment Area: Tyler, TX MSA</b>			
<b>Area</b>	<b>2015 Median Family Income</b>	<b>2020 Median Family Income</b>	<b>Percentage Change</b>
Tyler TX MSA	63,176	73,199	15.9
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.*

- As shown in the table above, the median family income (MFI) increased 15.9 percent, exceeding statewide growth. Despite this growth, MFI in the AA remains slightly below that of the state.
- According to the FFIEC Census Data, 9.9 percent of AA families live below the poverty level, which is comparable to State of Texas of 10.9 percent.
- A community contact confirmed that individual incomes are growing faster when compared to state and national incomes, indicating a strong and growing economy.

**Table 7**

<b>Housing Cost Burden Rates</b>						
<b>Assessment Area: Tyler, TX MSA</b>						
<b>Area</b>	<b>Cost Burden - Renters</b>			<b>Cost Burden - Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
Tyler TX MSA	78.4	45.5	39.4	50.9	33.6	17.7
Texas	79.4	49.8	43.5	59.0	32.7	19.4

*Cost Burden is housing cost that equals 30 percent or more of household income*  
*Source: U.S. Department of Housing and Urban Development (HUD)  
2017 – 2021 Comprehensive Housing Affordability Strategy*

- As shown in Table 7, LMI homeowners in the AA face less housing cost burden than LMI renters.
- Housing in the AA is generally more affordable than other parts of the state. The median housing value in the AA is \$164,187 and median gross rent is \$955, compared to statewide housing value of \$187,200 with a gross rent of \$1,082

- There are very few homes available in low-income census tracts, indicating limited opportunities for home lending in these geographies. According to 2023 FFIEC Census data, there are approximately 91,122 housing units in the AA. Of these, only two percent are located in low-income census tracts. Moreover, of the housing units in low-income census tracts, 47.0 are rental properties and 27.8 are vacant, which are less likely to create opportunities for home financing.
- Approximately 25.2 percent of housing units in the AA are located in moderate-income census tracts and, of these, 42.8 percent are owner-occupied, indicating reasonable opportunities for home lending in moderate-income census tracts.
- A community contact identified a shortage of available housing in the AA due to increased demand. This demand further results in increased housing prices and increased construction costs for new homes. Moreover, the contact noted that increased interest rates increase the cost of homeownership for potential homebuyers. These increased costs are more likely to impact LMI borrowers who have less disposable income.

**Table 8**

<b>Unemployment Rates</b>					
<b>Assessment Area: Tyler, TX MSA</b>					
<b>Area</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
Tyler TX MSA	6.8	5.2	3.8	3.7	3.8
Texas	7.7	5.6	3.9	4.0	4.1

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- As shown in Table 8, unemployment rates in the AA between 2020 and 2024 were slightly below the statewide rates, indicating a healthy economy.
- During the COVID-19 pandemic (2020 and 2021), many businesses laid off employees due to the statewide stay-at home and social distancing mandates. However, in 2022 the AA unemployment rate stabilized returning to pre-pandemic levels.
- Major industries within the AA include healthcare and social assistance, retail trade, and accommodation and food services. The AA hosts a variety of large employers operating across multiple sectors of the economy, including Christus Mother Francis Hospital, Brookshire Grocery Company, John Soules Food, and Target Distribution Center.

The table on the following page presents key data fields regarding the AA demographics, housing, and businesses.

**Table 9**

2023 Tyler TX 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	1.8	784	1.5	152	19.4	11,317	21.0
Moderate	16	28.6	12,216	22.6	2,128	17.4	9,450	17.5
Middle	23	41.1	23,722	44.0	2,229	9.4	11,437	21.2
Upper	14	25.0	16,786	31.1	723	4.3	21,739	40.3
Unknown	2	3.6	435	0.8	87	20.0	0	0.0
<b>Total AA</b>	<b>56</b>	<b>100.0</b>	<b>53,943</b>	<b>100.0</b>	<b>5,319</b>	<b>9.9</b>	<b>53,943</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,879	529	1.0	28.2	884	47.0	466	24.8
Moderate	22,936	9,828	18.8	42.8	9,084	39.6	4,024	17.5
Middle	39,381	23,319	44.6	59.2	10,541	26.8	5,521	14.0
Upper	26,141	18,060	34.5	69.1	4,856	18.6	3,225	12.3
Unknown	785	564	1.1	71.8	144	18.3	77	9.8
<b>Total AA</b>	<b>91,122</b>	<b>52,300</b>	<b>100.0</b>	<b>57.4</b>	<b>25,509</b>	<b>28.0</b>	<b>13,313</b>	<b>14.6</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	232	2.0	201	1.9	29	3.9	2	1.7
Moderate	2,762	24.4	2,505	24.0	242	32.3	15	12.4
Middle	4,790	42.3	4,420	42.3	312	41.6	58	47.9
Upper	3,479	30.7	3,270	31.3	164	21.9	45	37.2
Unknown	66	0.6	62	0.6	3	0.4	1	0.8
<b>Total AA</b>	<b>11,329</b>	<b>100.0</b>	<b>10,458</b>	<b>100.0</b>	<b>750</b>	<b>100.0</b>	<b>121</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.3</b>		<b>6.6</b>		<b>1.1</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	34	19.0	32	18.3	2	66.7	0	0.0
Middle	75	41.9	74	42.3	0	0.0	1	100.0
Upper	65	36.3	64	36.6	1	33.3	0	0.0
Unknown	5	2.8	5	2.9	0	0.0	0	0.0
<b>Total AA</b>	<b>179</b>	<b>100.0</b>	<b>175</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>97.8</b>		<b>1.7</b>		<b>0.6</b>
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.								

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TYLER TX METROPOLITAN ASSESSMENT AREA**

ASB's lending performance in Tyler TX MSA AA is reasonable. The geographic distribution of the bank's lending reflects reasonable dispersion throughout the AA. Similarly, the bank exhibited reasonable penetration among borrowers of different income levels and businesses of different revenue sizes. This analysis includes both HMDA-reportable loans and small business loans. Small business lending carried more weight in the overall conclusion, given the bank is primarily a commercial lender and bank's HMDA lending significantly decreased during the later part of the review period. Furthermore, examiners analyzed the bank's HMDA-reportable loans collectively rather than as individual products due to the limited volume of originations.

### **Geographic Distribution of Loans**

This performance criterion evaluates the distribution of lending with the AA by income level of census tracts with consideration given to the dispersion of loans throughout the AA. ASB's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. The following sections provide additional context and analysis of the geographic distribution by HMDA-reportable and small business loans.

#### *Residential Real Estate (HMDA) Lending*

The geographic distribution of HMDA lending is reasonable when compared to the percentage of owner-occupied housing units located in LMI census tracts (demographic figure) and the performance of aggregate HMDA reporters originating mortgages in the AA. As previously stated, there are very few owner-occupied homes available in low-income census tracts, indicating limited opportunities for home lending in these geographies. Nevertheless, in 2022 ASB originated one HMDA-reportable loan in a low-income census tract, which, as a percentage of total HMDA-reportable loans, exceeds both the performance of aggregate HMDA reporters and the demographic figure. In moderate-income census tracts, ASB originated five HMDA-reportable loans (12.5 percent), which was slightly below aggregate HMDA reporter's performance and below the demographic figure. In 2023, ASB did not originate any HMDA reportable loans in LMI census tracts. As previously mentioned, the bank adjusted its business strategy in 2023 and significantly reduce its lending, including HMDA lending, and the overall volume reflects this strategy.

**Table 10**

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Tyler TX MSA													
Geographic Income Level	Bank And Aggregate Loans By Year											Owner Occupied Units %	
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
Low	1	2.5	1.0	248	1.2	0.5	0	0.0	1.2	0	0.0	0.7	1.0
Moderate	5	12.5	15.7	879	4.3	13.8	0	0.0	15.2	0	0.0	12.7	18.8
Middle	16	40.0	47.1	10,437	51.0	44.3	6	60.0	45.2	3,452	68.9	45.1	44.6
Upper	18	45.0	35.4	8,886	43.5	40.1	4	40.0	37.5	1,557	31.1	41.0	34.5
Unknown	0	0.0	0.9	0	0.0	1.3	0	0.0	0.9	0	0.0	0.6	1.1
<b>Total</b>	<b>40</b>	<b>100.0</b>	<b>100.0</b>	<b>20,450</b>	<b>100.0</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>100.0</b>	<b>5,009</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2023 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Small Business Lending**

The geographic distribution of small business lending is reasonable. As shown in Table 11, ASB did not originate small business loans in low-income census tracts in both 2023 and 2024. However, the AA only has one low-income census tract, so the low penetration level does not reflect poor performance but rather limited opportunity. In moderate-income census tracts, the bank’s performance was below the demographic figure in 2023 but outpaced the demographic figure in 2024. While ASB does not report CRA small business loans and is not expected to perform at the same level, aggregate CRA reporters also fell short of the demographic, originating 16.6 percent of small business loans in moderate-income census tracts. CRA reporters are generally larger banks with more resources. Given the high level of competition for small business loans in low- and moderate-income census tracts, examiners found the bank’s performance to be reasonable, especially when considering that ASB performed similar to larger institutions that have significantly more resources to attract small business loans.

**Table 11**

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography									
Assessment Area: Tyler TX MSA									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	2.2
Moderate	4	16.7	1,087	30.9	8	25.0	2,298	31.0	24.5
Middle	16	66.7	1,985	56.5	18	56.3	4,533	61.2	42.1
Upper	4	16.7	444	12.6	6	18.8	578	7.8	30.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.6
<b>Total</b>	<b>24</b>	<b>100.0</b>	<b>3,516</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>	<b>7,409</b>	<b>100.0</b>	<b>100.0</b>

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 of Different Revenue Sizes

This performance criterion evaluates the distribution of lending among borrowers of different income levels and businesses of different revenue sizes. ASB’s lending reflects reasonable distribution among individuals of different income levels and businesses of different revenue sizes.

#### Residential Real Estate (HMDA) Lending

The borrower distribution of HMDA-reportable lending is reasonable. Among low-income borrowers, ASB’s lending fell below that of aggregate HMDA reporters in both 2022 and 2023. Both ASB and aggregate HMDA reporters fell significantly below the demographic figure, indicating widespread challenges in originating loans to low-income borrowers. A local community contact noted that while the economy appears to be strong, it’s hard for people to find homes due to a shortage of available housing resulting from increased home demand. Moreover, the cost of homes has increased in recent years. This increase in home prices and the demand for housing disproportionately impacts low-income borrowers.

The bank’s HMDA lending to moderate-income borrowers was also below that of aggregate HMDA reporters and the demographic in 2022. In 2023, lending to moderate-income borrowers improved but remains slightly below the demographic figure, which is reasonable given ASB’s position in the mortgage market and limited resources when compared to its large, nationwide mortgage competitors.

**Table 12**

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													Families by Family Income %
Assessment Area: Tyler TX MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%		
<b>Low</b>	1	2.7	6.1	44	0.3	2.8	0	0.0	3.8	0	0.0	1.5	21.0
<b>Moderate</b>	4	10.8	15.1	634	3.7	9.7	1	14.3	15.2	136	4.2	9.2	17.5
<b>Middle</b>	3	8.1	21.1	516	3.0	18.9	0	0.0	21.2	0	0.0	17.1	21.2
<b>Upper</b>	14	37.8	38.1	5,108	30.0	51.9	3	42.9	39.8	1,941	59.8	53.0	40.3
<b>Unknown</b>	15	40.5	19.6	10,724	63.0	16.8	3	42.9	20.0	1,171	36.1	19.2	0.0
<b>Total</b>	37	100.0	100.0	17,026	100.0	100.0	7	100.0	100.0	3,248	100.0	100.0	100.0

Source: 2023 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.

#### Small Business Lending

The distribution of small business lending among businesses of different revenue sizes is reasonable. In 2023 and 2024, ASB originated 58.3 percent and 50.0 percent of small business loans to businesses reporting revenues of \$1 million or less, respectively. As previously stated, 92.1 percent of business reported revenues of \$1 million or less. However, this high demographic

figure may not accurately reflect loan demand. While ASB does not report CRA small business loans, aggregate CRA reporters also fell significantly short of the demographic. Aggregate CRA reporters originated 53.8 percent of small business loans to businesses with revenues of less than \$1 million, confirming that the demographic does not reflect loan demand and supporting the conclusion that ASB’s distribution of lending by business revenue size is reasonable.

Moreover, an alternative consideration of the bank’s performance is by the loan amount. ASB originated 83.3 percent of small business loans in amounts of \$250,000 or less. Typically, smaller businesses require lower dollar loans to operate when compared to larger businesses. Furthermore, a community contact emphasized a significant demand for micro business lending within the AA. ASB’s small dollar lending aligns with identified needs and demonstrates the bank’s responsiveness to the credit needs of the AA.

**Table 13**

<b>Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses</b>									
<b>Assessment Area: Tyler TX MSA</b>									
	<b>Bank Loans By Year</b>								<b>Total Businesses %</b>
	<b>2023</b>				<b>2024</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	
<b>By Revenue</b>									
<b>\$1 Million or Less</b>	14	58.3	1,221	34.7	16	50.0	3,353	45.3	92.1
<b>Over \$1 Million</b>	10	41.7	2,295	65.3	16	50.0	4,055	54.7	6.7
<b>Revenue Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	1.2
<b>Total</b>	24	100.0	3,516	100.0	32	100.0	7,409	100.0	100.0
<b>By Loan Size</b>									
<b>\$100,000 or Less</b>	14	58.3	754	21.4	15	46.9	852	11.5	
<b>\$100,001 - \$250,000</b>	6	25.0	1,053	29.9	9	28.1	1,547	20.9	
<b>\$250,001 - \$1 Million</b>	4	16.7	1,709	48.6	8	25.0	5,011	67.6	
<b>Total</b>	24	100.0	3,516	100.0	32	100.0	7,409	100.0	
<b>By Loan Size and Revenue \$1 Million or Less</b>									
<b>\$100,000 or Less</b>	11	78.6	582	47.7	8	50.0	399	11.9	
<b>\$100,001 - \$250,000</b>	2	14.3	384	31.4	5	31.3	702	20.9	
<b>\$250,001 - \$1 Million</b>	1	7.1	255	20.9	3	18.8	2,252	67.2	
<b>Total</b>	14	100.0	1,221	100.0	16	100.0	3,353	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun &amp; Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>									
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>									

**COMMUNITY DEVELOPMENT TEST**

ASB’s CD performance demonstrates adequate responsiveness to the needs of the Tyler TX MSA AA, considering the bank’s capacity and the availability of such opportunities. The bank addressed CD needs through a combination of qualified loans, investments, and services. CD activities focused primarily on economic development, which align with the bank’s strategic focus and expertise in small business lending. In addition, investments (including donations) and services supported by community services targeted LMI individuals and LMI geographies.

During the evaluation period, ASB originated 16 CD loans totaling \$2.6 million. Each of these loans helped create or retain jobs in LMI geographies. Additionally, ASB donated over \$17,000 to various organizations supporting CD activity in the AA. Notably, ASB donated \$4,116 to a nonprofit organization providing community services to LMI individuals and donations totaling \$4,050 to a nonprofit organization supporting small businesses in the AA. Lastly, bank employees engaged in 36 CD services providing over 83 hours of community service. Services focused on technical assistance to nonprofit organizations and financial literacy programs to educate both LMI adults and students on financial principles. These services are considered especially impactful given they were highlighted as a need by the community contact.

**Table 14**

<b>Community Development Activity Assessment Area: Tyler TX MSA</b>									
<b>Community Development Purpose</b>	<b>Community Development Loans</b>		<b>Qualified Investments</b>						<b>Community Development Services</b>
			<b>Investments</b>		<b>Donations</b>		<b>Total Investments</b>		
	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>\$(000)</b>	<b>#</b>
Affordable Housing	0	0	0	0	1	1	1	1	0
Community Services	0	0	0	0	10	13	10	13	36
Economic Development	16	2,606	0	0	4	4	4	4	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0	0
<b>Totals</b>	<b>16</b>	<b>2,606</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>18</b>	<b>15</b>	<b>18</b>	<b>36</b>

## **METROPOLITAN ASSESSMENT AREAS** (Limited Scope Review)

### **DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN RANDALL AND POTTER COUNTIES METROPOLITAN ASSESSMENT AREA**

- The Randall and Potter Counties Metropolitan AA consist of Potter and Randall counties in their entirety and is part of the Amarillo Metropolitan Statistical area (MSA). Refer to Appendix A for AA map, Appendix B for AA demographic data, and Appendix C for AA lending tables.
- As of April 2023, ASB exited the AA market. The branch location was closed removing ASB's physical and operational footprint from the AA.
- According to the FDIC's Deposit Market Share Report of June 30, 2023, the bank had \$4.4 million in deposit in this AA, representing a market share of less than 0.1 percent, ranking 21<sup>st</sup> out of 22 FDIC-insured institutions in the AA.
- According to the ACS data, the AA consists of 68 census tracts, including six low-income, 18 moderate-income, 20 middle-income, 23 upper-income, and one unknown-income census tract.
- Approximately 62,786 families reside in the AA, of which 22.0 percent are low-, 17.4 percent are moderate-, 19.6 percent are middle-, and 41.0 percent are upper-income. Approximately 11.1 percent of AA families live below the poverty level.

### **DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN MONTGOMERY COUNTY METROPOLITAN ASSESSMENT AREA**

- The Montgomery County Metropolitan AA consists of Montgomery County in its entirety. Montgomery County is part of the Houston-The Woodlands-Sugar Land MSA. Refer to Appendix A for AA map, Appendix B for AA demographic data, and Appendix C for AA lending tables.
- As of November 2024, ASB exited the AA market. The branch location was sold to another financial institution removing ASB's physical and operational footprint from the AA.
- According to the FDIC Deposit Market Share Report of June 30, 2023, the bank had \$15.4 million in deposits in this AA, representing a market share of 0.1 percent, ranking 31 out of 33 FDIC-insured institutions in the AA.
- According to the ACS data, the AA consists of 107 census tracts, including six low-income, 20 moderate-income, 40 middle-income, 63 upper-income, and four unknown-income census tracts.
- Approximately 154,426 families reside in the AA, of which 16.7 percent are low-, 14.6 percent are moderate-, 17.9 percent middle-, 50.7 percent are upper-income. Approximately 6.5 percent of AA families live below the poverty level.

**DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN LUBBOCK COUNTY METROPOLITAN ASSESSMENT AREA**

- The Lubbock County Metropolitan AA consists of Lubbock County in its entirety and is part of the Lubbock MSA. Refer to Appendix A for AA map, Appendix B for AA demographic data, and Appendix C for AA lending tables.
- As of November 2024, ASB exited the AA market. The branch location was closed removing ASB’s physical and operational footprint from the AA.
- According to the FDIC Deposit Market Share Report of June 30, 2023, the bank had \$23.7 million in deposits in this AA, representing a market share of 0.2 percent, ranking 22 out of 25 FDIC-insured institutions in the AA.
- According to the ACS data, the AA consists of 106 census tracts, including eight low-income, 21 moderate-income, 44 middle-income, 26 upper-income, and seven unknown-income census tracts.
- Approximately 70,197 families reside in the AA, of which 22.7 percent are low-, 16.3 percent are moderate-, 19.5 percent are middle-, and 41.5 percent are upper-income. Approximately 11.2 percent of AA families live below the poverty level.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE RANDALL AND POTTER COUNTIES, MONTGOMERY COUNTY, AND LUBBOCK COUNTY METROPOLITAN AAS.**

Conclusions regarding the bank’s CRA performance are drawn from a review of available data, including performance figures, aggregate lending comparisons, and demographic information.

<b>Conclusions with Respect to Performance Test</b>		
<b>Assessment Area</b>	<b>Lending Test</b>	<b>Community Development Test</b>
Randall & Potter Counties Metropolitan	Below	Below
Montgomery County Metropolitan	Below	Below
Lubbock County Metropolitan	Below	Below

The conclusions regarding ASB’s performance in the AA do not change the overall performance rating for the bank.

**NONMETROPOLITAN ASSESSMENT AREA**  
(Limited Scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN ANGELINA & TYLER COUNTIES  
NONMETROPOLITAN ASSESSMENT AREA**

- The Angelina & Tyler Counties Nonmetropolitan AA consists of the entirety of Angelina and Tyler counties, nonmetropolitan counties in East Texas. Refer to Appendix A for AA map, Appendix B for AA demographic data, and Appendix C for AA lending tables.
- As of November 2024, ASB exited the AA market. The four branch locations were sold to another financial institution removing ASB's physical and operational footprint from the AA.
- According to the FDIC Deposit Market Share Report of June 30, 2024, the bank had \$84.0 million in deposits in the AA, representing a market share of 4.2 percent, ranking 12<sup>th</sup> out of 16 FDIC-insured institutions in the AA.
- According to the ACS data, the AA consists of 27 census tracts, including one low-income, eight moderate-income, 15 middle-income, and three upper-income census tracts.
- Approximately 27,391 families reside in the AA, of which 24.9 percent are low-, 17.3 percent are moderate-, 20.6 percent are middle-, and 37.3 percent are upper-income. Approximately 13.0 percent of AA families live below the poverty level.

**DESCRIPTION OF THE INSTITION'S OPERATIONS IN SHELBY COUNTY  
NONMETROPOLITAN ASSESSMENT AREA**

- The Shelby County Nonmetropolitan AA consists of the entirety of Shelby County, nonmetropolitan county in East Texas. Refer to Appendix A for AA map, Appendix B for AA demographic data, and Appendix C for AA lending tables.
- As of November 2024, ASB exited the AA market. The three branch locations were sold to another financial institution removing ASB's physical and operational footprint from the AA.
- According to the FDIC Deposit Market Share Report of June 30, 2023, the bank had \$68.9 million in deposits in the AA, representing a market share of 10.8 percent, ranking third out of eight FDIC-insured institutions in the AA.
- According to the ACS data, the AA consists of seven census tracts, including three moderate-income, and four middle-income income census tracts.
- Approximately 6,892 families reside in the AA, of which 30.5 percent are low-, 18.0 percent are moderate-, 20.1 percent are middle-, and 31.3 percent are upper-income. Approximately 20.4 percent of AA families live below the poverty level.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ANGELINA & TYLER  
COUNTIES AND SHELBY COUNTY NONMETROPOLITAN ASSESSMENT AREAS**

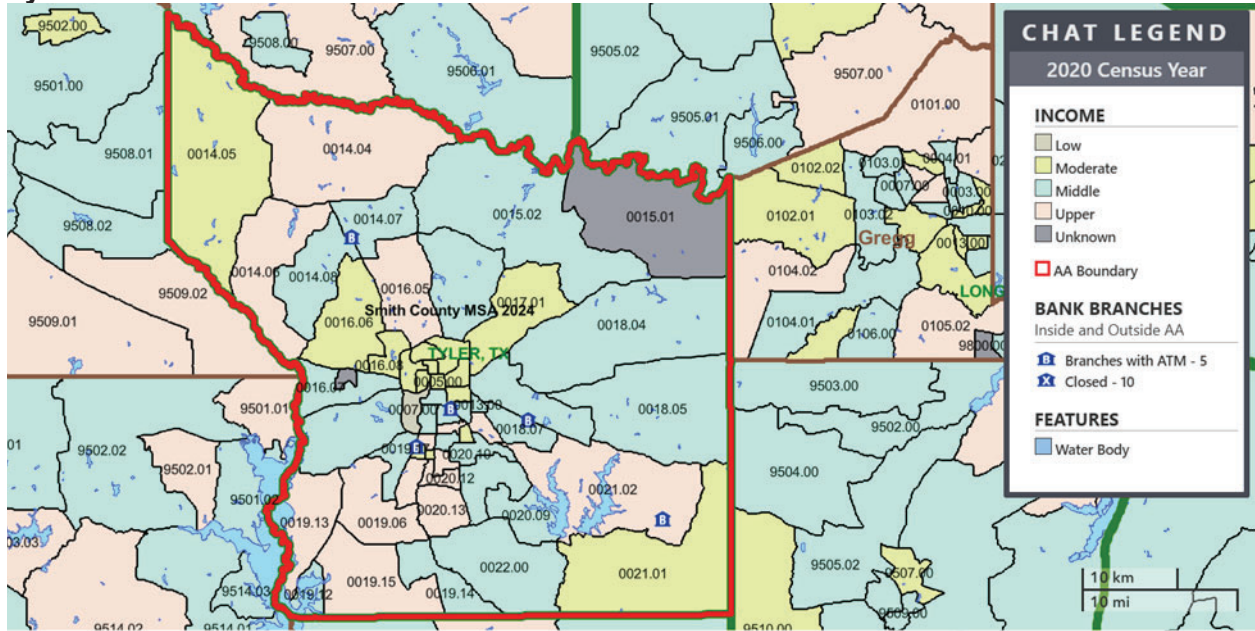
Conclusions regarding the bank's CRA performance are drawn from a review of available data, including performance figures, aggregate lending comparisons, and demographic information.

<b>Conclusions with Respect to Performance Test</b>		
<b>Assessment Area</b>	<b>Lending Test</b>	<b>Community Development Test</b>
Angelina & Tyler County Nonmetropolitan	Below	Below
Shelby County Nonmetropolitan	Below	Below

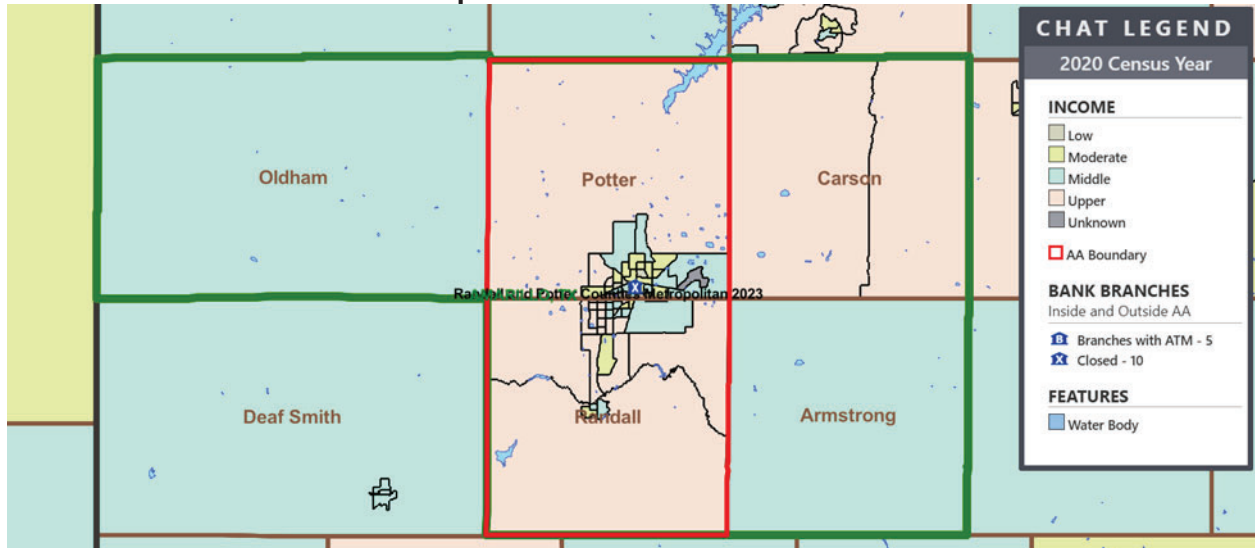
The conclusions regarding ASB's performance in the AAs do not change the overall performance rating for the bank.

### APPENDIX A – MAP OF THE ASSESSMENT AREA

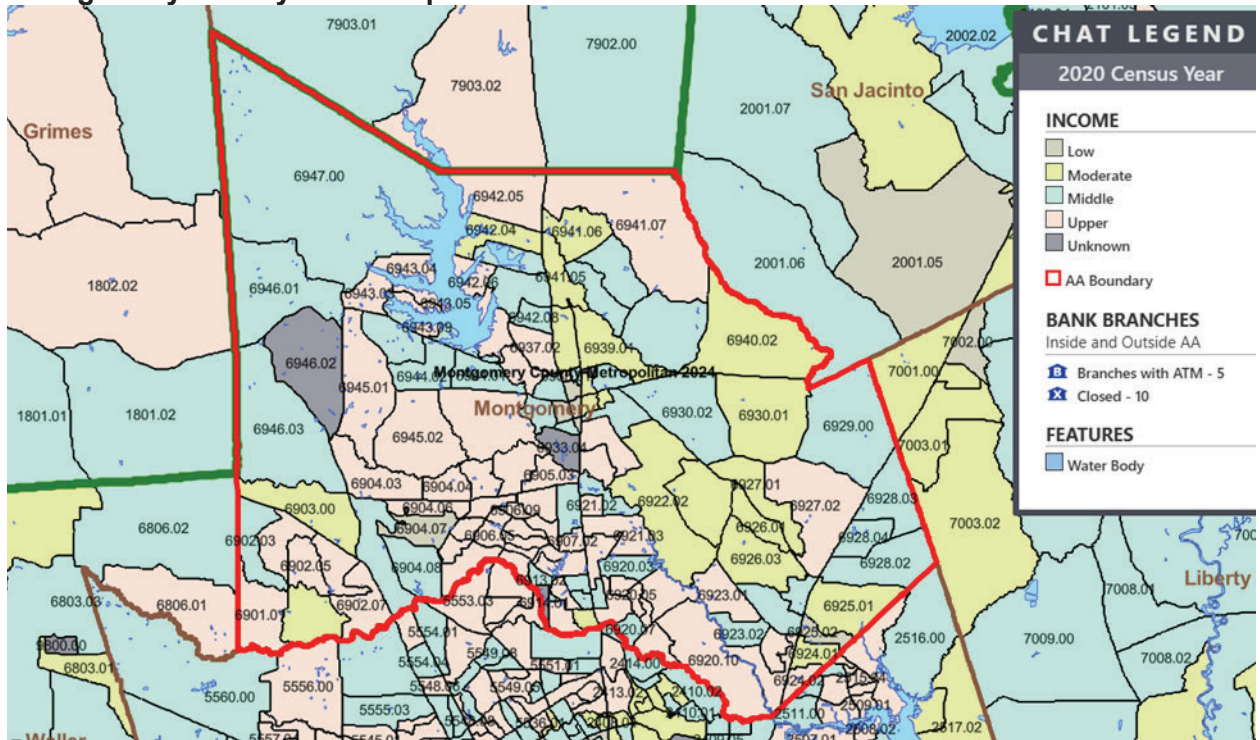
#### Tyler TX MSA AA



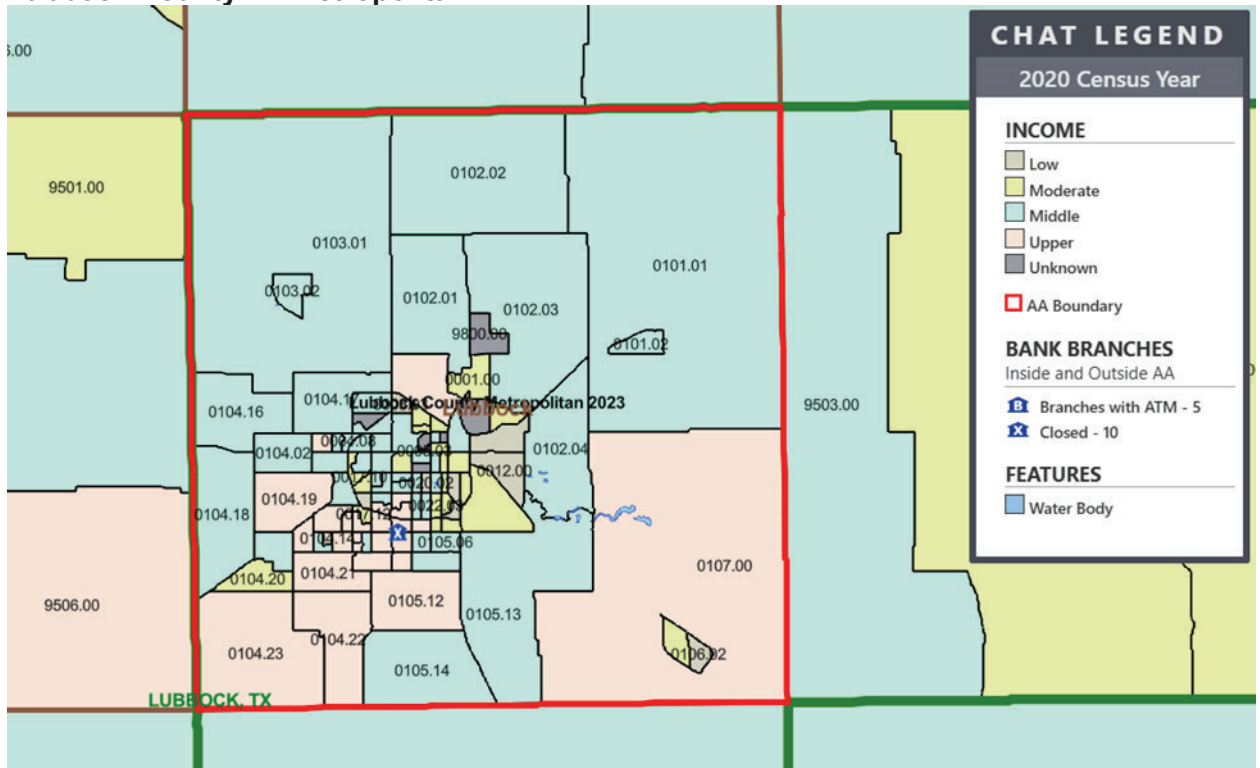
#### Randall & Potter Counties Metropolitan



### Montgomery County TX Metropolitan



### Lubbock County TX Metropolitan





## APPENDIX B – LIMITED SCOPE REVIEW ASSESSMENT AREA DEMOGRAPHIC INFORMATION

**Table B-1**

2023 Randall and Potter Counties Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	8.8	3,175	5.1	813	25.6	13,788	22.0
Moderate	18	26.5	16,250	25.9	3,215	19.8	10,945	17.4
Middle	20	29.4	18,188	29.0	1,976	10.9	12,303	19.6
Upper	23	33.8	25,173	40.1	987	3.9	25,750	41.0
Unknown	1	1.5	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>68</b>	<b>100.0</b>	<b>62,786</b>	<b>100.0</b>	<b>6,991</b>	<b>11.1</b>	<b>62,786</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	7,259	1,965	3.3	27.1	4,072	56.1	1,222	16.8
Moderate	27,539	12,906	21.9	46.9	11,318	41.1	3,315	12.0
Middle	31,557	16,638	28.2	52.7	11,993	38.0	2,926	9.3
Upper	38,876	27,401	46.5	70.5	7,756	20.0	3,719	9.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>105,231</b>	<b>58,910</b>	<b>100.0</b>	<b>56.0</b>	<b>35,139</b>	<b>33.4</b>	<b>11,182</b>	<b>10.6</b>
	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	8.0	82	10.9	2	2.2
Moderate	2,702	24.7	2,415	23.9	273	36.2	14	15.1
Middle	2,670	24.4	2,467	24.4	186	24.6	17	18.3
Upper	4,663	42.6	4,393	43.5	210	27.8	60	64.5
Unknown	15	0.1	11	0.1	4	0.5	0	0.0
<b>Total AA</b>	<b>10,940</b>	<b>100.0</b>	<b>10,092</b>	<b>100.0</b>	<b>755</b>	<b>100.0</b>	<b>93</b>	<b>100.0</b>
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	2.4	7	2.2	1	5.9	0	0.0
Moderate	51	15.4	45	14.3	6	35.3	0	0.0
Middle	51	15.4	46	14.6	5	29.4	0	0.0
Upper	222	66.9	217	68.9	5	29.4	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>332</b>	<b>100.0</b>	<b>315</b>	<b>100.0</b>	<b>17</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
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.								

**Table B-2**

2023 Montgomery County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	4.5	4,048	2.6	1,283	31.7	25,767	16.7
Moderate	20	15.0	23,197	15.0	3,123	13.5	22,611	14.6
Middle	40	30.1	44,272	28.7	3,135	7.1	27,686	17.9
Upper	63	47.4	81,491	52.8	2,412	3.0	78,362	50.7
Unknown	4	3.0	1,418	0.9	26	1.8	0	0.0
<b>Total AA</b>	<b>133</b>	<b>100.0</b>	<b>154,426</b>	<b>100.0</b>	<b>9,979</b>	<b>6.5</b>	<b>154,426</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	6,510	2,116	1.4	32.5	3,682	56.6	712	10.9
Moderate	34,566	19,994	13.6	57.8	11,112	32.1	3,460	10.0
Middle	65,331	42,267	28.7	64.7	16,976	26.0	6,088	9.3
Upper	114,868	80,833	55.0	70.4	26,654	23.2	7,381	6.4
Unknown	2,324	1,817	1.2	78.2	268	11.5	239	10.3
<b>Total AA</b>	<b>223,599</b>	<b>147,027</b>	<b>100.0</b>	<b>65.8</b>	<b>58,692</b>	<b>26.2</b>	<b>17,880</b>	<b>8.0</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,028	3.5	947	3.5	70	3.9	11	2.9
Moderate	3,265	11.1	2,973	10.9	254	14.2	38	10.1
Middle	8,097	27.4	7,568	27.7	447	25.0	82	21.7
Upper	16,888	57.2	15,633	57.2	1,013	56.6	242	64.0
Unknown	224	0.8	212	0.8	7	0.4	5	1.3
<b>Total AA</b>	<b>29,502</b>	<b>100.0</b>	<b>27,333</b>	<b>100.0</b>	<b>1,791</b>	<b>100.0</b>	<b>378</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.6</b>		<b>6.1</b>		<b>1.3</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	5	1.6	5	1.6	0	0.0	0	0.0
Moderate	39	12.2	39	12.5	0	0.0	0	0.0
Middle	110	34.4	107	34.3	2	28.6	1	100.0
Upper	158	49.4	153	49.0	5	71.4	0	0.0
Unknown	8	2.5	8	2.6	0	0.0	0	0.0
<b>Total AA</b>	<b>320</b>	<b>100.0</b>	<b>312</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>97.5</b>		<b>2.2</b>		<b>0.3</b>
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.								

**Table B-3**

2023 Lubbock County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	7.5	4,675	6.7	1,357	29.0	15,915	22.7
Moderate	21	19.8	14,272	20.3	2,749	19.3	11,470	16.3
Middle	44	41.5	28,628	40.8	2,840	9.9	13,655	19.5
Upper	26	24.5	21,541	30.7	684	3.2	29,157	41.5
Unknown	7	6.6	1,081	1.5	226	20.9	0	0.0
<b>Total AA</b>	<b>106</b>	<b>100.0</b>	<b>70,197</b>	<b>100.0</b>	<b>7,856</b>	<b>11.2</b>	<b>70,197</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,709	2,981	4.6	27.8	6,162	57.5	1,566	14.6
Moderate	28,239	10,572	16.3	37.4	14,417	51.1	3,250	11.5
Middle	53,607	27,131	41.9	50.6	21,418	40.0	5,058	9.4
Upper	32,818	23,404	36.1	71.3	7,341	22.4	2,073	6.3
Unknown	3,659	715	1.1	19.5	2,394	65.4	550	15.0
<b>Total AA</b>	<b>129,032</b>	<b>64,803</b>	<b>100.0</b>	<b>50.2</b>	<b>51,732</b>	<b>40.1</b>	<b>12,497</b>	<b>9.7</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	657	4.2	610	4.2	42	4.7	5	3.2
Moderate	2,707	17.3	2,456	16.9	237	26.3	14	8.9
Middle	5,949	38.1	5,585	38.4	307	34.1	57	36.1
Upper	5,971	38.2	5,608	38.5	283	31.4	80	50.6
Unknown	330	2.1	296	2.0	32	3.6	2	1.3
<b>Total AA</b>	<b>15,614</b>	<b>100.0</b>	<b>14,555</b>	<b>100.0</b>	<b>901</b>	<b>100.0</b>	<b>158</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.2</b>		<b>5.8</b>		<b>1.0</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	7	1.2	7	1.3	0	0.0	0	0.0
Moderate	50	8.8	50	9.1	0	0.0	0	0.0
Middle	233	40.8	224	40.6	9	47.4	0	0.0
Upper	279	48.9	269	48.7	10	52.6	0	0.0
Unknown	2	0.4	2	0.4	0	0.0	0	0.0
<b>Total AA</b>	<b>571</b>	<b>100.0</b>	<b>552</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>96.7</b>		<b>3.3</b>		<b>0.0</b>
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.								

**Table B-4**

2023 Angelina and Tyler Counties Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.7	910	3.3	281	30.9	6,812	24.9
Moderate	8	29.6	8,220	30.0	1,408	17.1	4,735	17.3
Middle	15	55.6	14,823	54.1	1,653	11.2	5,635	20.6
Upper	3	11.1	3,438	12.6	224	6.5	10,209	37.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>27</b>	<b>100.0</b>	<b>27,391</b>	<b>100.0</b>	<b>3,566</b>	<b>13.0</b>	<b>27,391</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,648	491	1.9	29.8	933	56.6	224	13.6
Moderate	15,793	8,110	30.6	51.4	3,518	22.3	4,165	26.4
Middle	25,167	14,848	56.0	59.0	5,946	23.6	4,373	17.4
Upper	5,401	3,063	11.6	56.7	1,568	29.0	770	14.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>48,009</b>	<b>26,512</b>	<b>100.0</b>	<b>55.2</b>	<b>11,965</b>	<b>24.9</b>	<b>9,532</b>	<b>19.9</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	116	3.0	103	2.9	12	4.2	1	2.0
Moderate	1,076	27.5	971	27.1	94	32.8	11	22.4
Middle	2,348	59.9	2,166	60.5	150	52.3	32	65.3
Upper	377	9.6	341	9.5	31	10.8	5	10.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>3,917</b>	<b>100.0</b>	<b>3,581</b>	<b>100.0</b>	<b>287</b>	<b>100.0</b>	<b>49</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>91.4</b>		<b>7.3</b>		<b>1.3</b>	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.9	1	1.1	0	0.0	0	0.0
Moderate	34	32.1	30	31.6	4	36.4	0	0.0
Middle	63	59.4	56	58.9	7	63.6	0	0.0
Upper	8	7.5	8	8.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>106</b>	<b>100.0</b>	<b>95</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>			<b>89.6</b>		<b>10.4</b>		<b>0.0</b>	
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.								

**Table B-5**

2023 Shelby County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,105	30.5
Moderate	3	42.9	2,822	40.9	821	29.1	1,243	18.0
Middle	4	57.1	4,070	59.1	586	14.4	1,386	20.1
Upper	0	0.0	0	0.0	0	0.0	2,158	31.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>7</b>	<b>100.0</b>	<b>6,892</b>	<b>100.0</b>	<b>1,407</b>	<b>20.4</b>	<b>6,892</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	4,797	2,526	35.5	52.7	1,254	26.1	1,017	21.2
Middle	7,561	4,589	64.5	60.7	1,117	14.8	1,855	24.5
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>12,358</b>	<b>7,115</b>	<b>100.0</b>	<b>57.6</b>	<b>2,371</b>	<b>19.2</b>	<b>2,872</b>	<b>23.2</b>
	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	556	57.7	497	56.8	45	63.4	14	77.8
Middle	408	42.3	378	43.2	26	36.6	4	22.2
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
<b>Total AA</b>	<b>964</b>	<b>100.0</b>	<b>875</b>	<b>100.0</b>	<b>71</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.8</b>		<b>7.4</b>		<b>1.9</b>
	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	40	35.1	37	33.6	3	75.0	0	0.0
Middle	74	64.9	73	66.4	1	25.0	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
<b>Total AA</b>	<b>114</b>	<b>100.0</b>	<b>110</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>96.5</b>		<b>3.5</b>		<b>0.0</b>
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 C – LIMITED SCOPE REVIEW ASSESSMENT AREA TABLES**

**Table C-1**

Distribution of 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Randall and Potter Counties Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	2.5	0	0.0	1.7	3.3
Moderate	3	23.1	16.6	257	4.3	9.6	21.9
Middle	3	23.1	29.1	469	7.9	22.9	28.2
Upper	7	53.8	51.8	5,211	87.8	65.7	46.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>13</b>	<b>100.0</b>	<b>100.0</b>	<b>5,937</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2023 FFIEC Census Data  
 2016-2020 U.S. Census Bureau: American Community Survey  
 Note: Percentages may not total 100.0 percent due to rounding.

**Table C-2**

Distribution of 2023 Home Mortgage Lending By Borrower Income Level Assessment Area: Randall and Potter Counties Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	5.2	0	0.0	2.3	22.0
Moderate	0	0.0	15.3	0	0.0	10.6	17.4
Middle	2	16.7	20.4	447	23.1	18.5	19.6
Upper	1	8.3	30.5	248	12.8	40.2	41.0
Unknown	9	75.0	28.7	1,242	64.1	28.4	0.0
<b>Total</b>	<b>12</b>	<b>100.0</b>	<b>100.0</b>	<b>1,937</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2023 FFIEC Census Data  
 2016-2020 U.S. Census Bureau: American Community Survey  
 Note: Percentages may not total 100.0 percent due to rounding.  
 Multifamily loans are not included in the borrower distribution analysis.

**Table C-3**

<b>Distribution of 2023 Small Business Lending By Income Level of Geography</b>					
<b>Assessment Area: Randall and Potter Counties Metropolitan</b>					
<b>Geographic Income Level</b>	<b>Bank Loans</b>				<b>Total Businesses %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>Low</b>	0	0.0	0	0.0	8.1
<b>Moderate</b>	0	0.0	0	0.0	24.7
<b>Middle</b>	0	0.0	0	0.0	24.4
<b>Upper</b>	1	100.0	13	100.0	42.6
<b>Unknown</b>	0	0.0	0	0.0	0.1
<b>Total</b>	1	100.0	13	100.0	100.0

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.

**Table C-4**

<b>Distribution of 2023 Small Business Lending By Revenue Size of Businesses</b>					
<b>Assessment Area: Randall and Potter Counties Metropolitan</b>					
	<b>Bank Loans</b>				<b>Total Businesses %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>By Revenue</b>					
<b>\$1 Million or Less</b>	1	100.0	13	100.0	92.2
<b>Over \$1 Million</b>	0	0.0	0	0.0	6.9
<b>Revenue Unknown</b>	0	0.0	0	0.0	0.9
<b>Total</b>	1	100.0	13	100.0	100.0
<b>By Loan Size</b>					
<b>\$100,000 or Less</b>	1	100.0	13	100.0	
<b>\$100,001 - \$250,000</b>	0	0.0	0	0.0	
<b>\$250,001 - \$1 Million</b>	0	0.0	0	0.0	
<b>Total</b>	1	100.0	13	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>					
<b>\$100,000 or Less</b>	1	100.0	13	100.0	
<b>\$100,001 - \$250,000</b>	0	0.0	0	0.0	
<b>\$250,001 - \$1 Million</b>	0	0.0	0	0.0	
<b>Total</b>	1	100.0	13	100.0	

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.

**Table C-5**

Distribution of 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Montgomery County Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	0	0.0	1.6	0	0.0	1.4	1.4
Moderate	2	50.0	16.1	1,328	36.1	13.6	13.6
Middle	0	0.0	33.7	0	0.0	29.9	28.7
Upper	1	25.0	47.2	1,386	37.7	53.6	55.0
Unknown	1	25.0	1.4	964	26.2	1.5	1.2
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>3,678</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2023 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Table C-6**

Distribution of 2023 Home Mortgage Lending By Borrower Income Level Assessment Area: Montgomery County Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	0	0.0	2.3	0	0.0	1.0	16.7
Moderate	0	0.0	12.7	0	0.0	8.5	14.6
Middle	0	0.0	18.5	0	0.0	15.4	17.9
Upper	4	100.0	41.3	3,678	100.0	50.8	50.7
Unknown	0	0.0	25.2	0	0.0	24.3	0.0
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>3,678</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2023 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.  
Multifamily loans are not included in the borrower distribution analysis.

**Table C-7**

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography Assessment Area: Montgomery County Metropolitan									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	3.4
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	11.2
Middle	0	0.0	0	0.0	0	0.0	0	0.0	27.6
Upper	0	0.0	0	0.0	0	0.0	0	0.0	57.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.8
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>

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**

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses Assessment Area: Montgomery County Metropolitan									
	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
<b>By Revenue</b>									
<b>\$1 Million or Less</b>	0	0.0	0	0.0	0	0.0	0	0.0	92.1
<b>Over \$1 Million</b>	0	0.0	0	0.0	0	0.0	0	0.0	6.6
<b>Revenue Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	1.4
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>
<b>By Loan Size</b>									
<b>\$100,000 or Less</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>\$100,001 - \$250,000</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>\$250,001 - \$1 Million</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	
<b>By Loan Size and Revenue \$1 Million or Less</b>									
<b>\$100,000 or Less</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>\$100,001 - \$250,000</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>\$250,001 - \$1 Million</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	

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-9**

Distribution of 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Lubbock County Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	2	22.2	2.2	661	27.7	3.7	4.6
Moderate	1	11.1	14.5	168	7.0	10.6	16.3
Middle	3	33.3	39.3	770	32.3	36.1	41.9
Upper	3	33.3	43.1	785	32.9	48.6	36.1
Unknown	0	0.0	1.0	0	0.0	1.0	1.1
<b>Total</b>	<b>9</b>	<b>100.0</b>	<b>100.0</b>	<b>2,384</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2023 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Table C-10**

Distribution of 2023 Home Mortgage Lending By Borrower Income Level Assessment Area: Lubbock County Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	3.5	0	0.0	1.8	22.7
Moderate	0	0.0	11.9	0	0.0	8.5	16.3
Middle	0	0.0	17.1	0	0.0	15.2	19.5
Upper	2	25.0	34.9	609	32.5	43.7	41.5
Unknown	6	75.0	32.7	1,264	67.5	30.9	0.0
<b>Total</b>	<b>8</b>	<b>100.0</b>	<b>100.0</b>	<b>1,873</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2023 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.  
Multifamily loans are not included in the borrower distribution analysis.

**Table C-11**

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Lubbock County Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	4.2
Moderate	0	0.0	0	0.0	17.3
Middle	0	0.0	0	0.0	38.1
Upper	0	0.0	0	0.0	38.2
Unknown	0	0.0	0	0.0	2.1
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>

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.

**Table C-12**

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Lubbock County Metropolitan					
	Bank Loans				Total Businesses %
	#	%	\$(000)	%	
<b>By Revenue</b>					
\$1 Million or Less	0	0.0	0	0.0	93.2
Over \$1 Million	0	0.0	0	0.0	5.8
Revenue Unknown	0	0.0	0	0.0	1.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>
<b>By Loan Size</b>					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	
<b>By Loan Size and Revenues \$1 Million or Less</b>					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	

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.

**Table C-13**

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Angelina and Tyler Counties Nonmetropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year											Owner Occupied Units %	
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
<b>Low</b>	0	0.0	1.2	0	0.0	1.1	0	0.0	1.0	0	0.0	0.6	1.9
<b>Moderate</b>	2	20.0	25.8	353	18.0	23.8	1	25.0	26.7	270	9.6	23.6	30.6
<b>Middle</b>	8	80.0	59.4	1,611	82.0	58.1	1	25.0	60.9	37	1.3	61.8	56.0
<b>Upper</b>	0	0.0	13.5	0	0.0	17.0	2	50.0	11.5	2,509	89.1	14.0	11.6
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	10	100.0	100.0	1,964	100.0	100.0	4	100.0	100.0	2,816	100.0	100.0	100.0

Source: 2023 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Table C-14**

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level Assessment Area: Angelina and Tyler Counties Nonmetropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year											Families by Family Income %	
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
<b>Low</b>	0	0.0	3.1	0	0.0	1.5	0	0.0	3.3	0	0.0	1.3	24.9
<b>Moderate</b>	0	0.0	12.7	0	0.0	8.5	0	0.0	12.0	0	0.0	7.3	17.3
<b>Middle</b>	1	10.0	19.2	150	7.6	15.7	0	0.0	19.0	0	0.0	15.7	20.6
<b>Upper</b>	7	70.0	42.8	1,572	80.0	50.6	2	50.0	40.4	2,509	89.1	50.4	37.3
<b>Unknown</b>	2	20.0	22.1	242	12.3	23.8	2	50.0	25.4	307	10.9	25.2	0.0
<b>Total</b>	10	100.0	100.0	1,964	100.0	100.0	4	100.0	100.0	2,816	100.0	100.0	100.0

Source: 2023 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.  
Multifamily loans are not included in the borrower distribution analysis.

**Table C-15**

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography Assessment Area: Angelina and Tyler Counties Nonmetropolitan									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	3.1
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	28.3
Middle	0	0.0	0	0.0	0	0.0	0	0.0	58.9
Upper	0	0.0	0	0.0	0	0.0	0	0.0	9.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>

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-16**

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses Assessment Area: Angelina and Tyler Counties Nonmetropolitan									
	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>By Revenue</b>									
<b>\$1 Million or Less</b>	0	0.0	0	0.0	0	0.0	0	0.0	91.4
<b>Over \$1 Million</b>	0	0.0	0	0.0	0	0.0	0	0.0	7.4
<b>Revenue Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	1.2
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>
<b>By Loan Size</b>									
<b>\$100,000 or Less</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>\$100,001 - \$250,000</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>\$250,001 - \$1 Million</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	
<b>By Loan Size and Revenue \$1 Million or Less</b>									
<b>\$100,000 or Less</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>\$100,001 - \$250,000</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>\$250,001 - \$1 Million</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	

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-17**

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Shelby County Nonmetropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year											Owner Occupied Units %	
	2022						2023						
	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	25.0	39.8	93	24.4	52.6	1	100.0	48.3	128	100.0	48.2	35.5
Middle	3	75.0	60.2	288	75.6	47.4	0	0.0	51.7	0	0.0	51.8	64.5
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
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>381</b>	<b>100.0</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>128</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2023 FFIEC Census Data  
 2016-2020 U.S. Census Bureau: American Community Survey  
 Note: Percentages may not total 100.0 percent due to rounding.

**Table C-18**

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Shelby County Nonmetropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year											Families by Family Income %	
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%		%
Low	0	0.0	6.3	0	0.0	2.5	0	0.0	2.4	0	0.0	1.3	30.5
Moderate	0	0.0	21.1	0	0.0	13.5	0	0.0	10.0	0	0.0	5.5	18.0
Middle	1	25.0	18.5	93	24.4	15.5	0	0.0	29.7	0	0.0	25.4	20.1
Upper	1	25.0	35.2	99	26.0	49.5	0	0.0	36.8	0	0.0	47.9	31.3
Unknown	2	50.0	18.9	189	49.6	19.0	1	100.0	21.1	128	100.0	19.9	0.0
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>381</b>	<b>100.0</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>128</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2023 FFIEC Census Data  
 2016-2020 U.S. Census Bureau: American Community Survey  
 Note: Percentages may not total 100.0 percent due to rounding.  
 Multifamily loans are not included in the borrower distribution analysis.

**Table C-19**

<b>Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography</b>									
<b>Assessment Area: Shelby County Nonmetropolitan</b>									
<b>Geographic Income Level</b>	<b>Bank Loans By Year</b>								<b>Total Businesses %</b>
	<b>2023</b>				<b>2024</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	0	0.0	0	0.0	0	0.0	0	0.0	57.1
<b>Middle</b>	0	0.0	0	0.0	0	0.0	0	0.0	42.9
<b>Upper</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Total</b>	0	0.0	0	0.0	0	0.0	0	0.0	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 C-20**

<b>Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses</b>									
<b>Assessment Area: Shelby County Nonmetropolitan</b>									
	<b>Bank Loans By Year</b>								<b>Total Businesses %</b>
	<b>2023</b>				<b>2024</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	
<b>By Revenue</b>									
<b>\$1 Million or Less</b>	0	0.0	0	0.0	0	0.0	0	0.0	90.9
<b>Over \$1 Million</b>	0	0.0	0	0.0	0	0.0	0	0.0	7.3
<b>Revenue Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	1.8
<b>Total</b>	0	0.0	0	0.0	0	0.0	0	0.0	100.0
<b>By Loan Size</b>									
<b>\$100,000 or Less</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>\$100,001 - \$250,000</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>\$250,001 - \$1 Million</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>By Loan Size and Revenue \$1 Million or Less</b>									
<b>\$100,000 or Less</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>\$100,001 - \$250,000</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>\$250,001 - \$1 Million</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	0	0.0	0	0.0	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.*

## APPENDIX D – GLOSSARY

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

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

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

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

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

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

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

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

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

loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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

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

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

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

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

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

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

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

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

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

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

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

**Rated area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

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

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

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