

PUBLIC DISCLOSURE

June 3, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Financial Bank
RSSD # 470050
400 Pine Street
Abilene, Texas 79601

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

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

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INSTITUTION'S RATING

Institution's Community Reinvestment Act Rating: First Financial Bank is rated **Outstanding**.

The following table indicates the Community Reinvestment Act (CRA) performance level of First Financial Bank (First Financial or bank) with respect to the lending, investment, and service tests.

Performance Levels	First Financial Bank		
	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	X
High Satisfactory			
Low Satisfactory			
Needs to Improve			
Substantial Non-Compliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

SUMMARY OF MAJOR FACTORS SUPPORTING RATING

Major factors supporting the institution's rating include:

- First Financial's lending activity reflects excellent responsiveness to the credit needs of its assessment areas (AAs).
- A high percentage of loans are made in the bank's AAs.
- The geographic distribution of loans reflects excellent penetration throughout the AAs.
- First Financial's distribution of loans among individuals of different income levels, including low- and moderate-income (LMI) individuals, and businesses and farms of different revenue sizes (borrower distribution) is good.
- The bank is a leader in making community development (CD) loans.
- First Financial makes use of innovative and/or flexible lending practices in serving AAs' needs.
- The bank is often in a leadership position given its excellent level of qualified CD investments and grants, particularly those not routinely provided by private investors.
- First Financial makes occasional use of innovative and/or complex investments to support CD initiatives.
- Delivery systems are accessible to individuals of different income levels throughout the AAs, which have not been adversely affected by the bank's opening and closing of branches.
- Services do not vary in a way that inconveniences the bank's AAs, particularly LMI geographies and/or individuals.
- First Financial is a leader in providing CD services.

INSTITUTION

DESCRIPTION OF THE INSTITUTION

First Financial, a financial institution headquartered in Abilene, Texas, has the following characteristics.

- The bank is a wholly owned subsidiary of First Financial Bancshares, headquartered in Abilene, Texas.
- As of March 31, 2024, First Financial reported total assets of \$13.1 billion and gross loans of \$7.2 billion.
- The bank delineates 13 AAs throughout the state of Texas, in which it operates 82 branch offices and 79 full-service automated teller machines (ATMs).
- Since the previous CRA performance evaluation, First Financial relocated two branch locations in Brazos and Walker counties and opened two branches in Hardin and Robertson counties.
- The bank offers traditional deposit and loan products to meet the needs of the communities it serves.
 - First Financial continues its commitment to residential real estate lending, though commercial loans represent a majority of its loan portfolio as of March 31, 2024.
 - Residential real estate loans comprise a smaller but significant portion of the total loan portfolio.
 - Commercial loans are made for a variety of business purposes, including financing for interim construction of industrial and commercial properties; financing for equipment, inventories, and accounts receivable; and acquisition financing.
- The bank's ability to meet various credit needs of the communities it serves has not been hampered by its capacity to lend, financial condition and size, product offerings, prior performance, legal impediments, or other factors.

Table 1 reflects First Financial's loan portfolio mix as of March 31, 2024.

Loan Type	\$(000)	Percent (%)
Agricultural	398,884	5.5
Commercial	3,989,962	55.1
Consumer	701,085	9.7
Residential Real Estate	1,934,683	26.7
Other	220,906	3.0
Gross Loans	7,245,520	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The Office of the Comptroller of the Currency rated the bank's CRA performance as **Satisfactory** at the previous performance evaluation dated August 24, 2020. First Financial received a **High Satisfactory** rating under the lending test, an **Outstanding** rating under the investment test, and a **High Satisfactory** rating under the service test.

SCOPE OF THE EVALUATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Large Institutions* to evaluate First Financial'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 the credit needs of the AAs and related demographic and economic characteristics of such areas.

Three of First Financial's 13 AAs received full-scope reviews. Factors to determine which AAs would receive full-scope reviews include, but are not limited to, the level of the bank's lending, investment, and service activities as well as the availability of opportunities in AAs; comments received from community groups and the public regarding the institution's CRA performance; population density; number of other institutions in the AAs; and the length of time since the most recent full-scope review.

Table 2 depicts First Financial's delineated AAs and the scope of review received.

Table 2

Delineated Assessment Areas and Scope of Review Received		
Assessment Area Name	Assessment Area Description	Scope of Review Received
Metropolitan Assessment Areas		
Abilene, TX MSA	Callahan, Jones, and Taylor counties Entire Abilene, TX MSA	Full-Scope
Dallas-Fort Worth Metropolitan	Denton, Ellis, Johnson, Parker, Tarrant, and Wise counties Part of the Dallas-Fort Worth-Arlington, TX MSA	Full-Scope
Beaumont-Port Arthur, TX MSA	Hardin, Jefferson, and Orange counties Entire Beaumont-Port Arthur, TX MSA	Limited-Scope
Odessa, TX MSA	Ector County Entire Odessa, TX MSA	Limited-Scope
College Station Metropolitan	Brazos and Robertson counties Part of the College Station-Bryan, TX MSA	Limited-Scope
Houston Metropolitan	Fort Bend, Harris, and Montgomery counties Part of the Houston-The Woodlands-Sugar Land, TX MSA	Limited-Scope
San Angelo Metropolitan	Tom Green County Part of the San Angelo, TX MSA	Limited-Scope
Nonmetropolitan Assessment Areas		
Central Texas Nonmetropolitan	Eastland, Erath, Hood, Palo Pinto, Shackelford, and Somervell counties	Full-Scope
Deaf Smith County Nonmetropolitan	Deaf Smith County	Limited-Scope
Newton County Nonmetropolitan	Newton County	Limited-Scope
Southeast Texas Nonmetropolitan	Matagorda and Wharton counties	Limited-Scope
Sweetwater Nonmetropolitan	Fisher and Nolan counties	Limited-Scope
Walker County Nonmetropolitan	Walker County	Limited-Scope

This evaluation consists of a review of the bank's 2020, 2021, 2022 and 2023 Home Mortgage Disclosure Act (HMDA) and CRA-reported small business lending data, as well as the CD loans, investments, and services extended between January 1, 2020, and March 31, 2024, including prior period CD investments.

Evaluation Analysis

The evaluation of the bank's lending record in the individual AAs includes the use of and comparison to demographic characteristics. The primary sources for the demographic information are the 2020 U.S. Census and 2020, 2021, 2022, and 2023 Dun & Bradstreet (D&B) data. Demographic characteristics of a particular AA are useful in analyzing the bank's record of lending, as they provide a means of estimating loan demand and identifying lending opportunities. To understand small businesses, examiners rely on D&B data, which consists of self-reported revenue data and geographical location by commercial entities. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The information is used to understand the bank's performance context.

In conjunction with the evaluation, examiners interviewed community leaders serving the bank's AAs receiving a full-scope review. Community contacts included representatives of community-based organizations, municipalities, and quasi-government agencies.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's overall lending test performance is **Outstanding**. First Financial's performance across the three AAs receiving full-scope reviews is consistent with the overall rating. Greater weight was given to the bank's performance in the Abilene, TX Metropolitan Statistical Area (MSA) AA, as it represents a substantial portion of First Financial's retail activities. Additionally, the bank's dominance in the AA, as shown through its significant deposit and lending market shares, highlights the importance of First Financial to the area, which is home to its headquarters.

Lending Activity

This performance criterion evaluates First Financial's lending volume considering relevant performance context, such as the bank's resources and business strategy.

First Financial's lending levels reflect excellent responsiveness to AAs' credit needs. Table 3 summarizes the bank's lending activity from January 1, 2020, through December 31, 2023. While small business lending represents the largest portion of the bank's originations during the review period, HMDA-reportable loans made up the largest dollar amount. As a result, these products were generally given similar weight when determining the bank's performance. However, specific product weighting varies for each AA, as presented in the Conclusions with Respect to Performance Criteria sections of this report.

The data reflects a notable increase in the bank's lending activity from the previous evaluation. Though the previous evaluation utilized a shorter review period, the bank's lending volume as a yearly average increased by approximately 70 percent. The increased lending volume reflects favorably upon the bank's responsiveness to the credit needs of its delineated AAs.

Table 3

Summary of Lending Activity January 1, 2020 through December 31, 2023				
Loan Type	#	%	\$(000s)	%
Home Purchase – Conventional	9,427	20.2	2,657,215	31.3
Home Purchase – FHA	729	1.6	150,226	1.8
Home Purchase – VA	606	1.3	194,089	2.3
Refinancing	6,677	14.3	1,700,949	20.1
Home Improvement	2,325	5.0	256,106	3.0
Multifamily	198	0.4	290,463	3.4
Other Purpose Closed-End	516	1.1	50,271	0.6
Other Purpose Line of Credit	304	0.7	47,103	0.6
Loan Purpose Not Applicable	1	0.0	125	0.0
Total HMDA-related	20,783	44.6	5,346,547	63.1
Small Business	22,458	48.2	2,775,632	32.7
Small Farm	3,362	7.2	359,104	4.2
TOTAL LOANS	46,603	100.0	8,481,283	100.0

Note: Affiliate loans originated or purchased within the bank's AAs are included.
Percentages may not total 100.0 percent due to rounding.

Assessment Area Concentration

This performance criterion evaluates the volume and percentage of HMDA and CRA-reported loans extended inside and outside of the bank's delineated AAs. As depicted in Table 4, a high percentage of loans are made in the bank's AAs. First Financial's home mortgage and small business loans are generally made in proximity to branch locations within the delineated AAs. The majority of small farms loans are originated within the bank's AAs, though a moderate volume is extended outside, distributed in a pattern reflecting the distribution of the state's cropland.

Table 4

Lending Inside and Outside of the Assessment Areas Assessment Area: All								
Loan Type	Inside Assessment Areas				Outside Assessment Areas			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase - Conventional	7,666	81.3	2,044,704	76.9	1,761	18.7	612,511	23.1
Home Purchase - FHA	662	90.8	136,431	90.8	67	9.2	13,795	9.2
Home Purchase - VA	556	91.7	174,101	89.7	50	8.3	19,988	10.3
Home Improvement	2,064	88.8	218,481	85.3	261	11.2	37,625	14.7
Refinancing	5,506	82.5	1,329,652	78.2	1,171	17.5	371,297	21.8
Multi-Family Housing	169	85.4	271,435	93.4	29	14.6	19,028	6.6
Other Purpose Closed-End	468	90.7	44,265	88.1	48	9.3	6,006	11.9
Other Purpose LOC	259	85.2	39,321	83.5	45	14.8	7,782	16.5
Loan Purpose Not Applicable	1	100.0	125	100.0	0	0.0	0	0.0
Total HMDA	17,351	83.5	4,258,515	79.6	3,432	16.5	1,088,032	20.4
Total Small Business	16,998	75.7	1,894,837	68.3	5,460	24.3	880,795	31.7
Total Small Farm	2,035	60.5	196,669	54.8	1,327	39.5	162,435	45.2
TOTAL LOANS	36,384	78.1	6,350,021	74.9	10,219	21.9	2,131,262	25.1

Note: Affiliate loans are not included
Percentages may not total 100.0 due to rounding.

The remaining loan distribution analyses discussed in this performance evaluation only consider loans originated within the bank's AAs, including affiliate loans.

Geographic and Borrower Distribution of Loans

The geographic distribution performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tract. The overall geographic distribution of lending throughout the bank's AAs reflects excellent penetration. The geographic distribution of lending in all full-scope AAs is consistent with First Financial's overall performance.

The borrower distribution performance criterion evaluates the bank's lending to borrowers of different income levels and businesses and farms of different revenue sizes. First Financial's overall lending reflects good penetration among individuals of different income levels and businesses and farms of different revenue sizes. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for each AA.

The bank's performance was augmented by its use of innovative and flexible lending practices to benefit LMI borrowers in its AAs. This included \$970.9 million of loans originated through the U.S. Small Business Administration's (SBA's) Paycheck Protection Program (PPP). The PPP was created to help businesses keep their workforce employed during the COVID-19 pandemic. First Financial added the PPP loan application on its digital platform, allowing customers to complete and submit it on a mobile device or computer. The bank also participated in the Federal Reserve's Main Street Lending Program, which was designed to provide loans to small- and medium-sized businesses that were in sound financial condition before the pandemic. Additionally, First Financial offered loan payment deferral and extension to aid borrowers struggling during the pandemic.

In addition to traditional mortgage loan options, such as Federal Housing Authority (FHA) and Veterans Affairs (VA), First Financial offers loans through the United States Department of Agriculture (USDA), Texas Veterans Land Program, and specialized programs, such as Homes for Heroes, Home Sweet Texas, and Southeast Texas Housing Finance. In 2021, the bank also initiated programs focused on supporting affordable housing and providing financing to individuals who do not have an individual taxpayer identification number (ITIN). Combined, First Financial made 695 loans under the affordable housing and ITIN programs during the review period.

Community Development Lending

This performance criterion evaluates the bank's level of CD lending. First Financial is a leader in making CD loans, considering its capacity and the need and availability of such opportunities in the bank's delineated AAs. CD loans originated during the evaluation period were extended for a variety of purposes, as noted in Table 5. First Financial maintains a strong local presence in each of its AAs, including advisory boards, which helped in the identification of CD opportunities in the region and in tailoring its CD efforts to meet those needs.

The number and dollar amount of overall CD loans increased substantially compared to the previous evaluation. The yearly average CD lending during the current evaluation period represents an increase of 249.2 percent by number of originations and 336.0 percent by dollar amount over the yearly average from the bank's 2020 CRA evaluation. The significant volume of

CD lending during the current review period reflects favorably on the bank's responsiveness to the CD needs of the AAs.

Specific details regarding the CD lending can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 5

Community Development Lending Assessment Area: All		
Purpose	#	\$(000s)
Affordable Housing	58	186,503
Community Services	353	430,290
Economic Development	103	210,247
Revitalization and Stabilization	259	716,291
Total	773	1,543,331
<i>Note: Dollar amount totals may not sum perfectly due to rounding.</i>		

Below are noteworthy CD loans extended by First Financial that were particularly responsive to the needs of the delineated AAs.

- A \$26.8 million loan for the construction of a 250-single cottage community built under an official city plan for increasing the supply of affordable housing in the City of San Angelo, Texas for LMI residents.
- Loans totaling approximately \$74 million to school districts that serve primarily LMI students across the bank's AAs to finance critical improvements and renovations, such as the repair of air conditioning systems, physical structure repairs, and energy conservation efforts.
- More than 100 PPP loans to support small businesses weather the COVID-19 pandemic and the measures taken to combat contagion, which required the suspension of in-person activities across much of the United States. The bank made more than \$193 million worth of these loans across its footprint, helping local businesses endure.

INVESTMENT TEST

First Financial's overall investment test rating is **Outstanding**. The bank's performance in the Abilene, TX MSA AA and Dallas-Fort Worth Metropolitan AA is consistent with the overall rating, while performance in the Central Texas Nonmetropolitan AA is lower.

This performance criterion evaluates the bank's level of qualifying investments, grants, donations, and in-kind contributions of property made since the prior evaluation that have a primary purpose of CD. Overall, First Financial is often in a leadership position given the excellent level of qualified CD investments and grants. The bank's overall level of qualified CD investments and donations grew significantly (115.0 percent by number and 97.6 percent by dollar amount) when compared to the level of the previous evaluation. These investments were made for a variety of purposes, as reflected in Table 6, while the largest portion of qualified activity supported community services targeted at LMI individuals.

Specific details regarding investments, grants, and donations can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 6

Investments, Grants, and Donations Assessment Area: All								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	0	0	56	64,923	13	36	69	64,959
Community Services	13	51,331	157	464,286	729	1,677	899	517,294
Economic Development	0	0	5	22,038	143	548	148	22,585
Revitalization and Stabilization	4	6,975	34	109,598	13	26	51	116,599
Total	17	58,306	252	660,845	898	2,286	1,167	721,437
¹ Book value of investment ² Original market value of investment <i>Note: Discrepancies in dollar amount totals are due to rounding.</i>								

Below are noteworthy CD investments and donations made by First Financial that were particularly responsive to the needs of the AAs.

- A \$5.5 million investment in the Midwest Housing Equity Group, which partners with communities to develop housing where needed the most. The investment was specifically targeted to a 29-unit senior housing facility serving households earning less than 60 percent of the area median income, being built as part of the Abilene Neighborhood Empowerment Zone No. 1. This Empowerment Zone was created by the city's Comprehensive Plan to incentivize development and revitalization in older neighborhoods.
- Two investments totaling \$17.1 million in the Bexar County Hospital District, an entity created to provide medical care to the indigent population of Bexar County, TX by operating four primary care clinics, nine health preventative clinics, and three kidney dialysis centers, as well as providing services at Bexar County's adult and juvenile correctional facilities.
- Four donations to the Parker County Health Foundation to enhance health and wellbeing by providing mammograms, prescriptions, palliative care, professional therapy, nutritional supplements, dental assistance, and drug screening through partner organizations that support the uninsured and underinsured in Parker County, TX.

SERVICE TEST

First Financial's overall service test rating is **Outstanding**. The bank's performance in the Abilene, TX MSA AA and Central Texas Nonmetropolitan AA is consistent with the overall rating, while its performance in the Dallas-Fort Worth (DFW) Metropolitan AA is lower.

Retail Services

This performance criterion evaluates the bank's level of delivery systems provided in each geography classification. As noted in Table 7, First Financial's delivery systems are accessible to the bank's geographies and individuals of different income levels in the AAs. The bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including LMI geographies and individuals. Banking services and hours of operations do not vary in a way that inconveniences the AAs, particularly LMI geographies and/or individuals.

Table 7

Branch and Full-Service ATM Locations Assessment Area: All							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	10.8	8.7	6.9	4	4.9	3	3.8
Moderate	25.1	23.8	20.0	13	15.9	17	21.5
Middle	29.8	31.6	28.9	33	40.2	34	43.0
Upper	31.6	34.6	42.9	32	39.0	25	31.6
Unknown	2.7	1.3	1.3	0	0.0	0	0.0
Total	100.0	100.0	100.0	82	100.0	79	100.0

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

Community Development Services

This performance criterion evaluates the bank's level of CD services. Overall, the bank is a leader in providing CD services.

As illustrated in Table 8, bank representatives provided 2,352 services, totaling 21,969 hours, to 217 organizations. A significant portion of such services were provided to local grassroots and well-known organizations that provide varying levels of community services to LMI individuals and families in the AAs. This level of CD services represents a substantial increase since the bank's previous evaluation despite the COVID-19 pandemic, which severely limited the viability of in-person services for a portion of the evaluation period. Services provided by bank representatives include teaching financial education courses at predominantly LMI schools and districts in the AAs and serving on boards of directors and financial committees of organizations focused on workforce development in LMI geographies.

Table 8

Community Development Services Assessment Area: All			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	15	206	3
Community Services	2,208	18,805	172
Economic Development	118	2,564	38
Revitalization and Stabilization	11	394	4
Total	2,352	21,969	217

During the review period, First Financial continued its commitment to community engagement through its annual company-wide Day of Service. In its beginning, Day of Service focused on preventing the financial exploitation of the elderly in the bank's communities. Day of Service has grown through the years to include more than 1,000 employees from 79 different branches in 2023, providing services to approximately 100 non-profit organizations in each of the delineated AAs. Though not all of the services provided as part of the Day of Service met the established definitions of a CD activity, the initiative reflects favorably upon the bank's responsiveness to the needs of its AAs.

Fair Lending or Other Illegal Credit Practices Review

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) established the Consumer Financial Protection Bureau (CFPB). In general, the Dodd-Frank Act gives the CFPB, among other things, primary examination, and enforcement authority over insured depository institutions with total assets of more than \$10 billion when assessing compliance with the requirements of federal consumer financial laws, including First Financial. The Federal Reserve System, however, retains authority to enforce First Financial's compliance with the CRA and certain other consumer compliance laws and regulations. During the review period of this evaluation, neither the Federal Reserve Bank of Dallas (Reserve Bank) nor the CFPB cited violations involving discriminatory or other illegal credit practices that adversely affected the Reserve Bank's evaluation of First Financial's CRA performance.

ABILENE, TX MSA ASSESSMENT AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE ABILENE, TX MSA ASSESSMENT AREA

- The Abilene, TX MSA AA consists of the entirety of the MSA, including Callahan, Jones, and Taylor counties in the northwest region of Texas. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- No changes have been made to the delineation of the AA since the previous evaluation.
- As of 2023, the AA includes 50 census tracts: three low-income, 13 moderate-income, 21 middle-income, 10 upper-income, and three census tracts with unknown income levels. Prior to adjustments made to the income level classification of census tracts in 2022, the AA had no low-income census tracts and was made up of 13 moderate-, 20 middle-, 10 upper-income, and four census tracts classified as unknown-income.
- The bank operates 15 banking offices in the AA, including its headquarters. Of these locations, two are in moderate-income, eight are in middle-income, and five are in upper-income census tracts.
- According to the Deposit Market Share Report issued by the Federal Deposit Insurance Corporation (FDIC) as of June 30, 2023, First Financial holds 56.3 percent of the deposit market share, ranking first among 19 FDIC-insured financial institutions with offices operating within the AA. The bank leads the market by a large margin, with Bank of America, N.A. holding the second largest deposit market share at 9.0 percent.
- A representative of a local small business development center was contacted for additional context related to the AA. The contact's experience in the region highlighted that small business owners' needs extend beyond traditional commercial loans, including financial education focused on stabilizing a small business in a relatively small community.

Table 9

Population Change			
Assessment Area: Abilene, TX MSA			
Area	2015 Population	2020 Population	Percent Change
Abilene, TX MSA	167,945	176,579	5.1
Callahan County, Texas	13,532	13,708	1.3
Jones County, Texas	19,978	19,663	-1.6
Taylor County, Texas	134,435	143,208	6.5
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 population grew slightly between 2015 and 2020, adding approximately 9,000 residents in that period. This growth rate is lower than the statewide population growth rate, indicating that the Abilene, TX MSA did not have the same level of attraction for new residents as other portions of the state.
- The AA total population growth has continued to decline, growing by an estimated 2.2 percent between 2020 and 2023, according to estimates from the Texas Demographic Center.

- The AA is home to three universities, Abilene Christian University, Hardin-Simmons University, and McMurry University, educating 10,000 students. The student population represents approximately 6 percent of the total AA population.
- The AA also houses the Dyess Air Force Base, which has a population of approximately 15,000 including officers, enlisted servicemembers, retirees, civilian employees, and family members.

Table 10

Median Family Income Change Assessment Area: Abilene, TX MSA			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change (%)
Abilene, TX MSA	61,674	68,388	10.9
Callahan County, Texas	61,088	62,164	1.8
Jones County, Texas	58,279	62,136	6.6
Taylor County, Texas	62,031	70,495	13.6
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 Table 10 illustrates, the median family income (MFI) in the AA grew significantly between 2015 and 2020, increasing at a rate greater than the 9.2 percent cumulative inflation rate during the same period, according to Bureau of Labor Statistics (BLS) inflation data.
- According to FFIEC estimates, the MFI in the AA largely stagnated between 2020 and 2023, increasing by approximately 3.8 percent. This increase is the third smallest of any MSA in the state and the 5th smallest of the 412 total MSAs in the United States.
- The community contact repeatedly described the MSA as a “lower wage community”, which is reflected in the MFI for the area being approximately 10.1 percent lower than the statewide MFI. This gap remained constant between 2015 and 2020. The lower wages in the area may limit the risk appetite for would-be entrepreneurs who are unable to amass savings to support their ideas.

Table 11

Housing Cost Burden Assessment Area: Abilene, TX MSA						
Area	Cost Burden - Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Abilene, TX MSA	75.7	40.3	40.1	48.0	20.1	14.5
Callahan County, Texas	45.8	1.6	17.2	35.0	16.8	14.3
Jones County, Texas	62.1	15.3	26.3	44.2	6.1	12.8
Taylor County, Texas	77.6	43.7	41.9	51.9	23.2	14.8
Texas	78.3	44.6	42.7	57.3	31.0	19.0
Cost burden is housing cost that equals 30 percent or more of household income						
Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy						

- The cost burden for LMI persons in the AA is generally lower than statewide figures, indicating that LMI households are likely to find more favorable conditions in the AA than the remainder to the state.
- Housing cost burdens in Taylor County, which is home to 81.1 percent of the AA's population, are substantially higher than in Callahan or Jones counties. In these more rural counties, the percent of households, especially moderate-income households, spending more than 30 percent of household income on housing costs is less than half of the statewide figure.
- The gap between the housing cost burden for LMI households is sizable, highlighting a particular need for affordable housing options for low-income households that was reinforced by the community representative contacted in conjunction with this evaluation.

Table 12

Unemployment Rates Assessment Area: Abilene, TX MSA					
Area	2018	2019	2020	2021	2022
Abilene, TX MSA	3.3	3.0	5.6	4.6	3.4
Callahan County, Texas	3.4	3.1	5.5	4.7	3.6
Jones County, Texas	4.8	4.3	7.1	6.1	4.3
Taylor County, Texas	3.2	2.9	5.5	4.4	3.3
Texas	3.9	3.5	7.7	5.6	3.9
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- The unemployment rate for all regions peaked in 2020, attributed to the impact of the COVID-19 pandemic and the mitigation efforts undertaken by state and local governments. The impact of the pandemic on unemployment in the AA was relatively muted in comparison to the statewide and national unemployment rates.
- Unemployment rates for the AA were consistently lower than the statewide unemployment rates throughout the review period, highlighting steady employment despite an indication from a community contact that job growth in the area has been slow.
- Major employers in the AA include Dyess Air Force Base, Hendrick Health, Abilene Independent School District, and Abilene Christian University.

Table 13 details selected characteristics of the AA.

Table 13

Combined Demographics Assessment Area: Abilene, TX MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	6.0	1,439	3.5	366	25.4	7,992	19.5
Moderate-income	13	26.0	9,387	22.9	1,303	13.9	7,898	19.3
Middle-income	21	42.0	18,153	44.3	1,397	7.7	8,646	21.1
Upper-income	10	20.0	11,957	29.2	465	3.9	16,412	40.1
Unknown-income	3	6.0	12	0.0	0	0.0	0	0.0
Total Assessment Area	50	100.0	40,948	100.0	3,531	8.6	40,948	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,619	1,096	2.9	41.8	1,048	40.0	475	18.1
Moderate-income	17,604	6,437	16.8	36.6	8,804	50.0	2,363	13.4
Middle-income	34,336	18,183	47.4	53.0	10,230	29.8	5,923	17.3
Upper-income	16,983	12,606	32.9	74.2	2,998	17.7	1,379	8.1
Unknown-income	12	12	0.0	100.0	0	0.0	0	0.0
Total Assessment Area	71,554	38,334	100.0	53.6	23,080	32.3	10,140	14.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	328	4.6	290	4.5	37	7.0	1	1.2
Moderate-income	1,659	23.3	1,487	22.9	162	30.5	10	11.6
Middle-income	3,070	43.1	2,799	43.0	225	42.3	46	53.5
Upper-income	2,052	28.8	1,917	29.5	106	19.9	29	33.7
Unknown-income	11	0.2	9	0.1	2	0.4	0	0.0
Total Assessment Area	7,120	100.0	6,502	100.0	532	100.0	86	100.0
	Percentage of Total Businesses:			91.3		7.5		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	2	0.7	2	0.8	0	0.0	0	0.0
Moderate-income	16	5.9	16	6.1	0	0.0	0	0.0
Middle-income	172	63.7	168	63.6	4	66.7	0	0.0
Upper-income	80	29.6	78	29.5	2	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	270	100.0	264	100.0	6	100.0	0	0.0
	Percentage of Total Farms:			97.8		2.2		0.0
Source: 2023 FFIEC Census Data 2023 D&B Information								

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's lending test performance in the Abilene, TX MSA AA is excellent.

HMDA-reportable loans comprised the largest volume of First Financial's lending in the AA, however the significant market share held by the bank impacts the efficacy of aggregate lending data as a metric for evaluating the banks performance. As a result, the banks next largest product, CRA-reportable small business lending, was given comparable weight to HMDA-reportable lending when assessing the bank's overall lending performance in the AA.

Details of First Financial's 2020 and 2021 home mortgage, small business, and small farm lending, as well as information regarding lending by aggregate lenders can be found in Appendix C.

Lending Activity

The bank's lending activity reflects excellent responsiveness to the credit needs of the AA. First Financial makes extensive use of innovative and/or flexible lending practices to serve the credit needs of the AA through government-secured lending and down payment assistance programs. Additionally, the bank continued to offer the Retail Finance Program (RFP), which is designed to assist its business customers through four program options: retail, indoor/outdoor projects, specialty vehicles, and health and wellness. During the review period, First Financial originated more than 1,500 loans through the RFP in the AA, including approximately 200 originations in LMI geographies.

During the review period between January 1, 2020, and December 31, 2023, the bank originated or purchased a total of 4,023 home mortgage, 3,234 small business, and 561 small farm loans in the AA. First Financial consistently led all HMDA-reporting financial institutions in the AA, originating more than twice as many home mortgage loans than the second ranked institution each year. Of the 17,915 home mortgage originations reported in the AA during the review period, more that 22 percent were originated by First Financial. The bank also ranked first among CRA-small business and small farm lenders in the AA for three of the four years of the review period. This level of lending reflects favorably on the bank's responsiveness to the credit needs of the AA.

Geographic Distribution of Loans

For this analysis, the geographic distribution of home mortgage, small business, and small farm lending, including both originations and purchases, was compared to available demographic information. Performance context and aggregate lending data were taken into consideration.

First Financial's geographic distribution of loans reflects excellent penetration throughout the AA. Loans originated by the bank during the review period were well distributed throughout the AA, and no significant gaps were identified in the geographic distribution of the bank's lending. During the review period, the bank made no originations in only four of the 50 census tracts in the AA, two of which comprise Dyess Air Force Base, one is the unknown-income census tract containing Abilene State Supported Living Center, and the other houses Abilene Regional Airport.

The distribution of lending in middle- and upper-income geographies did not affect conclusions about the bank's performance in LMI geographies.

Residential Real Estate (HMDA) Lending

The geographic distribution of the bank's home mortgage lending in the AA is good. First Financial's home mortgage lending among LMI census tracts in the AA was slightly below the percentage of owner-occupied housing units located in these tracts and similar to aggregate lenders' performance.

The bank's importance in the market is highlighted by HMDA-reportable lending in the AA. In 2022, First Financial originated or purchased 18.7 percent of all HMDA-reportable loans in the AA. This percentage declined slightly in 2023 to 17.7 percent of HMDA-reportable loans in the AA. The bank's lending includes 14.1 percent of all HMDA-reportable loans in LMI census tracts in 2022 and 18.5 percent of loans in these tracts in 2023. The substantial market share held by First Financial reflects favorably on its responsiveness to the credit needs of the AA and somewhat tempers the weight attributed to its performance compared to aggregate lenders. As the aggregated lending data omits the bank's lending, the aggregate performance serves as a potentially incomplete proxy for loan demand.

The bank's lending performance in 2020 and 2021 reflected penetration levels that were below the 2022 and 2023 performance. However, the lower penetration levels in 2020 and 2021 did not have a negative impact on the bank's overall performance.

Due to a limited volume of originations during the review period, the bank's other purpose lines of credit, other purpose closed-end, and purpose not applicable lending were included in the evaluation of the bank's total home mortgage loans but not evaluated as individual products.

Home Purchase Lending

The geographic distribution of the bank's home purchase lending in the AA is good. First Financial's home purchase lending performance among low-income census tracts in the AA was similar to that of aggregate lenders in 2022. In 2023, the bank's performance improved in these census tracts, exceeding the performance of aggregate lenders. Among moderate-income census tracts in the AA, the bank also performed below aggregate lenders in 2022 but above them in 2023.

The bank's total number of home purchase loan originations in the AA decreased by more than 15 percent between 2022 and 2023. Despite this, the percentage of the bank's home purchase loans made in LMI census tracts rose, further highlighting the improved performance in 2023. During the presented years, First Financial originated or purchased approximately 18 percent of all home purchase loans made in low-income census tracts and 16 percent of such loans in moderate-income census tracts. The substantial portion of the home purchase lending market held by the bank reflects favorably on its responsiveness to the credit needs of the AA.

Home Refinance Lending

The geographic distribution of the bank's home refinance lending in the AA is adequate. Among low-income census tracts in the AA, the bank's home refinance lending performance exceeded aggregate lending. In 2023, First Financial outperformed the demographic figure, originating a

higher percentage of home refinance loans in low-income census tracts than the percentage of AA owner-occupied housing units located in the tracts.

The bank's home refinance lending among moderate-income census tracts was less favorable than the performance noted in low-income geographies. In 2022 and 2023, First Financial originated a smaller portion of home refinance loans in moderate-income census tracts than aggregate lenders, though neither the bank nor aggregate lenders met the demographic figure for these tracts.

Of note, demand for home refinance loans declined substantially between 2021 and 2022 due to rising interest rates. Fewer borrowers sought to refinance existing home mortgage loans during this period, resulting in a decrease of total home refinance lending in the AA of more than 65 percent, from 2,740 refinance loans in 2021 to 943 in 2022. This trend continued into 2023, when only 381 total home refinance loans were made in the AA. Despite the drop in demand, First Financial was still responsive to the credit needs of its community, accounting for approximately 19 percent of all AA home refinance loans in low-income tracts in 2022 and 29 percent in 2023.

Home Improvement Lending

The geographic distribution of the bank's home improvement lending in the AA is good. In 2022, the bank's home improvement lending performance was notably below that of aggregate lenders, which reflected more than 29 percent of all home improvement loans as made in LMI census tracts. In 2023, the bank's performance improved, closing the gap between First Financial and aggregate lenders in LMI tracts.

Demand for home improvement lending in the AA during the review period was low compared to other types of home mortgage lending. Home improvement lending peaked in 2022, with 207 total loans made or purchased in the AA by HMDA-reporting institutions. The bank's prominence in the AA is highlighted, as First Financial originated or purchased more than 44 percent of the home improvement loans in the AA between 2022 and 2023. Further, the bank extended 40 percent of home improvement loans in low-income census tracts and 37 percent in moderate-income census tracts in 2023. This level of activity, when removed from the aggregate lending data, materially impacts the distribution of aggregate loans and lessens the accuracy of aggregate lending as an indicator of demand. As such, the distribution of home improvement lending in the AA reflects favorably upon the bank's responsiveness to the credit needs of the community.

Table 14A

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography Assessment Area: Abilene, 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)	%	%	
Home Purchase Loans													
Low	8	1.3	1.6	731	0.5	1.0	12	2.4	1.8	1,396	1.2	1.2	2.9
Moderate	72	11.9	16.1	9,685	6.6	11.8	87	17.4	15.0	13,244	11.4	9.8	16.8
Middle	197	32.6	35.7	41,328	28.2	29.8	173	34.7	38.7	34,863	30.0	31.6	47.4
Upper	327	54.0	46.4	94,552	64.5	57.1	226	45.3	44.3	66,343	57.0	57.2	32.9
Unknown	1	0.2	0.2	382	0.3	0.2	1	0.2	0.2	512	0.4	0.2	0.0
Total	605	100.0	100.0	146,678	100.0	100.0	499	100.0	100.0	116,358	100.0	100.0	100.0
Refinance Loans													
Low	3	2.1	1.6	290	1.2	1.7	2	3.5	1.5	191	2.4	0.5	2.9
Moderate	13	9.3	16.2	1,253	5.2	10.0	6	10.5	15.4	553	7.0	10.4	16.8
Middle	54	38.6	40.2	8,612	35.6	35.2	29	50.9	40.9	4,257	53.5	34.2	47.4
Upper	70	50.0	41.8	14,035	58.0	53.0	20	35.1	42.2	2,949	37.1	54.8	32.9
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.0
Total	140	100.0	100.0	24,190	100.0	100.0	57	100.0	100.0	7,950	100.0	100.0	100.0
Home Improvement Loans													
Low	1	1.2	5.7	45	0.6	4.4	2	2.2	3.1	93	1.1	2.6	2.9
Moderate	8	9.4	23.8	423	5.8	18.1	10	11.1	17.3	507	5.9	12.4	16.8
Middle	36	42.4	42.6	2,967	40.6	44.6	37	41.1	52.0	3,023	35.3	55.0	47.4
Upper	40	47.1	27.9	3,870	53.0	32.8	40	44.4	27.6	4,850	56.7	30.0	32.9
Unknown	0	0.0	0.0	0	0.0	0.0	1	1.1	0.0	88	1.0	0.0	0.0
Total	85	100.0	100.0	7,305	100.0	100.0	90	100.0	100.0	8,561	100.0	100.0	100.0
Multifamily Loans													Multi- family Units %
Low	1	10.0	8.3	670	8.5	0.6	0	0.0	10.0	0	0.0	13.7	5.4
Moderate	4	40.0	50.0	4,125	52.3	37.9	2	66.7	60.0	2,270	80.6	27.1	43.3
Middle	5	50.0	33.3	3,095	39.2	5.9	1	33.3	20.0	545	19.4	51.4	39.1
Upper	0	0.0	8.3	0	0.0	55.5	0	0.0	10.0	0	0.0	7.8	12.3
Unknown	0	0.0	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	7,890	100.0	100.0	3	100.0	100.0	2,815	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	14	1.6	1.7	1,756	0.9	1.1	16	2.3	1.8	1,680	1.2	2.4	2.9
Moderate	98	11.4	16.5	15,557	8.3	13.1	112	15.8	15.2	16,996	12.1	11.6	16.8
Middle	298	34.5	37.1	56,278	29.9	29.7	261	36.8	39.4	44,219	31.4	34.2	47.4
Upper	452	52.4	44.5	114,232	60.7	55.9	318	44.9	43.4	77,167	54.9	51.6	32.9
Unknown	1	0.1	0.2	382	0.2	0.2	2	0.3	0.2	600	0.4	0.2	0.0
Total	863	100.0	100.0	188,205	100.0	100.0	709	100.0	100.0	140,662	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 14B

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography Assessment Area: Abilene, 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)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.9
Moderate	0	0.0	40.0	0	0.0	47.3	0	0.0	7.1	0	0.0	6.7	16.8
Middle	0	0.0	0.0	0	0.0	0.0	2	28.6	35.7	350	21.7	27.8	47.4
Upper	2	100.0	60.0	726	100.0	52.7	5	71.4	57.1	1,265	78.3	65.5	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
Total	2	100.0	100.0	726	100.0	100.0	7	100.0	100.0	1,615	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	4.8	0.0	20	1.4	0.0	0	0.0	1.8	0	0.0	1.5	2.9
Moderate	1	4.8	4.5	71	5.0	3.5	7	13.2	9.1	422	12.5	5.1	16.8
Middle	6	28.6	56.8	276	19.5	47.5	19	35.8	47.3	1,181	35.1	50.2	47.4
Upper	13	61.9	38.6	1,049	74.1	49.0	27	50.9	41.8	1,760	52.3	43.2	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
Total	21	100.0	100.0	1,416	100.0	100.0	53	100.0	100.0	3,363	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	4.2	0	0.0	2.5	0	0.0	5.6	0	0.0	3.2	2.9
Moderate	0	0.0	33.3	0	0.0	23.7	0	0.0	11.1	0	0.0	13.7	16.8
Middle	0	0.0	29.2	0	0.0	31.3	0	0.0	50.0	0	0.0	53.1	47.4
Upper	0	0.0	33.3	0	0.0	42.5	0	0.0	33.3	0	0.0	30.0	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
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	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.													

Small Business Lending

The geographic distribution of small business loans reflects excellent penetration throughout the AA. The bank's lending to businesses in low-income census tracts in 2022 and 2023 exceeded the performance of aggregate lenders. During the review period, less than five percent of AA businesses were located in low-income census tracts. The demographic figure is mirrored by the relatively limited volume of aggregate small business loans in low-income census tracts and supports the lower level of demand for small business loans in such geographies.

The distribution of the bank's small business loans among the AA's moderate-income census tracts exceeded aggregate lending data in 2022. These census tracts include approximately one quarter of the AA businesses, resulting in significantly higher demand for small business loans than in low-income tracts. In 2023, the bank's small business lending in moderate-income tracts decreased, falling below aggregate performance and the demographic figure.

While the geographic distribution of the First Financial's total small business lending reflects performance slightly above aggregate lending data from 2022 to 2023, the bank's performance is augmented by the level of activity in the AA. First Financial was responsible for 16.9 percent of

all small business loans originated in low-income census tracts in the AA between 2022 and 2023. However, these loans represent 45.3 percent of the total dollar amount of small business lending in these tracts. Among moderate-income census tracts, the bank originated 12.6 percent of 2022 and 2023 small business loans, accounting for 44.9 percent of the dollar amount of total loans. This commitment to lending in LMI geographies in the AA raises the bank's performance.

The bank's lending performance for 2020 and 2021 reflected penetration levels that were consistent with 2022 and 2023 performance and did not impact the overall evaluation of the bank's performance.

Table 15

Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography												
Assessment Area: Abilene, TX MSA												
Geographic Income Level	Bank and Aggregate Loans by Year											
	2022						2023					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%
Low	16	3.4	2.5	4,615	5.7	8.1	21	4.6	3.0	4,107	6.1	4.4
Moderate	104	22.1	19.3	15,826	19.5	19.4	74	16.3	18.0	11,792	17.5	19.9
Middle	210	44.7	44.6	37,359	46.1	34.9	206	45.4	44.2	29,332	43.5	41.5
Upper	140	29.8	32.5	23,240	28.7	37.2	153	33.7	33.9	22,239	33.0	33.9
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0
Total	470	100.0	100.0	81,040	100.0	100.0	454	100.0	100.0	67,470	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.

Small Farm Lending

The geographic distribution of small farm loans reflects good penetration throughout the AA. Less than one percent of the AA farms were located in low-income census tracts during the review period. This is consistent with aggregate lending data, as no small farm loans were reported to borrowers in low-income census tracts during the review period. Among moderate-income census tracts, the bank's small farm lending reflects performance below that of aggregate lenders in 2022 but comparable in 2023.

In 2022 and 2023, a combined total of 465 small farm loans were originated in the AA by CRA-reporting institutions. Of those, First Financial originated 239 loans, representing 51.4 percent of the small farm lending in the AA. Additionally, the bank accounts for half of the AA small farm loans made to borrowers in LMI census tracts in 2023. While the bank's performance is below that of aggregate lenders, First Financial's level of activity among LMI census tracts and relative prominence in the market reflect favorably on its responsiveness to the credit needs of the AA.

The bank's lending performance for 2020 and 2021 reflected penetration levels that exceeded 2022 and 2023 performance and did not impact the overall evaluation of the bank's performance.

Table 16

Distribution of 2022 and 2023 Small Farm Lending by Income Level of Geography													
Assessment Area: Abilene, TX MSA													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	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	0.7
Moderate	1	0.8	4.1	32	0.3	14.8	4	3.5	3.8	346	3.8	9.5	5.9
Middle	82	65.6	57.0	6,961	57.1	50.3	67	58.8	66.7	4,372	48.3	71.3	63.7
Upper	42	33.6	36.4	5,201	42.7	34.6	43	37.7	28.6	4,339	47.9	18.8	29.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	1.0	0	0.0	0.3	0.0
Total	125	100.0	100.0	12,194	100.0	100.0	114	100.0	100.0	9,057	100.0	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.													

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

The bank's distribution of lending to borrowers reflects good penetration among individuals of different income levels and businesses and farms of different revenue sizes. The bank's lending to middle- and upper-income borrowers did not affect conclusions about its lending to LMI borrowers.

Residential Real Estate (HMDA) Lending

The bank's home mortgage lending distribution by borrower income in the AA is good when compared to the demographic characteristics of the community as well as the performance of aggregate lenders. The bank's home mortgage lending among low-income borrowers was comparable to that of aggregate lenders in the AA. Among moderate-income borrowers, First Financial's performance was below aggregate lenders in 2022 but comparable in 2023. Neither the bank nor aggregate lenders performed near the percentage of AA families classified as LMI. This is reasonable as lower income borrowers are more likely to experience difficulty in qualifying for loans, especially as interest rates for home mortgages rose continuously during the review period.

As was the trend nationwide, overall demand for home mortgages in the AA decreased notably between 2021 and 2022 primarily due to the steady increase in mortgage interest rates during this time. The decrease in demand for home mortgage loans resulted in financial institutions competing for the smaller pool of qualified applicants seeking these loans.

The bank's lending among LMI borrowers in 2020 and 2021 was similar to its 2022 and 2023 performance and did not materially impact the analysis of First Financial's lending performance.

Table 17A

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Abilene, TX MSA													
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)	%	%	
Home Purchase Loans													
Low	22	3.6	4.3	2,418	1.6	2.2	13	2.6	1.6	1,066	0.9	0.7	19.5
Moderate	94	15.5	17.1	15,783	10.8	12.4	59	11.8	11.3	8,457	7.3	7.3	19.3
Middle	145	24.0	21.6	31,388	21.4	19.8	116	23.2	17.7	23,106	19.9	15.4	21.1
Upper	267	44.1	32.6	83,667	57.0	40.6	256	51.3	35.7	75,841	65.2	44.5	40.1
Unknown	77	12.7	24.5	13,422	9.2	25.0	55	11.0	33.8	7,888	6.8	32.1	0.0
Total	605	100.0	100.0	146,678	100.0	100.0	499	100.0	100.0	116,358	100.0	100.0	100.0
Refinance Loans													
Low	5	3.6	6.2	433	1.8	2.6	1	1.8	5.2	104	1.3	1.9	19.5
Moderate	18	12.9	16.3	2,118	8.8	9.6	9	15.8	12.0	720	9.1	5.4	19.3
Middle	26	18.6	17.1	3,751	15.5	13.2	9	15.8	15.7	804	10.1	8.6	21.1
Upper	74	52.9	34.4	15,529	64.2	43.7	34	59.6	45.5	5,886	74.0	54.4	40.1
Unknown	17	12.1	26.0	2,359	9.8	30.8	4	7.0	21.5	436	5.5	29.7	0.0
Total	140	100.0	100.0	24,190	100.0	100.0	57	100.0	100.0	7,950	100.0	100.0	100.0
Home Improvement Loans													
Low	4	4.7	9.0	146	2.0	5.6	3	3.3	7.1	108	1.3	4.1	19.5
Moderate	6	7.1	22.1	505	6.9	14.4	6	6.7	13.3	321	3.7	10.6	19.3
Middle	12	14.1	20.5	737	10.1	20.3	13	14.4	20.4	781	9.1	16.0	21.1
Upper	55	64.7	41.0	4,951	67.8	50.6	59	65.6	43.9	6,750	78.8	56.1	40.1
Unknown	8	9.4	7.4	966	13.2	9.1	9	10.0	15.3	601	7.0	13.2	0.0
Total	85	100.0	100.0	7,305	100.0	100.0	90	100.0	100.0	8,561	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	36	4.2	5.0	3,243	1.8	2.4	20	2.8	2.2	1,447	1.0	0.9	19.5
Moderate	124	14.5	17.0	18,791	10.4	11.8	79	11.2	11.4	9,756	7.1	7.1	19.3
Middle	186	21.8	20.5	36,034	20.0	18.5	152	21.5	17.4	25,588	18.6	14.7	21.1
Upper	405	47.5	33.2	105,500	58.5	41.4	384	54.4	37.2	91,943	66.7	45.7	40.1
Unknown	102	12.0	24.4	16,747	9.3	26.0	71	10.1	31.8	9,113	6.6	31.6	0.0
Total	853	100.0	100.0	180,315	100.0	100.0	706	100.0	100.0	137,847	100.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table 17B

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level Assessment Area: Abilene, TX MSA													
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)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	40.0	0	0.0	60.2	0	0.0	14.3	0	0.0	5.7	19.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	7.1	0	0.0	14.3	19.3
Middle	0	0.0	20.0	0	0.0	21.9	1	14.3	7.1	209	12.9	7.1	21.1
Upper	2	100.0	40.0	726	100.0	17.9	6	85.7	71.4	1,406	87.1	72.9	40.1
Unknown	0	0.0	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	726	100.0	100.0	7	100.0	100.0	1,615	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	5	23.8	13.6	246	17.4	8.8	3	5.7	5.5	169	5.0	3.5	19.5
Moderate	6	28.6	15.9	385	27.2	11.8	5	9.4	14.5	258	7.7	12.2	19.3
Middle	3	14.3	25.0	158	11.2	16.3	13	24.5	14.5	688	20.5	10.1	21.1
Upper	7	33.3	45.5	627	44.3	63.2	29	54.7	58.2	2,060	61.3	57.7	40.1
Unknown	0	0.0	0.0	0	0.0	0.0	3	5.7	7.3	188	5.6	16.5	0.0
Total	21	100.0	100.0	1,416	100.0	100.0	53	100.0	100.0	3,363	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	4.2	0	0.0	3.2	0	0.0	0.0	0	0.0	0.0	19.5
Moderate	0	0.0	4.2	0	0.0	1.1	0	0.0	0.0	0	0.0	0.0	19.3
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.1
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	40.1
Unknown	0	0.0	91.7	0	0.0	95.6	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

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

Considering the bank's performance when compared to aggregate lending data, the borrower distribution of small business loans by revenue size of businesses is adequate. The bank's 2022 and 2023 small business lending among businesses with gross annual revenue of \$1 million or less is below the performance of aggregate lenders in the AA. A large portion of the bank's small business lending in either year was also made to borrowers with unknown revenue, which potentially has a negative impact on the bank's lending performance by skewing distribution percentages. Though not a direct proxy for small business lending, the bank's loan origination by loan size provides additional context, as smaller businesses typically require smaller dollar amount loans. It is of note that more than 95 percent of the bank's small business loans in 2022 and 2023 were originated in loan amounts of \$100,000 or less.

In 2023, the bank made 157 small business loans to businesses with revenues of \$1 million or less. Only four CRA-reporting institutions made more small business loans to small businesses in 2023: JPMorgan Chase, Synchrony Bank, Citibank, and US Bank. Among these, only JPMorgan Chase has a branch in the AA. This highlights the bank's responsiveness to the credit need of the communities in which it operates.

First Financial's lending to businesses with annual revenues of \$1 million or less in 2020 and 2021 was similar to the 2022 and 2023 performance and did not materially impact the analysis of the bank's lending performance.

Table 18

Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Abilene, TX MSA													
	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	194	41.3	52.9	25,954	32.0	35.8	157	34.6	55.0	16,456	24.4	36.4	91.3
Over \$1 Million	165	35.1		37,923	46.8		173	38.1		34,958	51.8		7.5
Revenue Unknown	111	23.6		17,163	21.2		124	27.3		16,056	23.8		1.2
Total	470	100.0		81,040	100.0		454	100.0		67,470	100.0		100.0
By Loan Size													
\$100,000 or Less	294	62.6	95.6	13,451	16.6	49.2	315	69.4	95.2	13,979	20.7	50.2	
\$100,001 - \$250,000	82	17.4	2.7	14,850	18.3	16.3	60	13.2	3.1	10,751	15.9	19.3	
\$250,001 - \$1 Million	94	20.0	1.7	52,739	65.1	34.5	79	17.4	1.7	42,740	63.3	30.6	
Total	470	100.0	100.0	81,040	100.0	100.0	454	100.0	100.0	67,470	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	127	65.5		5,241	20.2		118	75.2		4,735	28.8		
\$100,001 - \$250,000	36	18.6		6,359	24.5		25	15.9		4,694	28.5		
\$250,001 - \$1 Million	31	16.0		14,354	55.3		14	8.9		7,027	42.7		
Total	194	100.0		25,954	100.0		157	100.0		16,456	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.													

Small Farm Lending

Considering the bank's performance when compared to the aggregate, the borrower distribution of small farm loans by revenue size of farm is good. Neither the bank nor aggregate lenders performed at the level of the demographic figure, as more than 97 percent of farms in the AA reported annual revenues of \$1 million or less. However, the bank's 2022 and 2023 lending to farms with annual revenues of \$1 million or less reflects performance greater than that of aggregate lenders. Additionally, though not a direct proxy for small farm lending, the bank's loan origination by loan size provides additional context, as smaller farms typically require loans of smaller dollar amounts. It is of note that approximately 74 percent of the bank's small farm loans in 2022 and 2023 were originated in loan amounts of \$100,000 or less.

The bank's lending to farms with annual revenues of \$1 million or less in 2020 and 2021 was similar to its 2022 and 2023 performance and did not materially impact the analysis of the bank's lending performance.

Table 19

Distribution of 2022 and 2023 Small Farm Lending by Revenue Size of Farms													
Assessment Area: Abilene, TX MSA													
	Bank and Aggregate Loans by Year												Total Farms %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	%	#	%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	81	64.8	62.8	7,092	58.2	80.1	66	57.9	57.1	4,713	52.0	79.9	97.8
Over \$1 Million	7	5.6		1,708	14.0		11	9.6		1,478	16.3		2.2
Revenue Unknown	37	29.6		3,394	27.8		37	32.5		2,866	31.6		0.0
Total	125	100.0		12,194	100.0		114	100.0		9,057	100.0		100.0
By Loan Size													
\$100,000 or Less	88	70.4	85.1	3,098	25.4	37.0	89	78.1	81.9	3,057	33.8	28.1	
\$100,001 - \$250,000	21	16.8	9.9	3,536	29.0	30.5	19	16.7	9.5	3,470	38.3	26.2	
\$250,001 - \$500,000	16	12.8	5.0	5,560	45.6	32.5	6	5.3	8.6	2,530	27.9	45.6	
Total	125	100.0	100.0	12,194	100.0	100.0	114	100.0	100.0	9,057	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	60	74.1		2,037	28.7		54	81.8		1,776	37.7		
\$100,001 - \$250,000	12	14.8		1,856	26.2		9	13.6		1,640	34.8		
\$250,001 - \$500,000	9	11.1		3,199	45.1		3	4.5		1,297	27.5		
Total	81	100.0		7,092	100.0		66	100.0		4,713	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.													

Community Development Lending

First Financial is a leader in making CD loans in the AA. During the review period, the bank originated 106 qualified CD loans in the AA, totaling approximately \$222.3 million, 14.5 percent of the bank's total CD lending.

Qualified CD lending in the AA increased significantly since the previous evaluation, with First Financial originating more than four times as many CD loans and the dollar amount increasing by more than 650 percent. This increase is partially attributed to the bank's participation in the SBAs PPP, which accounted for 18 CD loans in the AA totaling \$35.4 million, before the program's conclusion in 2021. As displayed in Table 20, the bank made CD loans for a variety of purposes.

Table 20

Community Development Lending Assessment Area: Abilene, TX MSA		
Purpose	#	\$(000s)
Affordable Housing	7	7,239
Community Services	38	90,042
Economic Development	17	25,612
Revitalization and Stabilization	44	99,384
Total	106	222,277

Note: Dollar amount totals may not sum perfectly due to rounding.

First Financial made a significant volume of impactful and responsive loans within the AA. The following CD loans are noteworthy.

- A \$22.4 million loan to fund an emergency capital improvement project for a local school district where the majority of students are designated as LMI. This project included updates to the lighting, heating, and air conditioning in outdated facilities serving LMI students.
- A \$25.0 million loan to support a local healthcare facility that serves patients qualifying for Medicaid. This facility offers many services that are tailored to providing care for LMI individuals and families, including low-cost healthcare for children, a charity care program for patients unable to afford hospital services, and a financial indulgence program for patients near the federal poverty line.
- Seven loans totaling \$7.2 million for affordable housing efforts within the AA, including loans to three different facilities that provide housing specifically for LMI individuals and families, as well as loans to the Abilene Housing Authority (AHA). The AHA provides affordable housing options across the AA and administers two rental subsidy programs for the U.S. Department of Housing & Urban Development. AHA funds are used to support public housing, Veteran Affairs Supportive Housing, Section 8 Project-Based Vouchers.

INVESTMENT TEST

The bank's performance under the investment test in the AA is excellent. First Financial is often in a leadership position given its excellent level of qualified CD investments and grants. While no prior period investments were credited at this evaluation, First Financial made 13 qualified investments in the AA during the review period for a total of approximately \$22.9 million. The bank also made 152 qualified donations to organizations within the AA during the review period, further highlighting its engagement with local organizations in response to the CD needs.

As noted in Table 21, investments and donations were made for various purposes in accordance with community needs and opportunities identified by the bank.

Table 21
Investment, Grants, and Donations
Assessment Area: Abilene, TX MSA

Community Development Purpose	Current Investments		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	2	9,100	4	17	6	9,117
Community Services	7	8,306	129	525	136	8,831
Economic Development	0	0	16	211	16	211
Revitalization and Stabilization	4	5,471	3	22	7	5,493
Total	13	22,877	152	775	165	23,652

Investments and donations made by the bank that are exemplary of its commitment to meet the CD needs of the AA include the following.

- A \$5.5 million investment in a 29-unit senior housing facility serving low-income households. The project is renovating two existing structures within an area designated by the local government as an Abilene Neighborhood Empowerment Zone, creating

housing units along with amenities such as a community room, walking trail, and picnic area for households earning less than 60 percent of the area median income.

- Eight municipal bonds with the cities of Abilene and Clyde to directly support approved governmental plans for the revitalization of low-income areas or for the provision of services targeted at families and individuals living below the poverty line.
- Two donations totaling \$40,000 supporting the Development Corporation of Abilene, which as the economic development driver of the city has the goal to increase job opportunities and capital investment, as well as recruit and retain companies for the betterment of the community.

SERVICE TEST

The bank's service test performance is excellent.

Retail Services

First Financial's delivery systems in the AA are readily accessible to the bank's geographies and individuals of different income levels. Table 22 displays the distribution of the bank's retail locations in the AA as of March 31, 2024, in comparison to the distribution of the population and businesses among the census tracts by income category. While the bank does not operate any branch locations or full-service ATMs in low-income census tracts within the AA, First Financial serves these geographies through physical facilities in close proximity and alternate services, such as online and/or mobile banking.

Table 22

Branch and Full-Service ATM Locations Assessment Area: Abilene, TX MSA							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	6.0	3.5	4.5	0	0.0	0	0.0
Moderate	26.0	24.8	22.7	2	13.3	3	18.8
Middle	42.0	46.3	43.9	8	53.3	9	56.3
Upper	20.0	25.4	28.8	5	33.3	4	25.0
Unknown	6.0	0.0	0.1	0	0.0	0	0.0
Total	100.0	100.0	100.0	15	100.0	16	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

First Financial did not open or close any branches in the AA during the review period. Therefore, this criterion was not considered when determining the accessibility of the bank's delivery systems. Lastly, banking services and hours of operations do not vary in a way that inconveniences portions of the AA, particularly LMI geographies and/or individuals.

Community Development Services

First Financial is a leader in providing CD services in the AA. The bank's employees served in many capacities for 53 organizations offering CD services that focused on financial literacy education, governmental economic development and revitalization endeavors, and efforts to meet

the basic needs of homeless individuals and victims of abuse. Total hours served during the review period was approximately 7,150 hours. Table 23 below shows the number of hours by type of involvement.

Table 23

Community Development Services Assessment Area: Abilene, TX MSA			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	4	24	1
Community Services	664	6,227	44
Economic Development	33	685	6
Revitalization and Stabilization	6	214	2
Total	707	7,150	53

The following CD services provided by First Financial's employees during the review period were of particular note.

- Three bank representatives devoted more than 375 hours to a local development corporation to promote the growth, development, and diversification of the area's business climate. This organization specifically works to attract new businesses into local areas in need of revitalization while supporting existing businesses to promote a vibrant community that entices further investment and people to the area.
- As part of the bank's Day of Service efforts, forty employees worked with a local school district's homeless education program that serves approximately 1,500 students yearly whose residence situation may include sub-standard housing, residing in a motel, or living in a shelter.
- Six employees taught financial literacy courses at local schools where a majority of students are designated as LMI. These courses are designed to reach students as early as possible to establish financial awareness and teach skills that will help them become financially stable as they grow.

Dallas-Fort Worth Metropolitan Assessment Area
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE DALLAS-FORT WORTH METROPOLITAN ASSESSMENT AREA

- The DFW Metropolitan AA consists of portions of the Dallas-Fort Worth-Arlington, TX MSA, which is made up of the Dallas-Plano-Irving, TX Metropolitan Division (MD) and Fort Worth-Arlington-Grapevine, TX MD. The AA includes the entirety of the Fort Worth-Arlington-Grapevine, TX MD (Johnson, Parker, Tarrant, and Wise counties) as well as Denton and Ellis counties, which are part of the Dallas-Plano-Irving, TX MD. Collin, Dallas, Hunt, Kaufman, and Rockwall counties, which represent the remainder of the MSA, are excluded from the AA. No changes have been made to the delineation of the DFW AA since the previous evaluation. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- The AA includes a total of 762 census tracts, including 42 low-, 186 moderate-, 268 middle-, 258 upper-income, and eight unknown-income geographies. Approximately 175 additional census tracts were defined within the AA since the previous evaluation, and the income level classification of many of the existing tracts changed. Despite the increase in total AA census tracts, the number of low-income geographies decreased by more than 25 percent since 2020.
- First Financial operates 20 banking offices in the AA: four in moderate-income, eight in middle-income, and eight in upper-income census tracts.
- According to the June 30, 2023, FDIC Deposit Market Share Report, the bank holds 0.7 percent of the deposit market share, ranking eighth among 100 FDIC-insured financial institutions with offices operating within the AA.
- A representative of a local small business development center and a member of the local government focusing on housing in Tarrant County were contacted for additional context related to the AA. Both contacts indicated that the rapid growth of the region has strained existing resources and that lower-income families and smaller businesses have felt the greatest burden of the growth.

Table 24

Population Change			
Assessment Area: DFW Metropolitan			
Area	2015 Population	2020 Population	Percent Change
DFW Metropolitan AA	3,141,546	3,606,298	14.8
Denton County, TX	731,851	906,422	23.9
Ellis County, TX	157,058	192,455	22.5
Johnson County, TX	155,450	179,927	15.7
Parker County, TX	121,418	148,222	22.1
Tarrant County, TX	1,914,526	2,110,640	10.2
Wise County, TX	61,243	68,632	12.1
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: 2011-2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census			

- The AA population grew significantly between 2015 and 2020, adding approximately 450,000 residents. All AA counties grew at rates above that of the state of Texas.
- According to U.S. Census Bureau data, the Dallas-Fort Worth-Arlington, TX MSA had the highest numeric increase in population between 2021 and 2022 of any U.S. metro area, with an annual jump of 170,396 people.
- The portions of the AA within the Dallas-Plano-Irving MD experienced the greatest growth, with Denton County ranked fourth among all U.S. counties in terms of numeric population growth between July 1, 2021, and July 1, 2022.
- A community contact indicated that as the urban areas in the MSA have become more crowded and housing has become more expensive, residents have become more willing to commute into the cities and have relocated to the outer, more suburban and rural areas. This is reflected in the significant population growth noted in Denton, Ellis, and Parker counties.

Table 25

Median Family Income Change Assessment Area: DFW Metropolitan			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change (%)
DFW Metropolitan AA	84,912	88,734	4.5
Denton County, TX	99,628	111,436	11.9
Ellis County, TX	78,280	89,870	14.8
Johnson County, TX	71,657	73,563	2.7
Parker County, TX	88,541	97,507	10.1
Tarrant County, TX	76,367	82,856	8.5
Wise County, TX	71,232	79,475	11.6
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</i> <i>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>			

- As Table 25 illustrates, the MFI in the AA grew between 2015 and 2020, at a rate well below the 9.2 percent cumulative inflation rate per the BLS inflation data.
- While the FFIEC estimated MFIs for the Dallas-Plano-Irving, TX MD and Fort Worth-Arlington-Grapevine, TX MD have continued to grow between 2020 and 2022 by 12.9 and 13.8 percent, respectively, commensurate growth in annual inflation rates have continued to negate the impact of the increased MFIs.
- The MFI growth of the most populated county included in the AA, Tarrant County, was among the lowest of all AA counties.
- A community contact indicated that the significant number of large businesses that have moved to the DFW MSA settled in the Dallas and Collin counties, which are excluded from the bank's AA delineation. As such, the AA has not benefitted of the high paying jobs these businesses have brought to the MSA.

Table 26

Housing Cost Burden Assessment Area: DFW Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
DFW Metropolitan AA	82.9	48.8	42.9	62.7	35.6	18.6
Denton County, TX	86.7	56.6	41.7	69.8	48.1	18.8
Ellis County, TX	78.4	42.9	41.7	57.7	27.1	17.1
Johnson County, TX	68.0	39.1	38.1	45.8	23.3	15.4
Parker County, TX	71.2	32.0	39.4	56.4	31.4	16.6
Tarrant County, TX	83.5	47.8	44.0	64.1	34.6	19.2
Wise County, TX	68.5	25.3	31.1	57.5	24.6	18.7
Dallas-Plano-Irving, TX MD	81.3	47.6	42.0	63.0	36.2	20.6
Fort Worth-Arlington-Grapevine, TX MD	82.1	46.5	43.4	61.4	33.0	18.7
Texas	78.3	44.6	42.7	57.3	31.0	19.0

Cost burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy

- The cost burden for LMI persons in the AA is generally higher than the statewide figure. The cost burden for low-income renters and owners is lower than the statewide figure in Johnson, Parker, and Wise counties, which are the smallest AA counties and combined only account for 11 percent of the population.
- Throughout the AA, LMI renters utilize a larger percentage of their income for housing than LMI homeowners, with the greatest disparities burdening low-income renters in Ellis and Johnson counties, at 20.7 percent and 22.2 percent, respectively.
- Barriers to homeownership, such as downpayment requirements, inhibit many LMI renters from transitioning to home ownership, where the cost burdens are generally lighter.

Table 27

Unemployment Rates Assessment Area: DFW Metropolitan					
Area	2018	2019	2020	2021	2022
DFW Metropolitan - 2023	3.4	3.2	7.0	5.0	3.5
Denton County, TX	3.2	3.0	6.4	4.4	3.2
Ellis County, TX	3.3	3.1	6.0	4.5	3.5
Johnson County, TX	3.5	3.2	6.5	4.9	3.5
Parker County, TX	3.1	2.9	5.8	4.5	3.3
Tarrant County, TX	3.5	3.3	7.4	5.3	3.6
Wise County, TX	3.5	3.2	6.6	4.9	3.5
Dallas-Plano-Irving, TX MD	3.6	3.3	7.1	5.0	3.5
Fort Worth-Arlington-Grapevine, TX MD	3.5	3.3	7.2	5.2	3.6
Texas	3.9	3.5	7.7	5.6	3.9

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The unemployment rate for all counties peaked in 2020 due to the impact of the COVID-19 pandemic and the mitigation efforts undertaken by state and local governments. As reflected in Table 27, the AA unemployment rates reached pre-pandemic levels in 2022.
- Despite the continued influx of new residents, unemployment rates for all AA counties were consistently below the statewide unemployment rate throughout the review period,

indicating that sufficient opportunity existed in the AA job market to absorb the substantial population growth.

- The AA is home to many large employers, 21 of which have 10,000 or more employees. These major employers represent diverse segments of the economy, including manufacturing (Lockheed Martin and General Motors), Healthcare (John Peter Smith Hospital and Texas Health Harris Methodist Hospital), and trade and transportation (American Airlines and DFW International Airport).

Table 28 details selected characteristics of the AA.

Table 28

2023 Combined Demographics Assessment Area: DFW Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	42	5.5	31,708	3.7	9,325	29.4	163,187	19.0
Moderate-income	186	24.4	181,768	21.2	24,736	13.6	145,192	16.9
Middle-income	268	35.2	315,633	36.8	18,491	5.9	172,587	20.1
Upper-income	258	33.9	324,386	37.8	8,857	2.7	376,287	43.9
Unknown-income	8	1.0	3,758	0.4	360	9.6	0	0.0
Total Assessment Area	762	100.0	857,253	100.0	61,769	7.2	857,253	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	64,270	13,614	1.8	21.2	41,612	64.7	9,044	14.1
Moderate-income	309,803	130,422	16.9	42.1	151,619	48.9	27,762	9.0
Middle-income	478,507	294,530	38.1	61.6	152,855	31.9	31,122	6.5
Upper-income	440,417	332,298	43.0	75.5	85,205	19.3	22,914	5.2
Unknown-income	7,955	2,682	0.3	33.7	3,965	49.8	1,308	16.4
Total Assessment Area	1,300,952	773,546	100.0	59.5	435,256	33.5	92,150	7.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5,626	3.3	5,166	3.2	417	4.6	43	2.2
Moderate-income	33,665	19.5	30,733	19.0	2,641	28.9	291	14.6
Middle-income	57,093	33.1	54,062	33.5	2,482	27.2	549	27.5
Upper-income	75,126	43.5	70,542	43.7	3,476	38.1	1,108	55.5
Unknown-income	1,044	0.6	924	0.6	113	1.2	7	0.4
Total Assessment Area	172,554	100.0	161,427	100.0	9,129	100.0	1,998	100.0
	Percentage of Total Businesses:			93.6		5.3		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	18	0.9	17	0.9	1	5.3	0	0.0
Moderate-income	235	11.7	231	11.6	4	21.1	0	0.0
Middle-income	870	43.2	864	43.3	4	21.1	2	100.0
Upper-income	887	44.0	877	44.0	10	52.6	0	0.0
Unknown-income	6	0.3	6	0.3	0	0.0	0	0.0
Total Assessment Area	2,016	100.0	1,995	100.0	19	100.0	2	100.0
	Percentage of Total Farms:			99.0		0.9		0.1
Source: 2023 FFIEC Census Data 2023 D&B Information 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

LENDING TEST

The bank's lending test performance in the AA is excellent.

For this evaluation, home mortgage lending represented the largest portion of the bank's lending in the AA. Therefore, home mortgage lending was given slightly greater weight than small business lending when determining overall performance. Additionally, as small farm lending made up a very small percentage of the total loans reviewed, this product was given much less weight when evaluating the bank's overall performance in the AA.

Details of the bank's 2020 and 2021 home mortgage, small business, and small farm lending as well as information regarding lending by aggregate lenders can be found in Appendix C.

Lending Activity

First Financial's lending activity in the AA reflects good responsiveness to the area's credit needs, making 6,002 home mortgage, 4,891 small business, and 384 small farm loans between January 1, 2020, and December 31, 2023. The bank makes use of innovative and/or flexible lending practices to serve AA credit needs, including LMI borrowers. During the review period, First Financial demonstrated flexible lending practices through participation in government-guaranteed lending programs, small business initiatives, and affordable housing projects, as well as making 22 originations through the bank's RFP.

Geographic Distribution of Loans

The geographic distribution of lending reflects excellent penetration throughout the AA. The bank's home mortgage and small farm lending reflect excellent penetration among census tracts of different income levels, especially LMI geographies, while small business lending reflects adequate penetration. The distribution of lending in middle- and upper-income geographies did not affect conclusions about the bank's performance in LMI census tracts.

During the review period, First Financial typically made loans in reasonable proximity to its branches in the AA, and no conspicuous gaps in the bank's lending were noted.

Residential Real Estate (HMDA) Lending

The geographic distribution of home mortgage lending reflects excellent penetration throughout the AA. In 2022 and 2023, First Financial originated more than double the percentage of home mortgage loans among low-income census tracts than aggregate lenders. In both years, the bank's home mortgage lending in low-income census tracts was also higher than the percentage of owner-occupied housing units in these tracts.

Among moderate-income census tracts in the AA, the bank's home mortgage lending performance exceeded aggregate lending data across the review period. The bank's lending in moderate-income increased between 2022 and 2023, raising above the percentage of owner-occupied units in these tracts.

Aggregate home mortgage lending in the AA peaked in 2021 before progressively decreasing during the remainder of the review period. As interest rates rose from the historic lows seen in 2020 and 2021, total home mortgage loans in LMI census tracts in the AA declined by approximately 20 percent each year in 2022 and 2023. Counter to the trend of aggregate lending data, the bank's home mortgage originations in LMI census tracts grew each year of the review period.

The bank's lending performance for 2020 and 2021 reflected penetration levels that were below the performance in 2022 and 2023 but were comparable to aggregate lending performance. This did not impact conclusions with respect to the bank's overall performance.

Total lending volume for the bank's multifamily and purpose not applicable products was insufficient for a meaningful analysis to be conducted; as such, these products are not discussed separately but are included in the analysis of the bank's total HMDA lending.

Home Purchase Lending

The geographic distribution of home purchase lending is excellent. The distribution of 2022 home purchase loans among low-income census tracts exceeded aggregate lending performance and the demographic figure. In 2023, the bank's performance improved, further outpacing aggregate lending and demographics. Similarly, the bank's home purchase lending among moderate-income census tracts was above the performance of aggregate lenders in 2022 and further improved in 2023. The bank's home purchase lending among LMI geographies remained excellent throughout the review period despite a steady decline in total home purchase loans reported in the AA between 2021 and 2023.

The bank's 2020 and 2021 performance reflected penetration levels below that of 2022 and 2023, with a distribution of loans comparable to aggregate lending data. However, the prior year's performance did not have a negative impact on the bank's overall performance.

Home Refinance Lending

The geographic distribution of home refinance lending is excellent. The bank's home refinance lending among low-income census tracts was comparable to aggregate lending performance and the demographic figure in 2022 and 2023. Among moderate-income census tracts, First Financial substantially outperformed aggregate lending data and the demographic figure. This elevated performance despite the decrease in demand for refinance lending due to raising interest rates reflects favorably upon the bank's responsiveness to the credit needs of LMI geographies in its AA.

The bank's home refinance lending in 2020 and 2021 reflected penetration levels below that of 2022 and 2023 but comparable to aggregate lending data. This did not impact conclusions with respect to the bank's overall performance.

Home Improvement Lending

The geographic distribution of home improvement lending is excellent. The bank's home improvement lending among LMI census tracts was greater than the performance of aggregate lenders in the AA in 2022 and 2023. While the bank's performance did not reach the percentage of AA owner-occupied units located in LMI census tracts, it remained above aggregate lenders' performance despite increasing interest rates and declining demand for these loans.

The bank's lending for 2020 and 2021 reflected penetration levels that were below that of 2022 and 2023 but comparable to aggregate lending data from each year. This did not impact conclusions with respect to the bank's overall performance.

Other Purpose Lines of Credit

The geographic distribution of other purpose lines of credit is adequate. During the review period, First Financial did not originate any other purpose lines of credit in low-income census tracts in the AA. While these census tracts contain approximately two percent of owner-occupied units in the AA, aggregate lending data reflected less than one percent of other purpose lines of credit made or purchased in low-income tracts, supporting the bank's lack of this type of lending.

Among moderate-income census tracts, the bank's performance was greater than aggregate lenders' performance in 2022 but below in 2023. Neither First Financial nor aggregate lenders reached the level of demographics, as moderate-income census tracts accounted for almost 17 percent of owner-occupied units in the AA.

The bank's lending for 2020 and 2021 reflected penetration levels that were similar to that of 2022 and 2023 but comparable to aggregate lending data from each year. This did not impact conclusions with respect to the bank's overall performance.

Other Purpose Closed End Lending

The geographic distribution of other purpose closed-end lending is good. In 2022, the bank's other purpose closed-end lending among LMI census tracts was below the performance of aggregate lenders. The bank's performance improved significantly in 2023, performing above aggregate in low- and moderate-income census tracts and greater than the demographic figure in low-income census tracts specifically.

The bank's lending for 2020 and 2021 reflected penetration levels that were below that of 2022 and 2023 but comparable to aggregate lending data from each year. This did not impact conclusions with respect to the bank's overall performance.

Table 29A

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: DFW Metropolitan													
Geographic Income Level	Bank And Aggregate Loans by Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	22	3.5	1.5	4,941	2.1	0.9	35	5.5	1.5	8,300	3.9	0.9	1.8
Moderate	105	16.6	12.7	28,406	12.1	8.8	132	20.6	13.4	31,663	14.7	10.0	16.9
Middle	278	44.1	41.4	96,336	41.1	36.9	271	42.2	42.7	84,418	39.3	38.8	38.1
Upper	225	35.7	44.2	104,343	44.5	53.3	204	31.8	42.2	90,331	42.1	50.2	43.0
Unknown	1	0.2	0.2	250	0.1	0.2	0	0.0	0.1	0	0.0	0.1	0.3
Total	631	100.0	100.0	234,276	100.0	100.0	642	100.0	100.0	214,712	100.0	100.0	100.0
Refinance Loans													
Low	8	2.8	1.0	1,596	2.1	0.6	1	1.1	1.7	51	0.3	1.1	1.8
Moderate	50	17.3	12.0	8,690	11.7	8.1	21	23.9	14.2	3,691	19.2	11.2	16.9
Middle	100	34.6	39.1	22,838	30.7	32.6	34	38.6	41.0	6,127	31.8	34.6	38.1
Upper	131	45.3	47.6	41,368	55.5	58.4	32	36.4	42.8	9,384	48.7	52.8	43.0
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.3	0	0.0	0.3	0.3
Total	289	100.0	100.0	74,492	100.0	100.0	88	100.0	100.0	19,253	100.0	100.0	100.0
Home Improvement Loans													
Low	3	1.2	0.9	228	0.8	0.6	2	1.2	1.2	100	0.5	1.1	1.8
Moderate	22	8.8	8.3	1,731	5.7	6.1	25	14.9	10.0	2,277	11.4	7.6	16.9
Middle	107	43.0	28.9	11,443	37.7	23.2	75	44.6	32.5	7,477	37.4	26.5	38.1
Upper	117	47.0	61.4	16,958	55.9	69.7	66	39.3	55.9	10,132	50.7	64.4	43.0
Unknown	0	0.0	0.4	0	0.0	0.3	0	0.0	0.4	0	0.0	0.4	0.3
Total	249	100.0	100.0	30,360	100.0	100.0	168	100.0	100.0	19,986	100.0	100.0	100.0
Multifamily Loans													Multi- family Units %
Low	0	0.0	9.0	0	0.0	5.2	1	16.7	14.9	2,828	4.1	9.1	
Moderate	3	50.0	34.5	3,730	53.2	22.8	3	50.0	34.0	26,520	38.8	20.2	34.7
Middle	1	16.7	33.4	2,110	30.1	41.2	2	33.3	34.0	38,940	57.0	36.4	31.4
Upper	2	33.3	21.7	1,176	16.8	28.5	0	0.0	15.6	0	0.0	20.1	20.7
Unknown	0	0.0	1.4	0	0.0	2.4	0	0.0	1.4	0	0.0	14.1	1.4
Total	6	100.0	100.0	7,016	100.0	100.0	6	100.0	100.0	68,288	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	33	2.7	1.3	6,765	1.9	1.3	41	4.1	1.5	11,370	3.4	1.6	
Moderate	185	14.9	12.5	42,983	12.2	10.1	191	19.3	13.4	64,895	19.4	10.8	16.9
Middle	517	41.7	40.0	136,102	38.5	36.2	414	41.8	41.8	141,375	42.4	38.0	38.1
Upper	503	40.6	45.9	167,188	47.3	51.9	344	34.7	43.1	116,059	34.8	48.4	43.0
Unknown	1	0.1	0.3	250	0.1	0.5	0	0.0	0.2	0	0.0	1.2	0.3
Total	1,239	100.0	100.0	353,288	100.0	100.0	990	100.0	100.0	333,699	100.0	100.0	100.0
Source: 2016-2020 U.S. Census Bureau: American Community Survey 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

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

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

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

Table 29B

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: DFW Metropolitan													
Geographic Income Level	Bank And Aggregate Loans by Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.3	0	0.0	0.1	0	0.0	0.7	0	0.0	0.4	1.8
Moderate	2	7.7	6.3	190	5.4	4.3	2	6.1	8.4	150	2.5	6.1	16.9
Middle	13	50.0	29.8	1,734	49.7	20.8	8	24.2	32.2	1,308	21.7	23.2	38.1
Upper	11	42.3	63.2	1,567	44.9	74.4	23	69.7	58.6	4,575	75.8	70.2	43.0
Unknown	0	0.0	0.4	0	0.0	0.3	0	0.0	0.2	0	0.0	0.1	0.3
Total	26	100.0	100.0	3,491	100.0	100.0	33	100.0	100.0	6,033	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.3	0	0.0	0.7	2	3.8	1.3	91	1.7	1.0	1.8
Moderate	3	7.9	11.2	236	6.5	6.8	8	15.1	13.7	594	10.9	11.8	16.9
Middle	18	47.4	33.8	1,641	44.9	21.8	24	45.3	37.1	3,105	57.2	30.0	38.1
Upper	17	44.7	53.5	1,776	48.6	70.5	19	35.8	47.7	1,637	30.2	57.1	43.0
Unknown	0	0.0	0.3	0	0.0	0.2	0	0.0	0.2	0	0.0	0.1	0.3
Total	38	100.0	100.0	3,653	100.0	100.0	53	100.0	100.0	5,427	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.8	0	0.0	9.3	0	0.0	2.1	0	0.0	2.0	1.8
Moderate	0	0.0	30.0	0	0.0	10.5	0	0.0	26.2	0	0.0	21.6	16.9
Middle	0	0.0	41.9	0	0.0	51.4	0	0.0	46.2	0	0.0	43.5	38.1
Upper	0	0.0	24.5	0	0.0	19.2	0	0.0	25.4	0	0.0	32.5	43.0
Unknown	0	0.0	1.8	0	0.0	9.6	0	0.0	0.2	0	0.0	0.3	0.3
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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 loans reflects adequate penetration throughout the AA. In 2022, First Financial originated a volume of small business loans to businesses in low-income census tracts that was similar to the performance of aggregate lenders. The bank's small business lending among low-income census tracts declined slightly in 2023 but remained comparable to aggregate lending performance.

Among moderate-income census tracts, the bank's small business lending performance in 2022 was comparable the performance of aggregate lenders as well as the percentage of businesses located in these tracts. The bank's performance declined in 2023, falling below the demographic figure, though it remained similar aggregate lending data.

The bank's lending performance for 2020 and 2021 reflected penetration levels that were consistent with the bank's performance in the years presented in Table 30 and did not impact conclusions with respect to the bank's overall performance.

Table 30

Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography													
Assessment Area: DFW Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	15	2.1	2.5	5,739	4.7	2.9	11	1.7	2.3	3,085	3.0	2.4	3.3
Moderate	126	17.6	17.5	23,682	19.4	20.6	100	15.8	16.7	17,134	16.6	20.1	19.5
Middle	264	37.0	31.7	45,772	37.5	28.5	266	42.2	31.8	43,213	41.8	29.5	33.1
Upper	305	42.7	47.2	46,395	38.0	47.2	254	40.3	48.3	39,910	38.6	47.0	43.5
Unknown	4	0.6	0.6	445	0.4	0.6	0	0.0	0.6	0	0.0	0.8	0.6
Total	714	100.0	100.0	122,033	100.0	100.0	631	100.0	100.0	103,342	100.0	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.													

Small Farm Lending

The geographic distribution of small farm loans reflects good penetration throughout the AA. Low-income census tracts contain a very small percentage of AA farms, as these tracts are typically congregated in the AA's more urban geographies. In 2022 and 2023, aggregate lenders made a total of 10 small farm loans in low-income census tracts (five in 2022 and five in 2023); however, none were originated by the bank.

Among moderate-income census tracts, the bank performed above aggregate lenders and the demographic figure in 2022. The bank's 2023 performance remained steady, while aggregate lending performance increased slightly.

The bank's lending performance for 2020 and 2021 reflected penetration levels that were consistent with 2022 and 2023 performance. This performance did not impact the bank's overall performance.

Table 31

Distribution of 2022 and 2023 Small Farm Lending by Income Level of Geography Assessment Area: DFW Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
Low	0	0.0	0.6	0	0.0	3.2	0	0.0	0.8	0	0.0	0.2	0.9
Moderate	14	15.1	11.8	2,682	21.3	13.6	14	15.1	13.8	2,699	22.4	12.5	11.7
Middle	49	52.7	51.7	6,966	55.2	51.2	45	48.4	51.8	4,679	38.8	57.4	43.2
Upper	30	32.3	34.7	2,967	23.5	31.3	34	36.6	32.9	4,694	38.9	29.7	44.0
Unknown	0	0.0	0.1	0	0.0	0.4	0	0.0	0.0	0	0.0	0.0	0.3
Total	93	100.0	100.0	12,615	100.0	100.0	93	100.0	100.0	12,072	100.0	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.													

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

The bank's distribution of lending to borrowers reflects a good penetration among individuals of different income levels and businesses and farms of different revenue sizes.

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

Residential Real Estate (HMDA) Lending

Home mortgage lending by borrower income in the AA is good when compared to demographic characteristics of the community, as well as the performance of aggregate lenders with loan originations or purchases in the AA.

In 2022, the bank's home mortgage lending to low-income borrowers was comparable to the performance of aggregate lenders, though well below the 19 percent of AA families classified as low-income. The bank's performance improved in 2023 but remained similar to aggregate performance. The bank's home mortgage lending to moderate-income borrowers also improved from 2022 to 2023, outperforming aggregate lending data and nearing the demographic figure.

Total home mortgage demand in the AA decreased significantly between 2021 and 2022 and continued to decline in 2023 with the fall attributed primarily to the steady increase in mortgage rates during this time. As rates rise, home mortgage loans become more expensive, and LMI borrowers are likely to be priced out of the market faster than middle- and upper-income borrowers. While the percentage of home mortgage loans made by aggregate lenders to LMI borrowers remained generally consistent, the total number of home mortgage loans in the AA fell from more than 209,000 in 2021 to 122,000 in 2022 (a drop of more than 41 percent) and then to only 95,000 in 2023 (a further 22 percent decrease). This trend highlights a significant decrease in demand for home mortgage loans and a significant increase in the level of competition among financial institutions fighting for the smaller pot of qualified applicants seeking these loans.

The bank's home mortgage lending performance among LMI borrowers in 2020 and 2021 is below its lending in 2022 and 2023 but does not impact conclusions on the bank's overall performance.

Table 32A

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: DFW Metropolitan													
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)	%	%	
Home Purchase Loans													
Low	10	1.6	1.8	1,746	0.7	0.8	15	2.3	1.3	3,557	1.7	0.6	19.0
Moderate	55	8.7	11.9	12,381	5.3	7.7	112	17.4	11.2	23,788	11.1	7.2	16.9
Middle	113	17.9	23.1	35,571	15.2	19.7	160	24.9	21.2	40,915	19.1	17.8	20.1
Upper	372	59.0	43.9	161,431	68.9	53.8	298	46.4	39.2	127,441	59.4	48.9	43.9
Unknown	81	12.8	19.3	23,147	9.9	18.0	57	8.9	27.0	19,011	8.9	25.5	0.0
Total	631	100.0	100.0	234,276	100.0	100.0	642	100.0	100.0	214,712	100.0	100.0	100.0
Refinance Loans													
Low	8	2.8	6.9	1,401	1.9	3.5	2	2.3	6.9	111	0.6	3.5	19.0
Moderate	37	12.8	16.6	5,878	7.9	11.2	14	15.9	16.8	2,109	11.0	10.5	16.9
Middle	45	15.6	22.4	9,760	13.1	18.7	22	25.0	20.8	3,783	19.6	16.2	20.1
Upper	150	51.9	40.7	46,277	62.1	52.2	33	37.5	39.9	10,564	54.9	49.6	43.9
Unknown	49	17.0	13.4	11,176	15.0	14.4	17	19.3	15.6	2,686	14.0	20.2	0.0
Total	289	100.0	100.0	74,492	100.0	100.0	88	100.0	100.0	19,253	100.0	100.0	100.0
Home Improvement Loans													
Low	10	4.0	4.4	538	1.8	3.0	8	4.8	4.0	404	2.0	2.5	19.0
Moderate	24	9.6	9.0	1,678	5.5	5.9	12	7.1	11.9	931	4.7	8.0	16.9
Middle	36	14.5	18.4	3,144	10.4	13.0	37	22.0	21.2	2,942	14.7	15.0	20.1
Upper	173	69.5	65.7	24,475	80.6	75.0	105	62.5	60.4	14,692	73.5	69.9	43.9
Unknown	6	2.4	2.5	525	1.7	3.1	6	3.6	2.5	1,017	5.1	4.5	0.0
Total	249	100.0	100.0	30,360	100.0	100.0	168	100.0	100.0	19,986	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	29	2.4	3.3	3,712	1.1	1.4	30	3.0	2.2	4,302	1.6	0.9	19.0
Moderate	124	10.1	12.9	21,016	6.1	8.4	155	15.8	11.9	28,188	10.6	7.5	16.9
Middle	208	16.9	22.4	50,009	14.4	19.2	236	24.0	21.1	49,403	18.6	17.5	20.1
Upper	736	59.7	43.7	236,687	68.4	53.7	481	48.9	40.5	160,704	60.5	49.4	43.9
Unknown	136	11.0	17.7	34,848	10.1	17.4	82	8.3	24.3	22,814	8.6	24.6	0.0
Total	1,233	100.0	100.0	346,272	100.0	100.0	984	100.0	100.0	265,411	100.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table 32B

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: DFW Metropolitan													
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)	%	%	
Other Purpose LOC													
Low	0	0.0	4.4	0	0.0	3.2	0	0.0	5.8	0	0.0	4.3	19.0
Moderate	3	11.5	9.0	428	12.3	5.5	3	9.1	11.2	348	5.8	6.9	16.9
Middle	6	23.1	20.4	764	21.9	13.6	8	24.2	23.0	1,109	18.4	15.0	20.1
Upper	17	65.4	61.6	2,299	65.9	73.5	22	66.7	58.3	4,576	75.8	71.4	43.9
Unknown	0	0.0	4.7	0	0.0	4.2	0	0.0	1.7	0	0.0	2.4	0.0
Total	26	100.0	100.0	3,491	100.0	100.0	33	100.0	100.0	6,033	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	2.6	6.7	27	0.7	3.2	5	9.4	5.8	230	4.2	3.4	19.0
Moderate	5	13.2	14.6	651	17.8	8.0	14	26.4	15.3	1,012	18.6	10.5	16.9
Middle	8	21.1	19.6	770	21.1	11.5	9	17.0	22.4	654	12.1	16.2	20.1
Upper	24	63.2	53.2	2,205	60.4	64.9	23	43.4	49.5	3,431	63.2	59.4	43.9
Unknown	0	0.0	5.8	0	0.0	12.5	2	3.8	7.0	100	1.8	10.5	0.0
Total	38	100.0	100.0	3,653	100.0	100.0	53	100.0	100.0	5,427	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.7	0	0.0	0.2	0	0.0	1.9	0	0.0	2.1	19.0
Moderate	0	0.0	0.3	0	0.0	0.2	0	0.0	1.7	0	0.0	1.6	16.9
Middle	0	0.0	0.1	0	0.0	0.2	0	0.0	0.8	0	0.0	1.1	20.1
Upper	0	0.0	0.3	0	0.0	0.6	0	0.0	0.2	0	0.0	1.1	43.9
Unknown	0	0.0	98.5	0	0.0	98.8	0	0.0	95.4	0	0.0	94.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 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

Considering the bank's performance when compared to the aggregate, the borrower distribution of small business loans by revenue size of businesses is adequate. During the review period, the substantial majority of AA businesses reported revenues of \$1 million or less, setting a demographic figure that neither the bank nor aggregate lenders matched. In 2022, the bank's small business lending to businesses with gross annual revenues of \$1 million or less was below the performance of aggregate lenders. In 2023, the bank's performance declined, remaining below aggregate lending data which reflected slightly improved performance over the previous year.

Though not a direct proxy for lending to small businesses, the dollar amount of the bank's small business lending provides additional context as a large portion was made to borrowers with unknown revenues, which has the potential to skew the data. During the review period, the majority of the bank's small business loans was made in amounts of \$100,000 or less, reflecting a willingness to make smaller loans which are typically sought by smaller businesses.

The bank's small business lending performance in 2020 and 2021 was comparable to the performance in 2022 and 2023 and did not impact the bank's overall performance.

Table 33

Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses												
Assessment Area: DFW Metropolitan												
	Bank and Aggregate Loans by Year											
	2022						2023					
	Bank		Agg		Bank		Agg		Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%
By Revenue												
\$1 Million or Less	268	37.5	49.7	51,476	42.2	33.9	210	33.3	53.2	29,909	28.9	33.5
Over \$1 Million	319	44.7		56,695	46.5		273	43.3		54,470	52.7	
Revenue Unknown	127	17.8		13,862	11.4		148	23.5		18,963	18.3	
Total	714	100.0		122,033	100.0		631	100.0		103,342	100.0	
By Loan Size												
\$100,000 or Less	423	59.2	94.5	20,302	16.6	41.7	390	61.8	94.9	19,568	18.9	43.8
\$100,001 - \$250,000	146	20.4	3.0	24,818	20.3	15.2	123	19.5	2.8	21,483	20.8	15.0
\$250,001 - \$1 Million	145	20.3	2.6	76,913	63.0	43.1	118	18.7	2.4	62,291	60.3	41.3
Total	714	100.0	100.0	122,033	100.0	100.0	631	100.0	100.0	103,342	100.0	100.0
By Loan Size and Revenues \$1 Million or Less												
\$100,000 or Less	154	57.5		7,063	13.7		139	66.2		6,474	21.6	
\$100,001 - \$250,000	47	17.5		8,133	15.8		37	17.6		6,164	20.6	
\$250,001 - \$1 Million	67	25.0		36,280	70.5		34	16.2		17,271	57.7	
Total	268	100.0		51,476	100.0		210	100.0		29,909	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.												

Small Farm Lending

Considering the bank's performance when compared to aggregate lending data, the borrower distribution of small farm loans by revenue size of businesses is adequate. Similar to the bank's small business lending, a significant portion of the bank's small farm lending during the review period reflected unknown revenues. In 2022, the bank's lending to small farms was above the performance of aggregate lenders, though well below the 99 percent of AA farms estimated to have annual revenues of \$1 million or less. The bank's performance declined in 2023 falling below aggregate lending performance.

The loan size of the small farm originations provides additional performance context to aid in the evaluation of the bank's performance given the significant portion of loans with unknown revenue, though it is not a direct proxy for small farm lending. In both presented years, the majority of the bank's small farm loans was made in amounts of \$100,000 or less. This reflects favorably on the banks' responsiveness to the credit needs of small farms, as smaller farming operations typically required loans of smaller dollar amounts.

The bank's lending performance in 2020 and 2021 was consistent with 2022 and 2023 and did not impact the overall small farm lending performance.

Table 34

Distribution of 2022 and 2023 Small Farm Lending by Revenue Size of Farms													
Assessment Area: DFW Metropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	56	60.2	57.2	7,076	56.1	51.9	44	47.3	64.0	4,718	39.1	54.8	99.0
Over \$1 Million	14	15.1		2,665	21.1		16	17.2		3,712	30.7		0.9
Revenue Unknown	23	24.7		2,874	22.8		33	35.5		3,642	30.2		0.1
Total	93	100.0		12,615	100.0		93	100.0		12,072	100.0		100.0
By Loan Size													
\$100,000 or Less	56	60.2	91.9	2,165	17.2	49.3	54	58.1	92.1	2,147	17.8	46.5	
\$100,001 - \$250,000	17	18.3	6.2	3,050	24.2	30.2	24	25.8	4.3	4,236	35.1	20.6	
\$250,001 - \$500,000	20	21.5	1.9	7,400	58.7	20.6	15	16.1	3.6	5,689	47.1	32.9	
Total	93	100.0	100.0	12,615	100.0	100.0	93	100.0	100.0	12,072	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	35	62.5		1,398	19.8		30	68.2		1,101	23.3		
\$100,001 - \$250,000	10	17.9		1,632	23.1		8	18.2		1,363	28.9		
\$250,001 - \$500,000	11	19.6		4,046	57.2		6	13.6		2,254	47.8		
Total	56	100.0		7,076	100.0		44	100.0		4,718	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.													

Community Development Lending

First Financial is a leader in making CD loans in the AA, originating 103 qualified CD loans in the AA, totaling approximately \$102.5 million, during the review period. While this level of lending represents 6.4 percent of the bank's total CD lending, it is below the level of retail activity in the AA. However, it is reflective of the bank's relative position in the highly competitive area.

Qualified CD lending in the AA increased significantly since the previous evaluation. During this evaluation period, First Financial originated almost four times as many CD loans in the AA, with the dollar amount increasing more than 325 percent. Lending in response to the COVID-19 pandemic, including PPP lending, accounted for a portion of this growth, representing 11 loans totaling \$21.1 million.

First Financial made CD loans for a variety of qualified purposes, as displayed in Table 35.

Table 35

Community Development Lending Assessment Area: DFW Metropolitan		
Purpose	#	\$(000s)
Affordable Housing	7	9,339
Community Services	43	13,398
Economic Development	17	13,915
Revitalization and Stabilization	36	65,865
Total	103	102,517

Note: Dollar amount totals may not sum perfectly due to rounding.

The bank's CD lending during the review period was for various qualified purposes, though the largest portion supported efforts to revitalize and stabilize LMI geographies by attracting new or training existing businesses or residents in these areas.

The following illustrate the significant volume of impactful and responsive CD loans made by first Financial within the AA during the evaluation period.

- Ten loans totaling more than \$10 million were extended to local school districts where the majority of students is designated as LMI to fund vital improvements to school facilities and the purchase of resources allowing the districts to provide additional services to LMI students and their families.
- Three loans totaling \$1.6 million to an economic development corporation that serves as the lead agency for coordinating economic assistance and incentive agreements for the business community seeking to expand in or relocate operations to the AA.
- A \$49,000 PPP loan to a non-profit providing fostering and placement services to children removed from volatile situations by Child Protective Services. The organization also supports children's physical health as well as mental health through therapy.
- A more than \$250,000 loan to an agency funded by the Department of Housing and Urban Development that administers the Section 8 Program to provide decent, safe, sanitary, and affordable housing to eligible families through a rental subsidy on their behalf.

INVESTMENT TEST

The bank's performance under the investment test in the AA is excellent. First Financial is occasionally in a leadership position given its excellent level of qualified CD investments and grants, particularly those not routinely provided by private investors. The bank makes occasional use of innovative and/or complex investments to support CD initiatives and exhibits good responsiveness to the CD needs of the AA.

Investments were made for various purposes in accordance with community needs and opportunities identified by the bank. First Financial also made 194 qualified donations during the review period, further highlighting its engagement with local organizations in response to CD needs in the AA.

Table 36

Investment, Grants, and Donations Assessment Area: DFW Metropolitan								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	0	0	34	36,620	4	10	38	36,630
Community Services	1	471	23	66,136	152	276	176	66,883
Economic Development	0	0	1	2,884	38	94	39	2,978
Revitalization and Stabilization	0	0	8	57,669	0	0	8	57,669
Total	1	471	66	163,308	194	381	261	164,160
¹ Book value of Investment								
² Original market value of investment								
Note: Discrepancies in dollar amount totals are due to rounding.								

Investments and donations made by the bank that are exemplary of the bank's commitment to meet the needs of its DFW Metropolitan AA include:

- Eight investments totaling \$47.8 million supporting school districts within the AA where a majority of students qualify for free or reduced-price lunch. These investments provided for construction of new campuses and vital improvements to existing campuses across the various districts.
- First Financial specifically targeted support to first responders in the AA through donations made to Parker County Health Foundation, Operation Blessing, and Decatur Hospital Authority/Wise Health Systems.
- Investments totaling \$56.7 million in the Texas Water Development Board to finance water conservation equipment and projects in the wake of devastating droughts in the area.

SERVICE TEST

First Financial Bank's service test performance in the AA is good.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in the AA. The distribution of the bank's 20 branch offices and 21 full-service ATMs as of March 31, 2024, was compared to the distribution of the population and businesses among the tract categories within the AA. Table 37 summarizes the bank's retail locations in the AA.

Table 37

Branch and Full-Service ATM Locations Assessment Area: DFW Metropolitan							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	5.5	4.6	3.2	0	0.0	0	0.0
Moderate	24.4	23.3	19.4	4	20.0	5	23.8
Middle	35.2	37.0	33.2	8	40.0	8	38.1
Upper	33.9	34.5	43.5	8	40.0	8	38.1
Unknown	1.0	0.5	0.6	0	0.0	0	0.0
Total	100.0	100.0	100.0	20	100.0	21	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

First Financial did not open or close any branches in the AA during the review period. Therefore, this criterion was not considered when assessing the accessibility of the bank's delivery systems. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly LMI geographies and/or individuals. The level of branch services and hours offered are basically the same throughout the AA. Drive-thru banking is offered at all branch locations across the AA, including the bank's branches in moderate-income census tracts.

Community Development Services

First Financial provides a relatively high level of CD services in the AA. The bank's employees served in various capacities for 50 organizations offering CD services that focused on financial literacy, vocational training, business development, and children's advocacy for LMI individuals. Total hours served during the review period was approximately 3,300 hours, a significant increase from the bank's CD service activity at the previous evaluation.

More than 200 bank employees participated in First Financial's Day of Service initiative, serving at local organizations providing community services targeted specifically to LMI individuals and families in the AA. Bank representatives also taught financial education classes through organizations specifically targeting LMI students to help them develop the skills necessary to take control of their financial future. The bank's focus on providing CD services to LMI youth extended beyond the classroom, with bank employees also serving at children's advocacy centers and after school youth programs.

Table 38 below shows the number of hours by type of involvement.

Table 38			
Community Development Services			
Assessment Area: DFW Metropolitan			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	0	0	0
Community Services	528	3,105	42
Economic Development	11	212	7
Revitalization and Stabilization	1	36	1
Total	540	3,353	50

METROPOLITAN ASSESSMENT AREAS
(Limited-Scope Review)

DESCRIPTION OF OPERATIONS

Beaumont-Port Arthur, TX MSA Assessment Area

- The AA is comprised of the entirety of the Beaumont-Port Arthur, TX MSA, including Hardin, Jefferson, and Orange Counties.
- As of March 31, 2024, the bank operated six branches in the AA, representing 7.3 percent of its total branches.
- As of June 30, 2023, First Financial had \$826.2 million in deposits in this AA, representing a market share of 12.6 percent and 7.5 percent of the bank's total deposits.
- In 2023, 305 institutions originated or purchased 6,438 HMDA-reportable loans in the AA. The bank ranked fifth, with 234 home mortgage originations that represent 3.6 percent of total reportable loans in the AA.
- First Financial ranked sixth among 94 institutions originating or purchasing CRA-reportable loans in the AA in 2023. Of the 7,087 CRA-reportable loans made in the AA, the bank originated 366, or 5.2 percent.
- According to ACS data, the Beaumont-Port Arthur MSA consists of 114 census tracts: nine low-, 29 moderate-, 32 middle-, 38 upper-, and six unknown-income geographies.
- The total population of the AA based on 2020 ACS data was 397,565, representing 1.4 percent of the state's population.
- The AA includes 98,633 families, of which 22.8 percent are low-, 17.4 percent are moderate-, 17.8 percent are middle-, and 41.9 percent are upper-income. Approximately 12.1 percent of AA families live below the poverty line.

College Station Metropolitan Assessment Area

- The AA is comprised of the entirety of Brazos and Robertson counties, which part of the College Station-Bryan, TX MSA. The remainder of the MSA, Burleson County, is omitted from the delineation.
- As of March 31, 2024, the bank operated five branches in the AA, representing 6.1 percent of its total branches.
- As of June 30, 2023, First Financial had \$669.9 million in deposits in this AA, representing a market share of 9.0 percent and 6.1 percent of the bank's total deposits.
- In 2023, 360 institutions originated or purchased 4,073 HMDA-reportable loans in the AA. The bank ranked fifth, with 137 home mortgage originations representing 3.4 percent of total reportable loans in the AA.
- First Financial ranked tenth among 89 institutions originating or purchasing CRA-reportable loans in the AA in 2023. Of the 5,155 CRA-reportable loans made in the AA, the bank originated 126, or 2.4 percent.
- According to the ACS, the AA consists of 69 census tracts: eight low-, 18 moderate-, 18 middle-, 20 upper-, and five unknown-income geographies.
- The total population of the AA based on 2020 ACS data was 250,606, representing 0.9 percent of the state's population.
- The AA includes 50,905 families, of which 23.6 percent are low-, 16.8 percent are moderate-, 17.7 percent are middle-, and 41.9 percent are upper-income. Approximately 13.0 percent of AA families live below the poverty line.

Houston Metropolitan Assessment Area

- The AA is comprised of the entirety of Fort Bend, Harris, and Montgomery counties, which make up part of the Houston-The Woodlands-Sugar Land, TX MSA.
- As of March 31, 2024, the bank operated ten branches in the AA, representing 12.2 percent of its total branches.
- As of June 30, 2023, First Financial had \$923.9 million in deposits in this AA, representing a market share of 0.3 percent and 8.4 percent of the bank's total deposits.
- In 2023, 917 institutions originated or purchased 114,946 HMDA-reportable loans in the AA. The bank ranked 60th, with 414 home mortgage originations representing 0.4 percent of total reportable loans in the AA.
- First Financial ranked 38th among 271 institutions originating or purchasing CRA-reportable loans in the AA in 2023. Of the 197,705 CRA-reportable loans made in the AA, the bank originated 344, or 0.2 percent.
- According to the ACS, the AA consists of 1,381 census tracts: 209 low-, 357 moderate-, 346 middle-, 426 upper-, and 43 unknown-income geographies.
- The total population of the AA based on 2020 ACS data was 6,174,367, representing 21.2 percent of the state's population.
- The AA includes 1,472,907 families, 24.8 percent are low-, 16.2 percent are moderate-, 16.9 percent are middle-, and 42.1 percent are upper-income. Approximately 11.1 percent of AA families live below the poverty line.

Odessa, TX MSA Assessment Area

- The AA, comprised of the entirety of Ector County, is coterminous with the Odessa, TX MSA.
- As of March 31, 2024, the bank operated one branch in the AA, representing 1.2 percent of its total branches.
- As of June 30, 2023, First Financial had \$42.3 million in deposits in this AA, representing a market share of 1.2 percent and 0.4 percent of the bank's total deposits.
- In 2023, 22 institutions originated or purchased 143 HMDA-reportable loans in the Odessa, TX MSA. The bank ranked second, with 20 home mortgage originations representing 15.4 percent of total reportable loans in the AA.
- First Financial ranked 19th among 83 institutions originating or purchasing CRA-reportable loans in the AA in 2023. Of the 4,189 CRA-reportable loans made in the AA, the bank originated 37, or 0.9 percent.
- According to the ACS, the AA consists of 33 census tracts: ten moderate-, 14 middle-, and nine upper-income geographies.
- The total population of the AA based on 2020 ACS data was 165,171, representing 0.6 percent of the state's population.
- The AA includes 36,914 families, of which 22.9 percent are low-, 18.2 percent are moderate-, 17.1 percent are middle-, and 41.7 percent are upper-income. Approximately 10.2 percent of AA families live below the poverty line.

San Angelo Metropolitan Assessment Area

- The AA is comprised of the entirety of Tom Green County, part of the San Angelo, TX MSA. The remainder of the MSA, including Irion and Sterline counties, are omitted from the delineation.
- As of March 31, 2024, the bank operated three branches in the AA, representing 3.7 percent of its total branches.

- As of June 30, 2023, First Financial had \$998.9 million in deposits in this AA, representing a market share of 30.6 percent and 9.1 percent of the bank's total deposits.
- In 2023, 197 institutions originated or purchased 2,232 HMDA-reportable loans in the San Angelo Metropolitan AA. The bank ranked third, with 159 home mortgage originations representing 8.8 percent of total reportable loans in the AA.
- First Financial ranked fourth among 75 institutions originating or purchasing CRA-reportable loans in the AA in 2023. Of the 2,006 CRA-reportable loans made in the AA, the bank originated 182, or 9.1 percent.
- According to the ACS, the AA consists of 27 census tracts: two low-, six moderate-, nine middle-, nine upper-income, and one unknown-income geography.
- The total population of the AA based on 2020 ACS data was 120,003, representing 0.4 percent of the state's population.
- The AA includes 27,500 families, of which 19.2 percent are low-, 18.5 percent are moderate-, 21.2 percent are middle-, and 41.1 percent are upper-income. Approximately 8.2 percent of AA families live below the poverty line.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Additional information regarding detailed demographic information and the HMDA and CRA lending for the limited-scope AAs can be found in Appendix D.

Conclusions regarding performance are reflected in Table 39:

Table 39

Assessment Area	Lending Test	Investment Test	Service Test
Beaumont-Port Arthur, TX MSA	Consistent	Below	Consistent
College Station Metropolitan	Consistent	Consistent	Consistent
Houston Metropolitan	Consistent	Consistent	Consistent
Odessa, TX MSA	Below	Below	Below
San Angelo Metropolitan	Consistent	Below	Below

First Financial's lending and service tests performance in the AAs is generally consistent with the bank's overall lending and service performance. On the other hand, the bank's investment test performance is generally below the overall investment performance. The bank's performance in the limited-scope AAs did not impact the overall performance.

CENTRAL TEXAS NONMETROPOLITAN ASSESSMENT AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE CENTRAL TEXAS NONMETROPOLITAN ASSESSMENT AREA

- The AA consists of the entirety of Eastland, Erath, Hood, Palo Pinto, Shackelford, and Somervell counties in central Texas. No changes have been made to the delineation of the AA since the previous evaluation. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- The AA includes a total of 47 census tracts: six moderate-, 19 middle-, 21 upper-income and one census tract with an unknown income level. None of the census tracts in the AA are classified as low-income. Since the previous evaluation, 12 additional census tracts were delineated within the AA, and the income level classification of several of the existing tracts changed.
- One of the AA counties, Shackelford County, is made up of a single middle-income census tract that was designated as underserved throughout the entirety of the review period.
- First Financial operates 13 banking offices in the AA; three in moderate-income, six in middle-income, and the remaining four branches located in upper-income census tracts.
- According to the June 30, 2023, FDIC Deposit Market Share Report, the bank holds 32.3 percent of the deposit market share, ranking first of 24 FDIC-insured financial institutions with offices operating within the AA.
- A representative of a local community development organization was contacted for additional context related to the AA. The contact highlighted an increase in young entrepreneurs in the region, working to establish themselves in anticipation of continued growth as urban sprawl from the Dallas-Fort Worth Metroplex moves west.

Table 40

Population Change			
Assessment Area: Central Texas Nonmetropolitan			
Area	2015 Population	2020 Population	Percent Change
Central Texas Nonmetropolitan	151,419	162,587	7.4
Eastland County, TX	18,328	17,725	-3.3
Erath County, TX	40,039	42,545	6.3
Hood County, TX	53,171	61,598	15.8
Palo Pinto County, TX	27,921	28,409	1.7
Shackelford County, TX	3,352	3,105	-7.4
Somervell County, TX	8,608	9,205	6.9
NonMSA Texas	3,060,473	3,051,458	-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 population grew between 2015 and 2020 at a slower than that of the state of Texas. The most populated county in the AA, Hood County, grew by more than 8,000 residents, representing 75 percent of the AA total growth. Two of the AA's smallest counties experienced a reduction in population during the period.
- According to the 2020 U.S. Census Bureau data, Stephenville in Erath County was the only town in the AA with a population above 20,000.

- The AA borders the Dallas-Fort Worth-Arlington, TX MSA to the east, while the central and western counties, where the AA meets the Abilene, TX MSA are generally more rural.
- Population density within the AA is low, as the six counties that make up the AA cover a combined 4,550 square miles.

Table 41

Median Family Income Change Assessment Area: Central Texas Nonmetropolitan			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change (%)
Central Texas Nonmetropolitan	62,753	76,091	21.3
Eastland County, TX	47,896	55,646	16.2
Erath County, TX	58,217	74,748	28.4
Hood County, TX	72,816	86,000	18.1
Palo Pinto County, TX	52,930	67,951	28.4
Shackelford County, TX	63,667	59,083	-7.2
Somervell County, TX	61,892	81,471	31.6
NonMSA Texas	57,030	61,785	8.3
Texas	68,523	76,073	11.0
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- As Table 41 illustrates, the MFI in the AA grew between 2015 and 2020 at a rate more than twice the statewide average and well above the 9.2 percent cumulative inflation rate during the same period, according to BLS inflation data.
- The growth in the MFI of the AA was almost triple the average growth in non-MSA Texas geographies.
- Half of the counties included in the AA reported MFI growth greater than 25 percent between 2015 and 2020, highlighting a significant economic boom in portions of the AA.
- According to the community contact, many of the young entrepreneurs attempting to start and grow businesses in the areas need targeted education related to business finances in addition to small dollar value loans.

Table 42

Housing Cost Burden Assessment Area: Central Texas Nonmetropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Central Texas Nonmetropolitan	73.6	49.1	42.4	50.2	25.0	16.6
Eastland County, TX	45.6	26.2	22.4	45.1	16.8	17.0
Erath County, TX	82.5	48.6	50.0	55.3	35.5	18.7
Hood County, TX	74.3	50.5	44.6	50.2	22.5	15.5
Palo Pinto County, TX	75.4	57.9	39.9	54.0	23.0	16.0
Shackelford County, TX	67.6	100.0	44.6	43.1	20.5	11.7
Somervell County, TX	59.3	34.8	23.5	45.6	39.4	19.4
NonMSA Texas	64.9	33.9	36.1	48.4	19.9	15.9
Texas	78.3	44.6	42.7	57.3	31.0	19.0
Cost burden is housing cost that equals 30 percent or more of household income						
Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy						

- The cost burden for LMI persons in the AA is lower than the statewide figure in all relevant categories except for moderate-income renters. While the percentage of low-income households spending 30 percent or more on housing is highest in Erath County, all reported moderate-income renters in Shackelford County experience cost burden.
- The median housing value varies greatly across the AA, reaching \$208,000 in Hood County but only \$82,000 in Eastland County.
- Barriers to homeownership, such as downpayment requirements, inhibit many LMI renters from transitioning to home ownership, where the cost burden is generally lighter.

Table 43

Unemployment Rates					
Assessment Area: Central Texas Nonmetropolitan					
Area	2018	2019	2020	2021	2022
Central Texas Nonmetropolitan	3.4	3.3	6.4	5.1	3.7
Eastland County, TX	3.4	3.3	6.7	5.7	4.6
Erath County, TX	3.1	3.2	5.7	4.5	3.5
Hood County, TX	3.7	3.4	6.6	5.2	3.7
Palo Pinto County, TX	3.4	3.2	7.0	5.7	3.8
Shackelford County, TX	2.3	2.2	5.3	4.0	2.7
Somervell County, TX	4.2	3.6	6.6	5.2	3.8
NonMSA Texas	4.1	3.7	7.3	6.0	4.3
Texas	3.9	3.5	7.7	5.6	3.9

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The unemployment rate for all regions peaked in 2020 due to the COVID-19 pandemic and the mitigation efforts undertaken by state and local governments. As reflected in Table 43, the AA unemployment rates in 2022 have reached pre-pandemic levels.
- Unemployment rates for the AA were consistently below the statewide unemployment rate, with the exception of Eastland County beginning in 2021.
- Employers in the AA are primarily smaller, local organizations. Some of the largest employers in the AA include Granbury Independent School District, Lake Granbury Medical Center, and the Hood County and City of Granbury local governments.

Table 44 details selected characteristics of the AA.

Table 44

2023 Combined Demographics Assessment Area: Central Texas Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	6,380	15.5
Moderate-income	6	12.8	3,579	8.7	681	19.0	6,082	14.8
Middle-income	19	40.4	15,707	38.2	1,571	10.0	7,438	18.1
Upper-income	21	44.7	21,233	51.6	1,016	4.8	21,219	51.6
Unknown-income	1	2.1	600	1.5	141	23.5	0	0.0
Total Assessment Area	47	100.0	41,119	100.0	3,409	8.3	41,119	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	7,779	4,000	9.0	51.4	1,719	22.1	2,060	26.5
Middle-income	31,843	16,604	37.3	52.1	6,445	20.2	8,794	27.6
Upper-income	35,971	23,247	52.2	64.6	6,603	18.4	6,121	17.0
Unknown-income	1,041	688	1.5	66.1	35	3.4	318	30.5
Total Assessment Area	76,634	44,539	100.0	58.1	14,802	19.3	17,293	22.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	542	7.1	494	7.0	33	7.3	15	12.8
Middle-income	2,964	39.0	2,724	38.8	201	44.8	39	33.3
Upper-income	3,991	52.6	3,722	53.0	209	46.5	60	51.3
Unknown-income	94	1.2	85	1.2	6	1.3	3	2.6
Total Assessment Area	7,591	100.0	7,025	100.0	449	100.0	117	100.0
	Percentage of Total Businesses:			92.5		5.9		1.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	46	11.1	45	11.3	1	7.1	0	0.0
Middle-income	172	41.5	162	40.6	9	64.3	1	100.0
Upper-income	184	44.4	181	45.4	3	21.4	0	0.0
Unknown-income	12	2.9	11	2.8	1	7.1	0	0.0
Total Assessment Area	414	100.0	399	100.0	14	100.0	1	100.0
	Percentage of Total Farms:			96.4		3.4		0.2
Source: 2023 FFIEC Census Data 2023 D&B Information 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

LENDING TEST

The bank's lending test performance in the AA is excellent.

For this evaluation, the bank's small business and home mortgage lending were given similar weight when determining the overall lending performance. During the review period, small business lending comprised 48.3 percent of the reviewed loans in the AA, while home mortgage loans reflected 39.5 percent of AA lending.

Details of the bank's 2020 and 2021 home mortgage, small business, and small farm lending and information regarding lending by aggregate lenders can be found in Appendix C.

Lending Activity

The bank's lending activity reflects excellent responsiveness to the credit needs of the AA. First Financial makes use of innovative and/or flexible lending practices to serve AA credit needs, including LMI borrowers.

In each year of the review period, First Financial ranked first among all financial institutions reporting HMDA loans in the AA. Among the institutions reporting CRA small business and small farm loans, the bank ranked in the top three each year for number of originations, with only American Express and JPMorgan Chase Bank exhibiting comparable lending volume to First Financial.

The bank originated a total volume of 2,318 home mortgage, 2,831 small business, and 713 small farm loans between January 1, 2020, and December 31, 2023 in the AA. As small business and home mortgage lending represented similar loan volumes; as such, these products were given similar weight when evaluating the bank's overall lending performance. The bank's small farm lending was reviewed but received the least weight when evaluating the bank's overall performance in the AA.

Geographic Distribution of Loans

For this analysis, the geographic distribution of home mortgage, small business, and small farm lending was compared with available demographic information. Performance context issues and aggregate lending data were taken into consideration. Considering all these factors, the bank's geographic distribution of loans reflects excellent penetration throughout the AA. During the review period, none of the 47 census tracts within the AA was designated as low-income. As a result, this performance criterion is focused on the bank's lending in moderate-income census tracts. The distribution of lending in middle- and upper-income geographies did not affect conclusions about the bank's performance in moderate-income census tracts.

First Financial generally extended loans in proximity to its branch locations within the AA, which are congregated near the largest towns within the largely rural geography. During the review period, the bank originated a loan in every AA census tract, with all but one census tract receiving at least one loan in each of the four years of the review. This dispersion of lending highlights the bank's responsiveness to credit needs across the 4,550 square miles of the AA.

Residential Real Estate (HMDA) Lending

The geographic distribution of home mortgage lending reflects excellent penetration throughout the AA. Among moderate-income census tracts, the bank's 2022 home mortgage lending was more than double the lending reflected by aggregate lenders. In 2023, aggregate lending in these tracts increased slightly, but the bank's performance improved by a wider margin and remained more than double aggregate. Additionally, in 2022 and 2023, the bank's performance was greater than the percent of owner-occupied units located in moderate-income census tracts.

The bank's lending performance for 2020 and 2021 reflected penetration levels that were consistent with 2022 and 2023, outpacing aggregate lending data each year. Across the four years reviewed, the percentage of the bank's home mortgage lending among moderate-income census tracts increased each year, while aggregate lending data fluctuated slightly. This performance did not impact conclusions with respect to the bank's overall performance.

Among HMDA-reportable loan products, home purchase, home improvement, and refinance loans reflected sufficient volume for to conduct a meaningful analysis of the product-specific distribution. The remaining HMDA-reportable loan products are not discussed separately but are included in the analysis of the bank's total HMDA lending.

Home Purchase Lending

The geographic distribution of home purchase lending in the AA is good. The bank's home purchase lending among moderate-income census tracts was above aggregate lenders' performance in 2022. In 2023, aggregate lending among moderate-income census tracts in the AA increased, yet the bank's performance remained slightly higher than aggregate. Neither the bank nor aggregate lenders performed at the level of owner-occupied units located in moderate-income census tracts in the AA.

The 2020 and 2021 home purchase performance reflected penetration levels similar to that of 2022 and 2023 and did not impact conclusions with respect to the bank's overall performance.

Home Refinance Lending

The geographic distribution of home refinance lending is excellent. In 2022 and 2023, First Financial originated home refinance lending among moderate-income census tracts at a rate substantially higher than aggregate lenders' performance. The bank's home refinance lending among moderate-income census tracts in each of the years presented in Tables 45A and 45B was approximately five times the percentage reflected by aggregate lending data. Despite overall demand for these loans decreasing due to the rising interest rate environment, First Financial remained very responsive to the credit needs of moderate-income geographies in the AA.

The lending performance for 2020 and 2021 reflected penetration levels that were below that of 2022 and 2023, though the bank's lending performance exceeded aggregate lending data in each year. This performance did not impact conclusions with respect to the bank's overall performance.

Home Improvement Lending

The geographic distribution of home improvement lending in the AA is excellent. In 2022, the bank's home improvement lending among moderate-income census tracts was notably above that of aggregate lenders and comparable to the percentage of owner-occupied housing units in these tracts. The bank's performance improved substantially in 2023, with First Financial originating nearly ten times the level of aggregate lenders and three times higher the demographic figure.

The bank's 2020 and 2021 home purchase performance reflected penetration levels similar to that of 2022 and 2023, outperforming aggregate lending data in each year. This performance did not impact conclusions with respect to the bank's overall performance.

Table 45A

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography Assessment Area: Abilene, 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)	%	%	
Home Purchase Loans													
Low	8	1.3	1.6	731	0.5	1.0	12	2.4	1.8	1,396	1.2	1.2	2.9
Moderate	72	11.9	16.1	9,685	6.6	11.8	87	17.4	15.0	13,244	11.4	9.8	16.8
Middle	197	32.6	35.7	41,328	28.2	29.8	173	34.7	38.7	34,863	30.0	31.6	47.4
Upper	327	54.0	46.4	94,552	64.5	57.1	226	45.3	44.3	66,343	57.0	57.2	32.9
Unknown	1	0.2	0.2	382	0.3	0.2	1	0.2	0.2	512	0.4	0.2	0.0
Total	605	100.0	100.0	146,678	100.0	100.0	499	100.0	100.0	116,358	100.0	100.0	100.0
Refinance Loans													
Low	3	2.1	1.6	290	1.2	1.7	2	3.5	1.5	191	2.4	0.5	2.9
Moderate	13	9.3	16.2	1,253	5.2	10.0	6	10.5	15.4	553	7.0	10.4	16.8
Middle	54	38.6	40.2	8,612	35.6	35.2	29	50.9	40.9	4,257	53.5	34.2	47.4
Upper	70	50.0	41.8	14,035	58.0	53.0	20	35.1	42.2	2,949	37.1	54.8	32.9
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.0
Total	140	100.0	100.0	24,190	100.0	100.0	57	100.0	100.0	7,950	100.0	100.0	100.0
Home Improvement Loans													
Low	1	1.2	5.7	45	0.6	4.4	2	2.2	3.1	93	1.1	2.6	2.9
Moderate	8	9.4	23.8	423	5.8	18.1	10	11.1	17.3	507	5.9	12.4	16.8
Middle	36	42.4	42.6	2,967	40.6	44.6	37	41.1	52.0	3,023	35.3	55.0	47.4
Upper	40	47.1	27.9	3,870	53.0	32.8	40	44.4	27.6	4,850	56.7	30.0	32.9
Unknown	0	0.0	0.0	0	0.0	0.0	1	1.1	0.0	88	1.0	0.0	0.0
Total	85	100.0	100.0	7,305	100.0	100.0	90	100.0	100.0	8,561	100.0	100.0	100.0
Multifamily Loans													Multi- family Units %
Low	1	10.0	8.3	670	8.5	0.6	0	0.0	10.0	0	0.0	13.7	
Moderate	4	40.0	50.0	4,125	52.3	37.9	2	66.7	60.0	2,270	80.6	27.1	
Middle	5	50.0	33.3	3,095	39.2	5.9	1	33.3	20.0	545	19.4	51.4	
Upper	0	0.0	8.3	0	0.0	55.5	0	0.0	10.0	0	0.0	7.8	
Unknown	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	7,890	100.0	100.0	3	100.0	100.0	2,815	100.0	100.0	
Total Home Mortgage Loans													Owner Occupied Units %
Low	14	1.6	1.7	1,756	0.9	1.1	16	2.3	1.8	1,680	1.2	2.4	
Moderate	98	11.4	16.5	15,557	8.3	13.1	112	15.8	15.2	16,996	12.1	11.6	
Middle	298	34.5	37.1	56,278	29.9	29.7	261	36.8	39.4	44,219	31.4	34.2	
Upper	452	52.4	44.5	114,232	60.7	55.9	318	44.9	43.4	77,167	54.9	51.6	
Unknown	1	0.1	0.2	382	0.2	0.2	2	0.3	0.2	600	0.4	0.2	
Total	863	100.0	100.0	188,205	100.0	100.0	709	100.0	100.0	140,662	100.0	100.0	
Source: 2016-2020 U.S. Census Bureau: American Community Survey 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table 45B

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Abilene, 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)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.9
Moderate	0	0.0	40.0	0	0.0	47.3	0	0.0	7.1	0	0.0	6.7	16.8
Middle	0	0.0	0.0	0	0.0	0.0	2	28.6	35.7	350	21.7	27.8	47.4
Upper	2	100.0	60.0	726	100.0	52.7	5	71.4	57.1	1,265	78.3	65.5	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
Total	2	100.0	100.0	726	100.0	100.0	7	100.0	100.0	1,615	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	4.8	0.0	20	1.4	0.0	0	0.0	1.8	0	0.0	1.5	2.9
Moderate	1	4.8	4.5	71	5.0	3.5	7	13.2	9.1	422	12.5	5.1	16.8
Middle	6	28.6	56.8	276	19.5	47.5	19	35.8	47.3	1,181	35.1	50.2	47.4
Upper	13	61.9	38.6	1,049	74.1	49.0	27	50.9	41.8	1,760	52.3	43.2	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
Total	21	100.0	100.0	1,416	100.0	100.0	53	100.0	100.0	3,363	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	4.2	0	0.0	2.5	0	0.0	5.6	0	0.0	3.2	2.9
Moderate	0	0.0	33.3	0	0.0	23.7	0	0.0	11.1	0	0.0	13.7	16.8
Middle	0	0.0	29.2	0	0.0	31.3	0	0.0	50.0	0	0.0	53.1	47.4
Upper	0	0.0	33.3	0	0.0	42.5	0	0.0	33.3	0	0.0	30.0	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
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	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.													

Small Business Lending

The geographic distribution of small business loans reflects excellent penetration throughout the AA. In 2022, First Financial originated small business loans to businesses in moderate-income census tracts at a rate higher than aggregate lenders and greater than the percentage of total AA businesses located in these tracts. While the bank's small business lending declined in 2023, its performance remained above aggregate lending data and comparable to the demographic figure.

First Financial's lending performance for 2020 and 2021 reflected penetration levels that exceeded the performance in the years presented in Table 46 but did not impact the bank's overall performance.

Table 46

Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography Assessment Area: Central Texas Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	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	35	8.6	5.5	2,364	4.2	4.2	24	6.8	4.8	2,188	4.5	2.9	7.1
Middle	203	50.0	38.8	27,406	49.1	36.0	186	52.4	38.6	21,052	43.1	33.8	39.0
Upper	161	39.7	52.7	25,675	46.0	58.8	137	38.6	53.9	24,162	49.5	62.0	52.6
Unknown	7	1.7	1.3	381	0.7	0.5	8	2.3	1.6	1,422	2.9	1.1	1.2
Tract-Unknown	0	0.0	1.7	0	0.0	0.6	0	0.0	1.1	0	0.0	0.3	
Total	406	100.0	100.0	55,826	100.0	100.0	355	100.0	100.0	48,824	100.0	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.													

Small Farm Lending

The geographic distribution of small farm loans reflects excellent penetration throughout the AA. Moderate-income geographies contain a relatively small percentage of AA farms, with the significant majority of AA acreage made up of middle- and upper-income tracts. However, in each of the years presented in Table 47, the bank's small farm lending performance among moderate-income census tracts is substantially greater than aggregate lenders' performance and the demographic figure. Additionally, First Financial originated 67.9 percent of all of the 131 small farm loans in moderate-income census tracts in 2022 and 2023.

The lending performance for 2020 and 2021 reflected penetration levels consistent with the performance in 2022 and 2023 and did not impact the bank's overall performance.

Table 47

Distribution of 2022 and 2023 Small Farm Lending by Income Level of Geography Assessment Area: Central Texas Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	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	44	26.3	9.6	3,238	22.9	17.5	45	33.6	8.3	2,694	23.2	10.8	11.1
Middle	68	40.7	42.8	6,461	45.7	35.0	47	35.1	48.8	4,401	38.0	45.2	41.5
Upper	41	24.6	43.2	3,733	26.4	42.5	34	25.4	35.5	3,975	34.3	39.0	44.4
Unknown	14	8.4	2.8	719	5.1	4.7	8	6.0	4.6	524	4.5	4.5	2.9
Tract-Unknown	0	0.0	1.6	0	0.0	0.3	0	0.0	2.8	0	0.0	0.4	
Total	167	100.0	100.0	14,151	100.0	100.0	134	100.0	100.0	11,594	100.0	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.													

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

The bank's distribution of lending to borrowers reflects an adequate penetration among individuals of different income levels and businesses and farms of different revenue sizes.

The distribution of the bank's lending to middle- and upper-income borrowers did not affect conclusions about First Financial's performance to LMI borrowers.

Residential Real Estate (HMDA) Lending

Home mortgage lending by borrower income in the AA is adequate when compared to demographic characteristics of the community, as well as the performance of aggregate lenders with loan originations or purchases in the AA. In 2022, the bank's performance was comparable to that of aggregate lenders among low-income borrowers, though neither the bank nor aggregate lenders performed near the percentage of AA families classified as low-income. Among moderate-income borrowers, the bank also originated home mortgage loans at a level comparable to aggregate lenders. In 2023, the bank's performance among low-income borrowers decreased slightly while aggregate lending increased. Among moderate-income borrowers, the bank's performance improved in 2023, exceeding aggregate lending data. Neither the bank nor aggregate data reflected performance comparable to the demographic figures.

As discussed previously, total home mortgage demand in the AA decreased year over year beginning in 2021 primarily due to the steady increase in mortgage interest rates during this time. While the total number of HMDA-reported home mortgage loans in the AA fell from 7,640 in 2021 to 4,888 in 2022, a drop of more than 35 percent, the percentage of home mortgage loans made by aggregate lenders to LMI borrowers remained generally consistent. This trend highlights a significant decrease in demand for home mortgage loans and a significant increase in the level of competition among financial institutions for the smaller pot of qualified LMI applicants seeking these loans. The bank's continued level of lending among LMI borrowers in 2022 reflects favorably on its engagement in the AA.

The bank's home mortgage lending performance among LMI borrowers in 2020 and 2021 is consistent with its lending in the presented years and does not impact the bank's overall performance.

Table 48A

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level Assessment Area: Central Texas 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)	%	%	
Home Purchase Loans													
Low	5	1.8	1.8	859	1.0	0.7	5	2.2	1.8	360	0.5	0.6	15.5
Moderate	21	7.5	9.2	3,218	3.7	5.1	18	7.9	7.2	2,144	3.2	3.8	14.8
Middle	42	14.9	19.6	8,807	10.1	13.6	25	11.0	16.5	4,654	7.0	11.3	18.1
Upper	170	60.5	52.2	64,067	73.4	61.7	142	62.6	49.5	51,043	76.6	60.4	51.6
Unknown	43	15.3	17.3	10,291	11.8	18.9	37	16.3	25.0	8,440	12.7	24.0	0.0
Total	281	100.0	100.0	87,242	100.0	100.0	227	100.0	100.0	66,641	100.0	100.0	100.0
Refinance Loans													
Low	6	4.8	3.4	356	1.4	1.4	0	0.0	4.7	0	0.0	2.0	15.5
Moderate	14	11.3	8.8	1,169	4.6	5.0	4	9.3	6.3	367	3.8	3.3	14.8
Middle	21	16.9	17.9	2,564	10.1	12.5	8	18.6	13.7	1,019	10.6	8.4	18.1
Upper	64	51.6	55.0	17,007	67.1	64.2	25	58.1	52.2	7,297	75.6	61.3	51.6
Unknown	19	15.3	15.0	4,246	16.8	17.0	6	14.0	23.1	972	10.1	25.0	0.0
Total	124	100.0	100.0	25,342	100.0	100.0	43	100.0	100.0	9,655	100.0	100.0	100.0
Home Improvement Loans													
Low	1	1.1	2.3	24	0.2	0.7	1	1.0	4.0	34	0.4	2.2	15.5
Moderate	5	5.4	5.3	207	2.1	3.0	4	3.9	5.6	122	1.3	3.2	14.8
Middle	13	14.0	15.0	750	7.5	14.4	15	14.6	13.7	763	7.9	8.1	18.1
Upper	66	71.0	68.4	7,558	75.9	73.9	45	43.7	66.9	5,545	57.4	77.5	51.6
Unknown	8	8.6	9.0	1,425	14.3	7.9	38	36.9	9.7	3,199	33.1	9.0	0.0
Total	93	100.0	100.0	9,964	100.0	100.0	103	100.0	100.0	9,663	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	15	2.9	2.3	1,337	1.1	1.0	7	1.7	2.5	429	0.5	0.9	15.5
Moderate	42	8.0	8.8	4,672	3.7	5.0	33	8.1	7.3	3,098	3.5	3.8	14.8
Middle	78	14.9	18.9	12,307	9.8	13.3	55	13.5	15.9	6,710	7.5	10.8	18.1
Upper	316	60.5	53.5	91,236	72.6	62.6	230	56.7	50.7	66,207	74.3	61.0	51.6
Unknown	71	13.6	16.4	16,037	12.8	18.2	81	20.0	23.6	12,611	14.2	23.5	0.0
Total	522	100.0	100.0	125,589	100.0	100.0	406	100.0	100.0	89,055	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 48B

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Central Texas 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)	%	%	
Other Purpose LOC													
Low	0	0.0	4.5	0	0.0	5.1	0	0.0	4.9	0	0.0	8.2	15.5
Moderate	0	0.0	6.8	0	0.0	2.6	1	14.3	17.1	100	9.2	12.4	14.8
Middle	1	12.5	18.2	75	5.8	16.3	0	0.0	9.8	0	0.0	4.2	18.1
Upper	6	75.0	68.2	1,150	88.5	74.0	6	85.7	65.9	985	90.8	70.8	51.6
Unknown	1	12.5	2.3	75	5.8	2.0	0	0.0	2.4	0	0.0	4.4	0.0
Total	8	100.0	100.0	1,300	100.0	100.0	7	100.0	100.0	1,085	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	3	18.8	6.7	98	5.6	6.1	1	3.8	6.7	35	1.7	3.1	15.5
Moderate	2	12.5	6.7	78	4.5	1.9	6	23.1	14.3	365	18.2	8.4	14.8
Middle	1	6.3	18.7	111	6.4	9.3	7	26.9	17.1	274	13.6	12.1	18.1
Upper	10	62.5	60.0	1,454	83.5	71.2	12	46.2	54.3	1,337	66.5	70.7	51.6
Unknown	0	0.0	8.0	0	0.0	11.6	0	0.0	7.6	0	0.0	5.6	0.0
Total	16	100.0	100.0	1,741	100.0	100.0	26	100.0	100.0	2,011	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	15.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	14.8
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.1
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	51.6
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 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

Considering the bank's performance when compared to the aggregate, the borrower distribution of small business loans by revenue size of businesses is adequate. During the review period, the substantial majority of AA businesses reported revenues of \$1 million or less, setting a demographic figure that neither the bank nor aggregate lenders matched. In 2022, the bank's small business lending to businesses with gross annual revenues of \$1 million or less was below the performance of aggregate lenders. In 2022, the bank's performance declined, remaining below aggregate lending data, which reflected slightly improved performance over the previous year.

Though not a direct proxy for lending to small businesses, the dollar amount of the bank's lending provides additional context, as a large portion of the bank's small business loans in 2022 and 2023 were made to borrowers with unknown revenues, which has the potential to skew the data. During the review period, more than 80 percent of the bank's small business loans were made in volumes of \$250,000 or less, reflecting a willingness to make smaller loans, which are typically sought by smaller businesses.

The bank's small business lending performance in 2020 and 2021 was comparable to the performance in 2022 and 2023 and did not impact the bank's overall performance.

Table 49

Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses												
Assessment Area: Central Texas Nonmetropolitan												
	Bank and Aggregate Loans by Year											
	2022						2023					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%
By Revenue												
\$1 Million or Less	169	41.6	48.2	21,787	39.0	33.2	134	37.7	51.1	16,047	32.9	33.8
Over \$1 Million	150	36.9		28,738	51.5		120	33.8		25,086	51.4	
Revenue Unknown	87	21.4		5,301	9.5		101	28.5		7,691	15.8	
Total	406	100.0		55,826	100.0		355	100.0		48,824	100.0	
By Loan Size												
\$100,000 or Less	286	70.4	95.2	12,379	22.2	48.2	250	70.4	94.6	10,874	22.3	44.8
\$100,001 - \$250,000	59	14.5	2.8	10,600	19.0	16.2	44	12.4	3.2	7,846	16.1	17.3
\$250,001 - \$1 Million	61	15.0	2.0	32,847	58.8	35.6	61	17.2	2.2	30,104	61.7	37.9
Total	406	100.0	100.0	55,826	100.0	100.0	355	100.0	100.0	48,824	100.0	100.0
By Loan Size and Revenues \$1 Million or Less												
\$100,000 or Less	117	69.2		4,734	21.7		96	71.6		4,227	26.3	
\$100,001 - \$250,000	28	16.6		4,896	22.5		18	13.4		3,256	20.3	
\$250,001 - \$1 Million	24	14.2		12,157	55.8		20	14.9		8,564	53.4	
Total	169	100.0		21,787	100.0		134	100.0		16,047	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.												

Small Farm Lending

Considering the bank's performance when compared to that of aggregate lenders, the borrower distribution of small farm loans by revenue size of farm is good. During the review period, the substantial majority of AA farms reported revenues of \$1 million or less. In 2022, the bank's lending to these farms was below the performance reflected by aggregate lenders. In 2023, the bank's performance improved and was comparable to aggregate lending data, which also reflected improved performance over the previous year.

In 2022 and 2023, 439 small farm loans were made in the AA to farms reporting annual revenues of \$1 million or less. Of these loans, 36.9 percent were originated by First Financial. As the bank's lending is removed from aggregate lending data in Table 50, aggregate data may reflect a slightly skewed demand for these loans. A significant portion of the total AA small farm loans made to farms reporting annual revenues of \$1 million or less is attributed to the bank, which reflects favorably on its responsiveness to the credit needs of these farms.

Additionally, though not a direct proxy for lending to small farms, the dollar amount of the bank's lending provides additional context as a significant portion of the bank's small farm loans made in 2022 and 2023 were made to borrowers with unknown revenues, which has the potential to skew the data. During the review period, more than 90 percent of the bank's small farm loans were

made in volumes of \$250,000 or less, reflecting a willingness to make smaller loans, which are typically sought by smaller farms.

The bank's small farm lending performance in 2020 and 2021 was comparable to the performance in 2022 and 2023 and did not impact the bank's overall performance.

Table 50

Distribution of 2022 and 2023 Small Farm Lending by Revenue Size of Farms													
Assessment Area: Central Texas Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
By Revenue													
\$1 Million or Less	87	52.1	60.4	8,346	59.0	59.4	75	56.0	58.1	7,351	63.4	54.0	96.4
Over \$1 Million	5	3.0		950	6.7		3	2.2		850	7.3		3.4
Revenue Unknown	75	44.9		4,855	34.3		56	41.8		3,393	29.3		0.2
Total	167	100.0		14,151	100.0		134	100.0		11,594	100.0		100.0
By Loan Size													
\$100,000 or Less	117	70.1	86.4	4,003	28.3	38.2	103	76.9	86.2	3,937	34.0	34.4	
\$100,001 - \$250,000	37	22.2	7.6	5,942	42.0	21.4	20	14.9	7.8	3,352	28.9	22.2	
\$250,001 - \$500,000	13	7.8	6.0	4,206	29.7	40.4	11	8.2	6.0	4,305	37.1	43.4	
Total	167	100.0	100.0	14,151	100.0	100.0	134	100.0	100.0	11,594	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	60	69.0		2,565	30.7		59	78.7		2,655	36.1		
\$100,001 - \$250,000	19	21.8		3,192	38.2		7	9.3		1,169	15.9		
\$250,001 - \$500,000	8	9.2		2,589	31.0		9	12.0		3,527	48.0		
Total	87	100.0		8,346	100.0		75	100.0		7,351	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.													

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.

Community Development Lending

First Financial is a leader in making CD loans in the AA, originating approximately \$137.6 million of qualified CD loans during the review period. This represents 8.9 percent of the bank's total CD lending, which is commensurate with the identified needs and opportunities within AA.

The bank made CD loans in the AA for a variety of qualified purposes, as displayed in Table 51.

Table 51

Community Development Lending		
Assessment Area: Central Texas Nonmetropolitan		
Purpose	#	\$(000s)
Affordable Housing	3	2,345
Community Services	56	66,778
Economic Development	8	22,434
Revitalization and Stabilization	12	46,031
Total	79	137,588

Note: Dollar amount totals may not sum perfectly due to rounding.

A substantial portion of the bank's CD lending is made up of loans to municipalities located in the AA. These loans were made to support a variety of governmental initiatives designed to revitalize LMI geographies within the municipality, as well as to fund programs to benefit LMI persons in the area. First Financial also made four loans totaling more than \$39.2 million dollars through governmental programs implemented in response to the COVID-19 pandemic, such as the PPP. These loans represented efforts to support local businesses through the unprecedented difficulties associated with the global pandemic.

INVESTMENT TEST

The bank's performance under the investment test in the AA is good. First Financial is occasionally in a leadership position given the significant level of qualified CD investments and grants, particularly those not routinely provided by private investors. The bank exhibits good responsiveness to the CD needs of the AA, although it makes rare use of innovative and/or complex investments to support CD initiatives. During the review period, First Financial made three investments and 172 qualified donations, totaling approximately \$3.0 million combined.

Notable among the bank's investments is a \$2.6 million investment for the renovation of school facilities. In addition to serving a primarily LMI student body, these school buildings also serve as storm shelters, providing security for the residents of the area. First Financial also made two donations totaling \$25,000 to a local medical facility that provides care to patients eligible to receive Medicaid.

Table 52

Investment, Grants, and Donations Assessment Area: Central Texas Nonmetropolitan						
Community Development Purpose	Current Investments		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	2	241	0	0	2	241
Community Services	1	2,587	148	180	149	2,767
Economic Development	0	0	22	36	22	36
Revitalization and Stabilization	0	0	2	1	2	1
Total	3	2,828	172	217	175	3,045
<i>Note: Dollar amount totals may not sum perfectly due to rounding.</i>						

SERVICE TEST

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

Retail Services

The bank's delivery systems are accessible to the geographies and individuals of different income levels in the AA. The distribution of the bank's 13 branch offices and 15 full-service ATMs as of March 31, 2024, was compared to the distribution of the population and businesses among the tract categories within the AA. Table 53 summarizes the bank's retail locations in the AA.

Table 53

Branch and Full Service ATM Locations Assessment Area: Central Texas Nonmetropolitan							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	0.0	0.0	0.0	0	0.0	0	0.0
Moderate	12.8	9.6	7.3	3	23.1	4	26.7
Middle	40.4	38.8	39.2	6	46.2	6	40.0
Upper	44.7	50.3	52.2	4	30.8	5	33.3
Unknown	2.1	1.2	1.3	0	0.0	0	0.0
Total	100.0	100.0	100.0	13	100.0	15	100.0

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

All but one of the bank's branch locations within the AA are located in the largest towns in each AA county or along highways traversing the region. While these branches are geographically distant from some portions of the bank's AA, the proximity to population centers as well as the bank's utilization of online banking reasonably serves the entirety of the AA, comprised of 4,550 square miles.

First Financial did not open or close any branches in the AA during the review period; as a result, this criterion was not considered when assessing the accessibility of its delivery systems. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly LMI geographies and/or individuals. The level of branch services and hours offered are basically the same throughout the AA.

Community Development Services

First Financial is a leader in providing CD services in the AA. The bank's employees served in various capacities for eight organizations offering CD services that focused on vocational training, business development, and children's advocacy for LMI individuals. Total hours served during the review period was approximately 190 hours, a notable increase from the bank's CD service activity during the previous evaluation.

The bank focused on financial literacy education during the review period, representing more than half of all services provided in the AA. These were specifically targeted opportunities to reach LMI students to help them develop the skills necessary to take control of their financial future. Additionally, a bank employee sat on the board of directors for an organization providing a wide variety of services to victims of child abuse in the AA, including case management, financial assistance, and counseling therapy.

Table 54 below shows the number of hours by type of involvement.

Table 54

Community Development Services			
Assessment Area: Central Texas Nonmetropolitan			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	0	0	0
Community Services	330	3,608	28
Economic Development	15	360	5
Revitalization and Stabilization	0	0	0
Total	345	3,968	33

NONMETROPOLITAN AREAS
(Limited-Scope Review)

DESCRIPTION OF OPERATIONS

Sweetwater Nonmetropolitan Assessment Area

- The AA is comprised of the entirety of Fisher and Nolan counties, nonmetropolitan counties located in central Texas.
- As of March 31, 2024, the bank operated two branches in the AA, representing 2.4 percent of its total branches.
- As of June 30, 2023, First Financial had \$264.2 million in deposits in this AA, representing a market share of 18.0 percent and 2.4 percent of the bank's total deposits.
- In 2023, 197 institutions originated or purchased 2,232 HMDA-reportable loans in the AA. The bank ranked third, with 159 home mortgage originations representing 8.8 percent of total reportable loans in the AA.
- First Financial ranked fourth among 75 institutions originating or purchasing CRA-reportable loans in the AA in 2023. Of the 2,006 CRA-reportable loans made in the AA, the bank originated 182, or 9.1 percent.
- According to the ACS, the AA consists of seven census tracts: one low-, one moderate-, four middle-, and one upper-income geographies.
- The total population of the AA based on 2020 ACS data was 18,410, representing 0.1 percent of the state's population.
- The AA includes 4,890 families, of which 22.6 percent are low-, 19.9 percent are moderate-, 20.2 percent are middle-, and 37.4 percent are upper-income. Approximately 11.2 percent of AA families live below the poverty line.

Southeast Texas Nonmetropolitan Assessment Area

- The AA is comprised of the entirety of Matagorda and Wharton counties, nonmetropolitan counties on the gulf coast of Texas.
- As of March 31, 2024, the bank operated two branches in the AA, representing 2.4 percent of its total branches.
- As of June 30, 2023, First Financial had \$200.0 million in deposits in the AA, representing a market share of 9.9 percent and 1.8 percent of the bank's total deposits.
- In 2023, 197 institutions originated or purchased 2,232 HMDA-reportable loans in the AA. The bank ranked third, with 159 home mortgage originations representing 8.8 percent of total reportable loans in the AA.
- First Financial ranked fourth among 75 institutions originating or purchasing CRA-reportable loans in the AA in 2023. Of the 2,006 CRA-reportable loans made in the AA, the bank originated 182, or 9.1 percent.
- According to the ACS, the AA consists of 25 census tracts: one low-, five moderate-, 12 middle-, six upper-income, and one unknown-income geography.
- The total population of the AA based on 2020 ACS data was 77,825, representing 0.3 percent of the state's population.
- The AA includes 19,870 families, of which 21.2 percent are low-, 17.4 percent are moderate-, 18.9 percent are middle-, and 42.5 percent are upper-income. Approximately 12.2 percent of AA families live below the poverty line.

Walker County Nonmetropolitan Assessment Area

- The AA is comprised of the entirety of Walker County.
- As of March 31, 2024, the bank operated two branches in the AA, representing 2.4 percent of its total branches.
- As of June 30, 2023, First Financial had \$253.2 million in deposits in the AA, representing a market share of 25.6 percent and 2.3 percent of the bank's total deposits.
- In 2023, 197 institutions originated or purchased 2,232 HMDA-reportable loans in the San Angelo Metropolitan AA. The bank ranked third, with 159 home mortgage originations representing 8.8 percent of total reportable loans in the AA.
- First Financial ranked fourth among 75 institutions originating or purchasing CRA-reportable loans in the AA in 2023. Of the 2,006 CRA-reportable loans made in the AA, the bank originated 182, or 9.1 percent.
- According to the ACS, the AA consists of 12 census tracts: four moderate-, five middle-, and three upper-income census tracts.
- The total population of the AA based on 2020 ACS data was 76,400, representing 0.3 percent of the state's population.
- The AA includes 12,826 families, of which 22.0 percent are low-, 19.9 percent are moderate-, 17.8 percent are middle-, and 40.3 percent are upper-income. Approximately 13.8 percent of AA families live below the poverty line.

Deaf Smith County Nonmetropolitan Assessment Area

- The AA is comprised of the entirety of Deaf Smith County, a nonmetropolitan county in the Texas panhandle.
- As of March 31, 2024, the bank operated one branch in the AA, representing 1.2 percent of its total branches.
- As of June 30, 2023, First Financial had \$151.2 million in deposits in the AA, representing a market share of 28.7 percent and 1.4 percent of the bank's total deposits.
- In 2023, 197 institutions originated or purchased 2,232 HMDA-reportable loans in the AA. The bank ranked third, with 159 home mortgage originations representing 8.8 percent of total reportable loans in the AA.
- First Financial ranked fourth among 75 institutions originating or purchasing CRA-reportable loans in the AA in 2023. Of the 2,006 CRA-reportable loans made in the AA, the bank originated 182, or 9.1 percent.
- According to the ACS, the AA consists of 27 census tracts: two low-, six moderate-, nine middle-, nine upper-income, and one unknown-income geography.
- The total population of the AA based on 2020 ACS data was 120,003, representing 0.4 percent of the state's population.
- The AA includes 27,500 families, of which 19.2 percent are low-, 18.5 percent are moderate-, 21.2 percent are middle-, and 41.1 percent are upper-income. Approximately 8.2 percent of AA families live below the poverty line.

Newton County Nonmetropolitan Assessment Area

- The AA is comprised of the entirety of Newton County, located on the Texas-Louisiana border.
- As of March 31, 2024, the bank operated one branch in the AA, representing 1.2 percent of its total branches.
- As of June 30, 2023, First Financial had \$33.9 million in deposits in this AA, representing a market share of 55.2 percent and 0.3 percent of the bank's total deposits.

- In 2023, 197 institutions originated or purchased 2,232 HMDA-reportable loans in the AA. The bank ranked third, with 159 home mortgage originations representing 8.8 percent of total reportable loans in the AA.
- First Financial ranked fourth among 75 institutions originating or purchasing CRA-reportable loans in the AA in 2023. Of the 2,006 CRA-reportable loans made in the AA, the bank originated 182, or 9.1 percent.
- According to the ACS, the AA consists of 27 census tracts: two low-, six moderate-, nine middle-, nine upper-income, and one unknown-income geography.
- The total population of the AA based on 2020 ACS data was 120,003, representing 0.4 percent of the state's population.
- The AA includes 27,500 families, of which 19.2 percent are low-, 18.5 percent are moderate-, 21.2 percent are middle-, and 41.1 percent are upper-income. Approximately 8.2 percent of AA families live below the poverty line.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Additional information regarding detailed demographic information and the HMDA and CRA lending for the nonmetropolitan limited-scope AAs can be found in Appendix E.

Conclusions regarding performance are as follows:

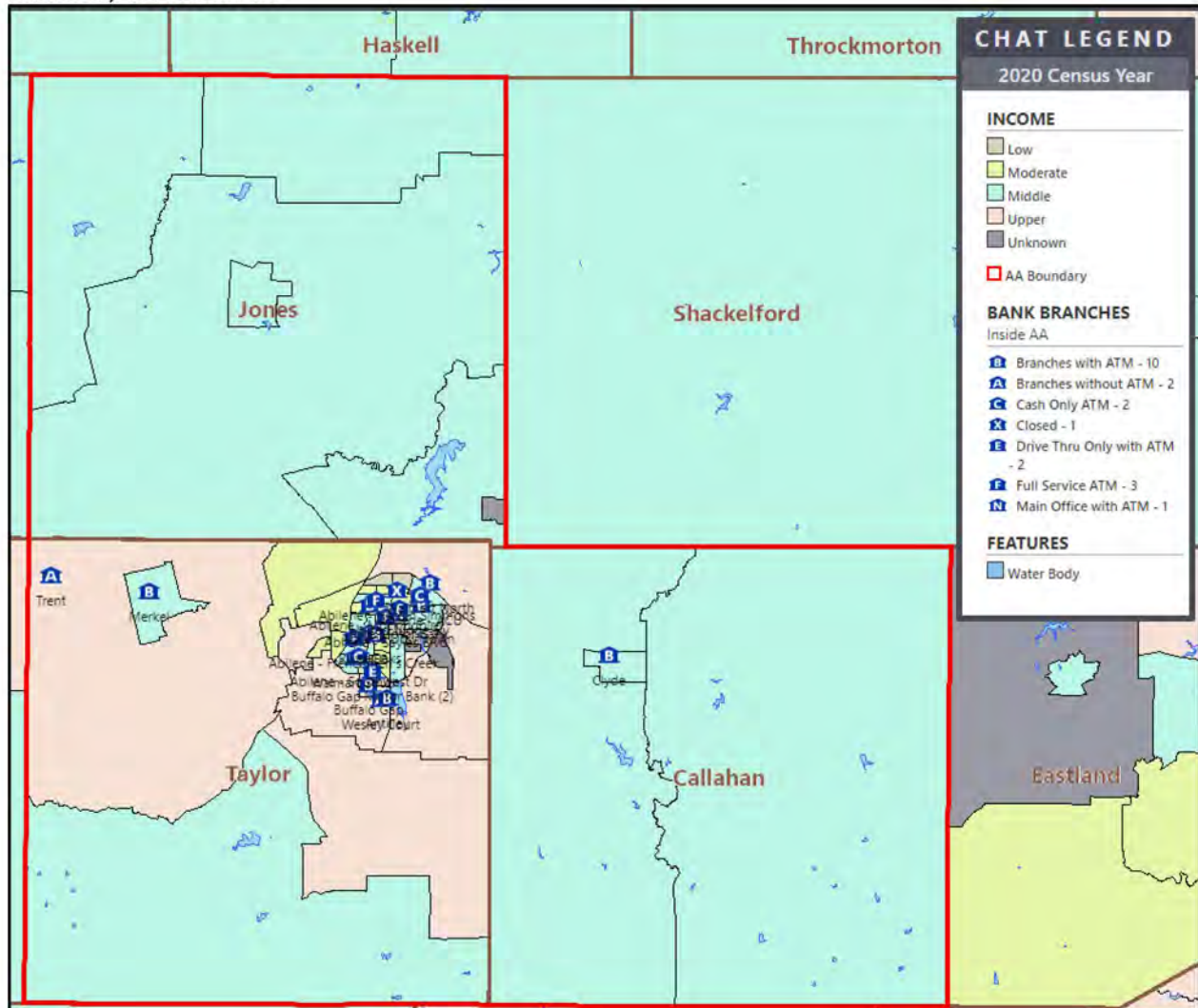
Table 55

Assessment Area	Lending Test	Investment Test	Service Test
Sweetwater Nonmetropolitan	Consistent	Below	Below
Southeast Texas Nonmetropolitan	Consistent	Consistent	Consistent
Walker County Nonmetropolitan	Consistent	Consistent	Below
Deaf Smith County Nonmetropolitan	Below	Below	Below
Newton County Nonmetropolitan	Consistent	Below	Below

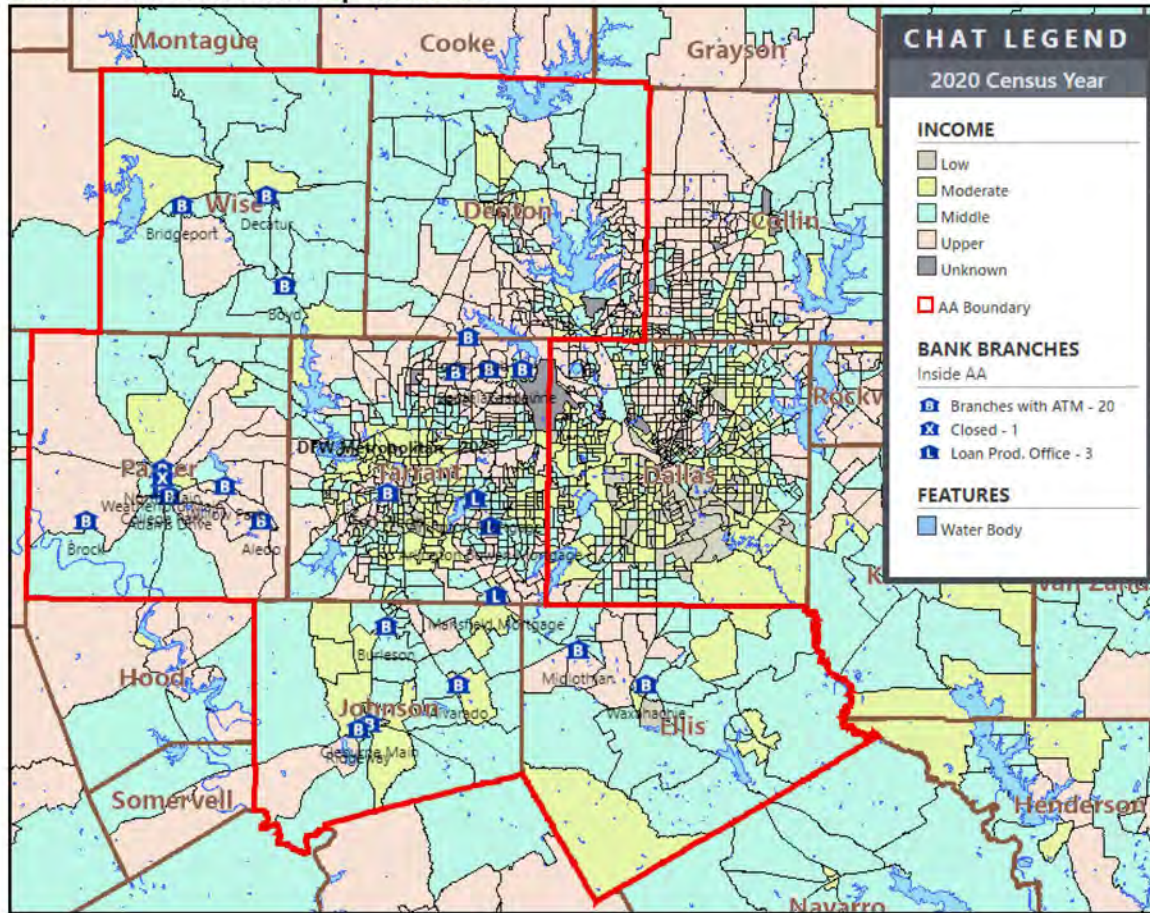
While First Financial's lending performance in the AAs is generally consistent with the bank's overall lending performance, the investment and service performance was below the overall performance. However, the bank's performance in the nonmetropolitan AAs receiving limited-scope reviews does not impact the assessed rating.

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

Abilene, TX MSA AA

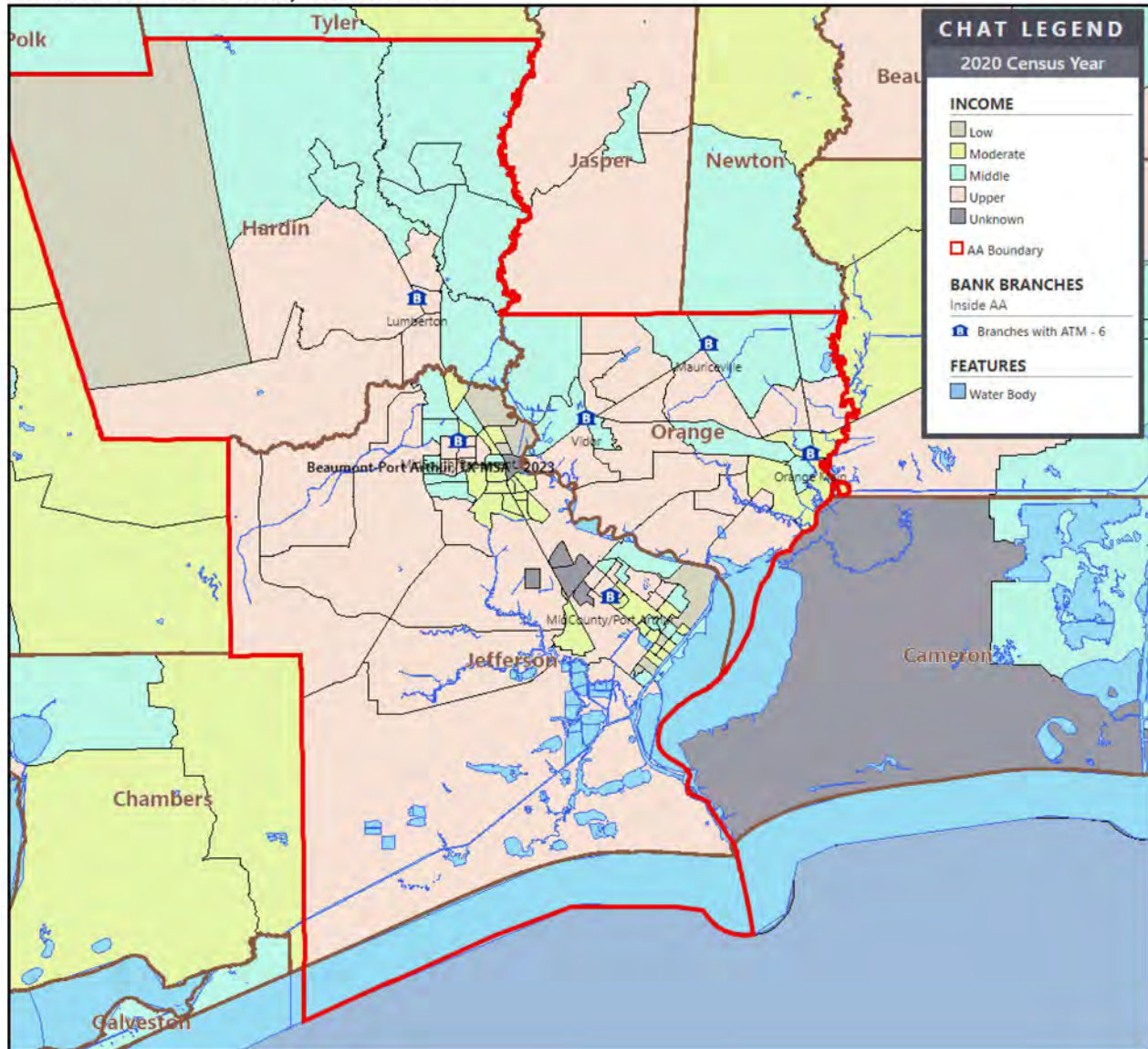


Dallas-Fort Worth Metropolitan AA



[illegible]

Beaumont-Port Arthur, TX MSA AA



CHAT LEGEND
2020 Census Year

INCOME

- Low
- Moderate
- Middle
- Upper
- Unknown

AA Boundary

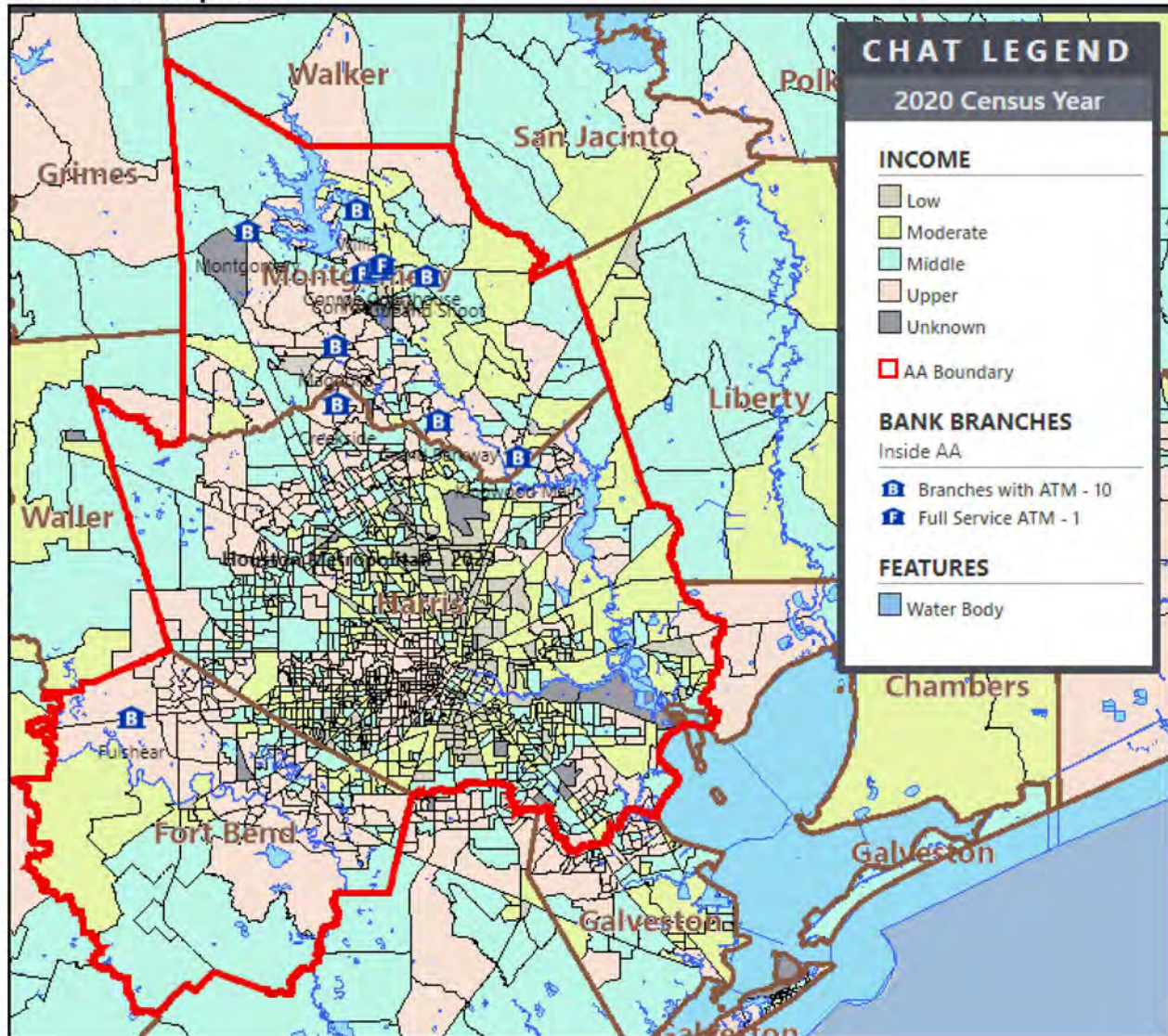
BANK BRANCHES
Inside AA

- Branches with ATM - 5
- Branches without ATM - 1
- Closed - 1

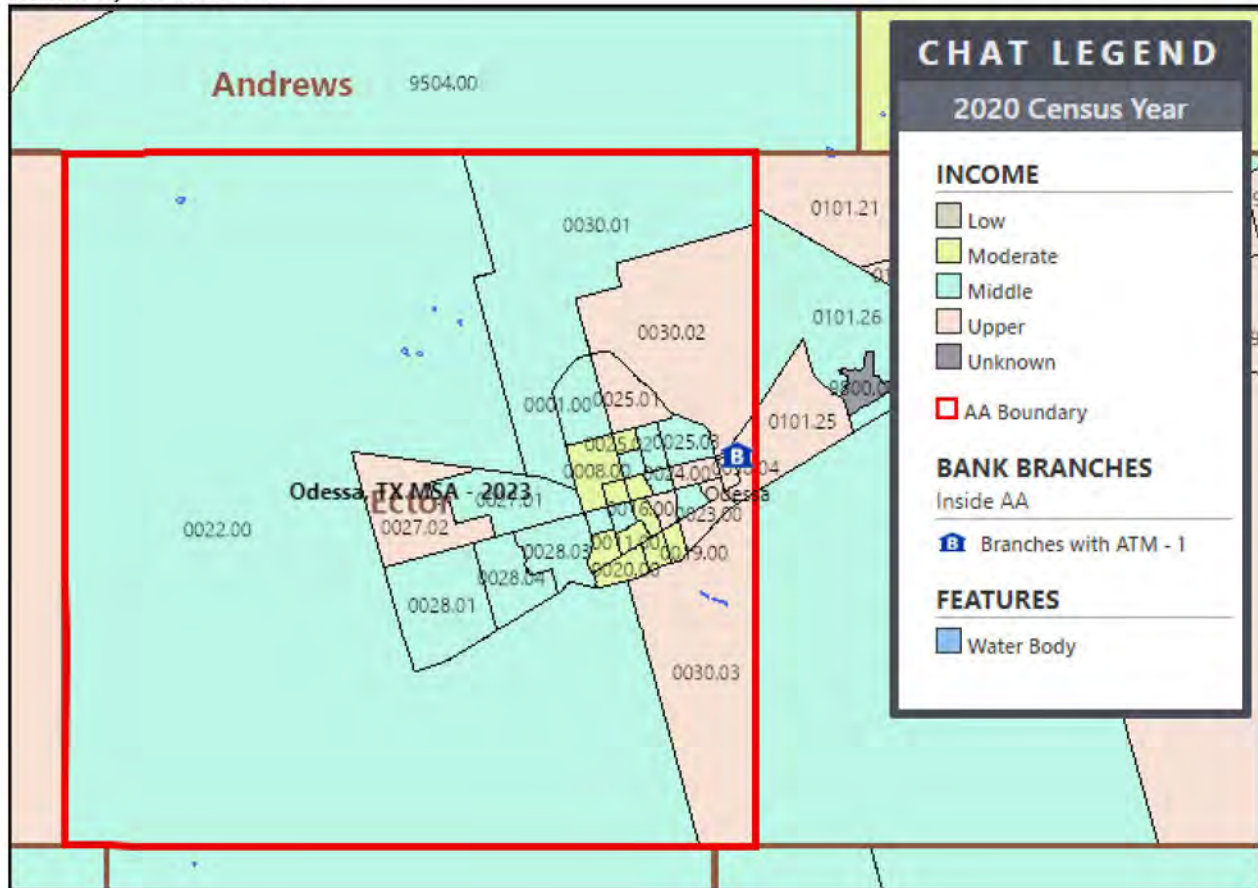
FEATURES

- Water Body

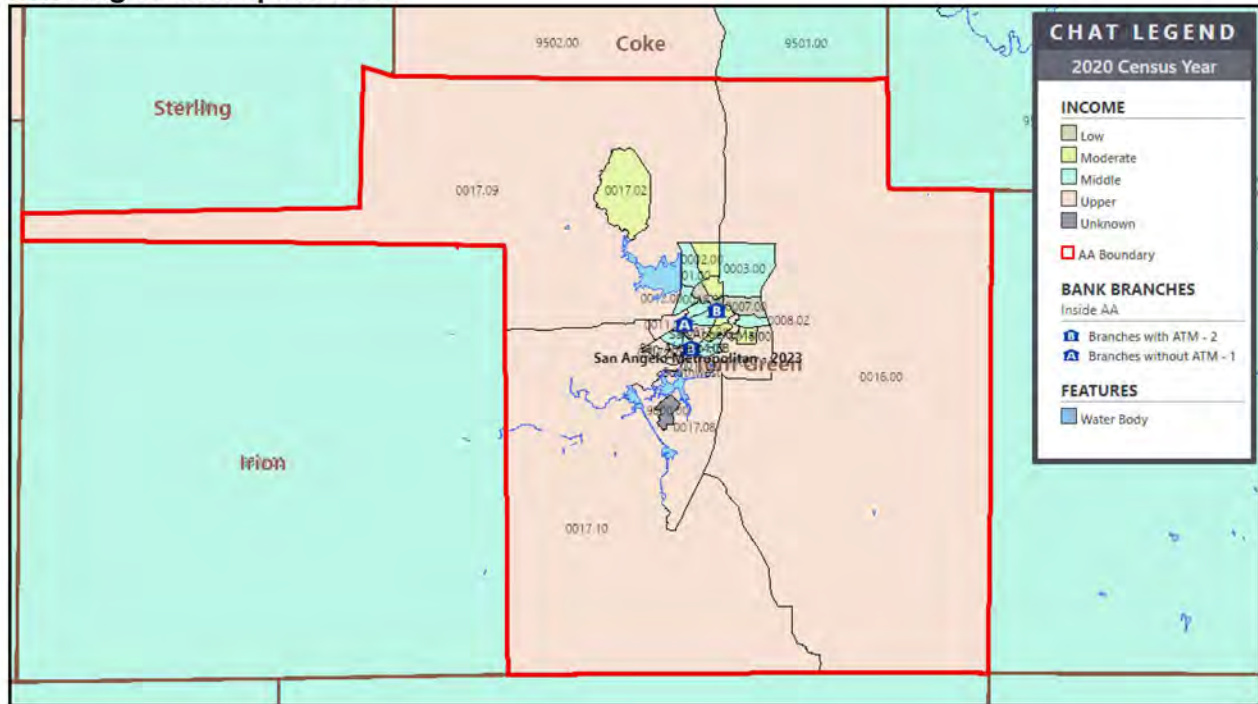
Houston Metropolitan AA



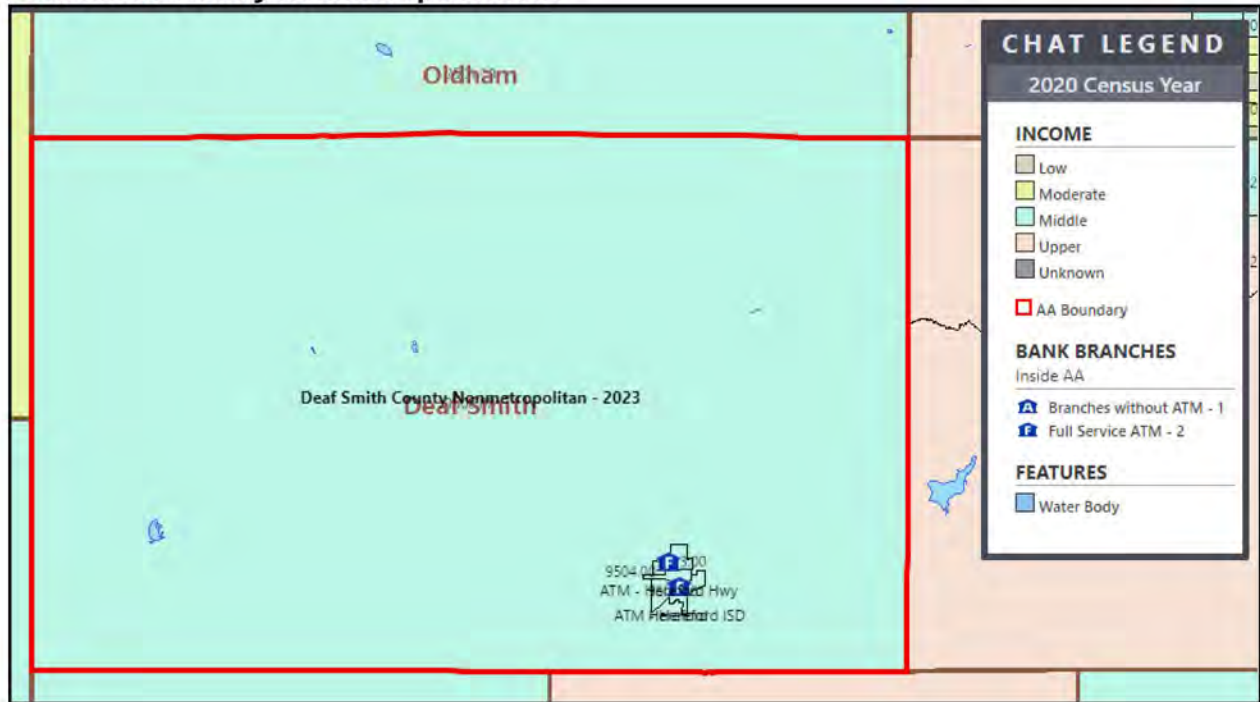
Odessa, TX MSA AA



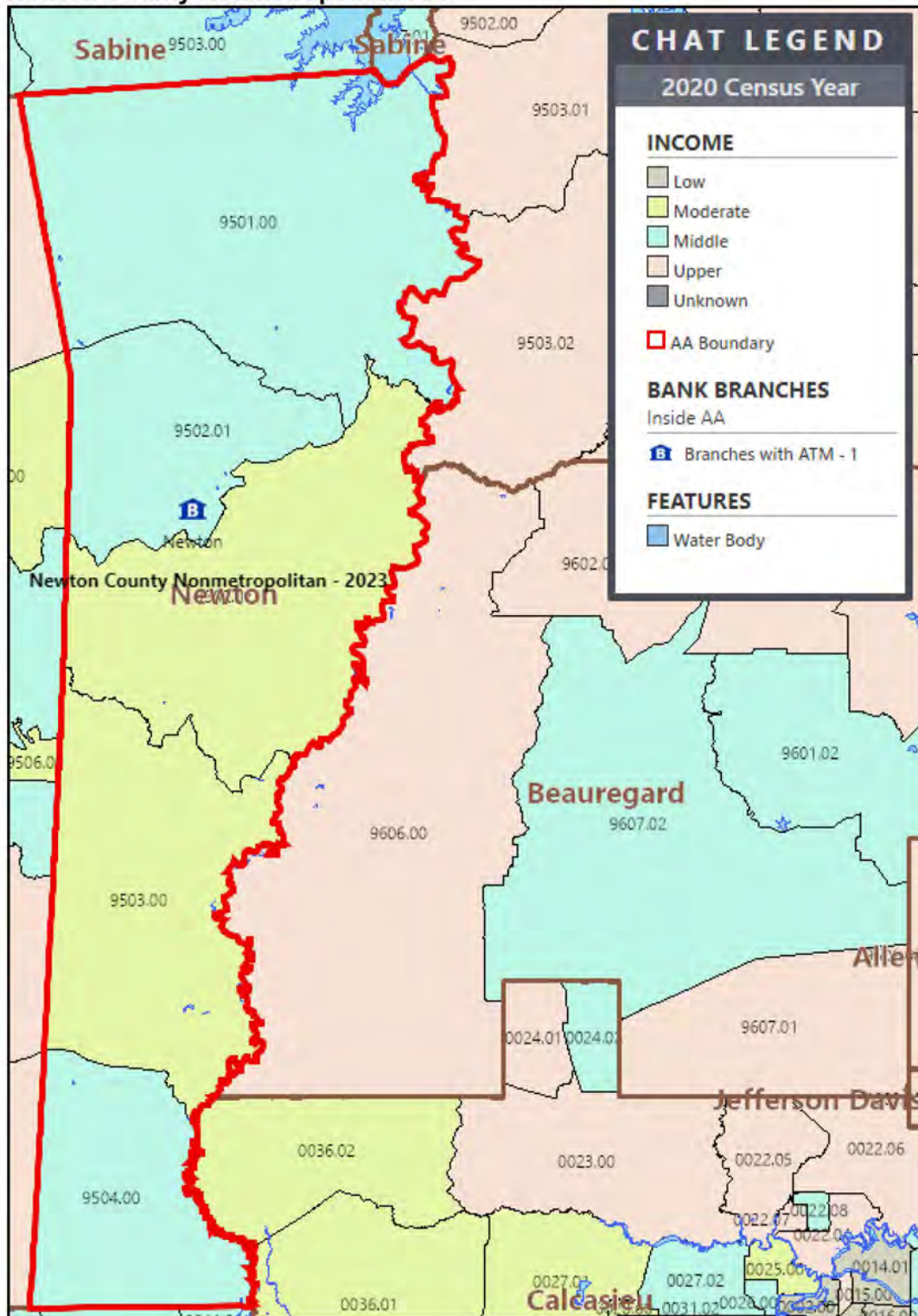
San Angelo Metropolitan AA



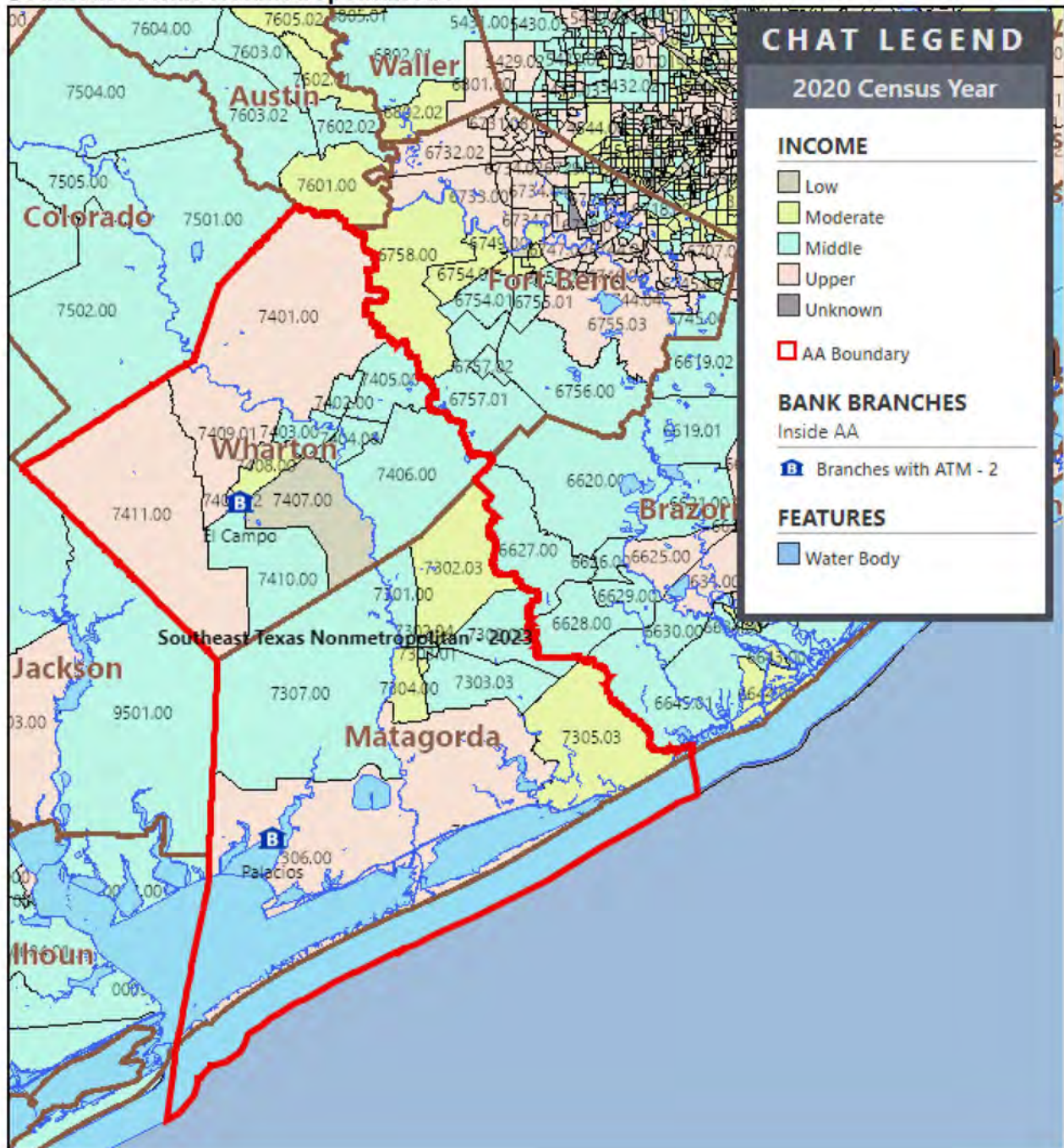
Deaf Smith County Nonmetropolitan AA



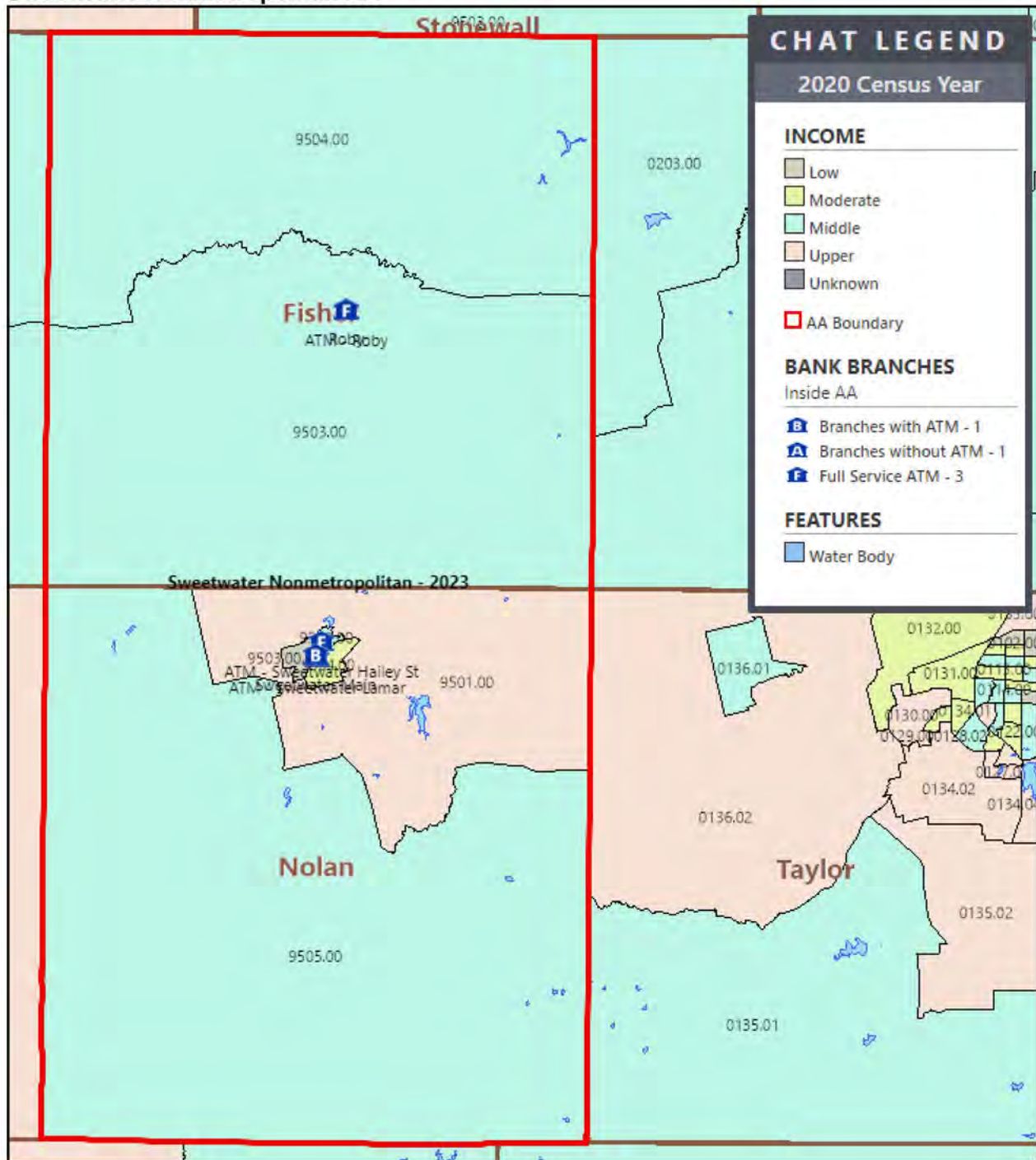
Newton County Nonmetropolitan AA



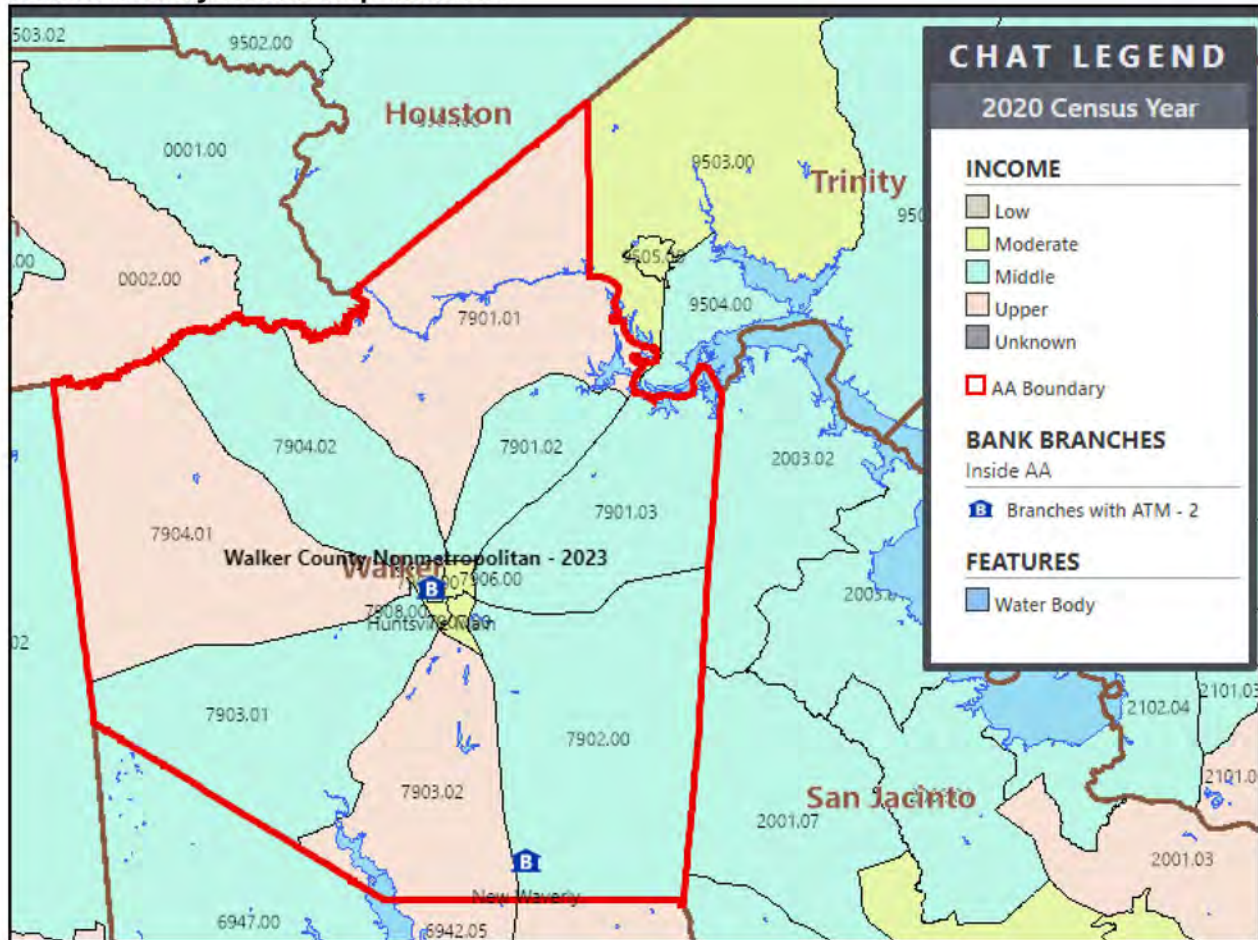
Southeast Texas Nonmetropolitan AA



Sweetwater Nonmetropolitan AA



Walker County Nonmetropolitan AA



APPENDIX B – FULL-SCOPE ASSESSMENT AREAS DEMOGRAPHICS TABLES

Abilene, TX MSA AA

Table B-1

2022 AA Combined Demographics Assessment Area: Abilene, TX MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	6.0	1,439	3.5	366	25.4	7,992	19.5
Moderate	13	26.0	9,387	22.9	1,303	13.9	7,898	19.3
Middle	21	42.0	18,153	44.3	1,397	7.7	8,646	21.1
Upper	10	20.0	11,957	29.2	465	3.9	16,412	40.1
Unknown	3	6.0	12	0.0	0	0.0	0	0.0
Total AA	50	100.0	40,948	100.0	3,531	8.6	40,948	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,619	1,096	2.9	41.8	1,048	40.0	475	18.1
Moderate	17,604	6,437	16.8	36.6	8,804	50.0	2,363	13.4
Middle	34,336	18,183	47.4	53.0	10,230	29.8	5,923	17.3
Upper	16,983	12,606	32.9	74.2	2,998	17.7	1,379	8.1
Unknown	12	12	0.0	100.0	0	0.0	0	0.0
Total AA	71,554	38,334	100.0	53.6	23,080	32.3	10,140	14.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	336	4.6	297	4.5	38	7.1	1	1.1
Moderate	1,668	23.0	1,497	22.6	161	30.1	10	10.8
Middle	3,124	43.1	2,845	43.0	228	42.6	51	54.8
Upper	2,109	29.1	1,972	29.8	106	19.8	31	33.3
Unknown	11	0.2	9	0.1	2	0.4	0	0.0
Total AA	7,248	100.0	6,620	100.0	535	100.0	93	100.0
Percentage of Total Businesses:				91.3		7.4		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.7	2	0.7	0	0.0	0	0.0
Moderate	15	5.4	15	5.6	0	0.0	0	0.0
Middle	176	63.8	172	63.7	4	66.7	0	0.0
Upper	83	30.1	81	30.0	2	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	276	100.0	270	100.0	6	100.0	0	0.0
Percentage of Total Farms:				97.8		2.2		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-2

2021 AA Combined Demographics Assessment Area: Abilene, TX MSA								
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	8,490	21.5
Moderate	13	27.7	8,877	22.5	1,824	20.5	6,968	17.7
Middle	20	42.6	17,366	44.0	2,346	13.5	7,992	20.3
Upper	10	21.3	13,200	33.5	853	6.5	15,998	40.6
Unknown	4	8.5	5	0.0	0	0.0	0	0.0
Total AA	47	100.0	39,448	100.0	5,023	12.7	39,448	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	15,896	5,758	15.1	36.2	7,675	48.3	2,463	15.5
Middle	33,239	18,281	47.9	55.0	9,623	29.0	5,335	16.1
Upper	21,250	14,149	37.0	66.6	4,741	22.3	2,360	11.1
Unknown	11	5	0.0	45.5	6	54.5	0	0.0
Total AA	70,396	38,193	100.0	54.3	22,045	31.3	10,158	14.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,753	24.2	1,568	23.7	174	32.9	11	12.2
Middle	2,954	40.9	2,669	40.4	232	43.9	53	58.9
Upper	2,495	34.5	2,349	35.5	122	23.1	24	26.7
Unknown	28	0.4	25	0.4	1	0.2	2	2.2
Total AA	7,230	100.0	6,611	100.0	529	100.0	90	100.0
Percentage of Total Businesses:				91.4		7.3		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	13	4.3	13	4.4	0	0.0	0	0.0
Middle	194	64.0	189	63.6	5	83.3	0	0.0
Upper	96	31.7	95	32.0	1	16.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	303	100.0	297	100.0	6	100.0	0	0.0
Percentage of Total Farms:				98.0		2.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table B-3

2020 AA Combined Demographics Assessment Area: Abilene, TX MSA								
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	8,490	21.5
Moderate	13	27.7	8,877	22.5	1,824	20.5	6,968	17.7
Middle	20	42.6	17,366	44.0	2,346	13.5	7,992	20.3
Upper	10	21.3	13,200	33.5	853	6.5	15,998	40.6
Unknown	4	8.5	5	0.0	0	0.0	0	0.0
Total AA	47	100.0	39,448	100.0	5,023	12.7	39,448	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	15,896	5,758	15.1	36.2	7,675	48.3	2,463	15.5
Middle	33,239	18,281	47.9	55.0	9,623	29.0	5,335	16.1
Upper	21,250	14,149	37.0	66.6	4,741	22.3	2,360	11.1
Unknown	11	5	0.0	45.5	6	54.5	0	0.0
Total AA	70,396	38,193	100.0	54.3	22,045	31.3	10,158	14.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,776	24.3	1,581	23.7	186	34.1	9	10.8
Middle	2,982	40.8	2,693	40.3	240	44.0	49	59.0
Upper	2,521	34.5	2,379	35.6	119	21.8	23	27.7
Unknown	29	0.4	26	0.4	1	0.2	2	2.4
Total AA	7,308	100.0	6,679	100.0	546	100.0	83	100.0
Percentage of Total Businesses:				91.4		7.5		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	12	3.8	12	3.8	0	0.0	0	0.0
Middle	206	64.6	201	64.2	5	83.3	0	0.0
Upper	101	31.7	100	31.9	1	16.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	319	100.0	313	100.0	6	100.0	0	0.0
Percentage of Total Farms:				98.1		1.9		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Dallas-Fort Worth Metropolitan AA

Table B-4

2022 AA Combined Demographics Assessment Area: Dallas-Fort Worth Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	42	5.5	31,708	3.7	9,325	29.4	163,187	19.0
Moderate	186	24.4	181,768	21.2	24,736	13.6	145,192	16.9
Middle	268	35.2	315,633	36.8	18,491	5.9	172,587	20.1
Upper	258	33.9	324,386	37.8	8,857	2.7	376,287	43.9
Unknown	8	1.0	3,758	0.4	360	9.6	0	0.0
Total AA	762	100.0	857,253	100.0	61,769	7.2	857,253	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	64,270	13,614	1.8	21.2	41,612	64.7	9,044	14.1
Moderate	309,803	130,422	16.9	42.1	151,619	48.9	27,762	9.0
Middle	478,507	294,530	38.1	61.6	152,855	31.9	31,122	6.5
Upper	440,417	332,298	43.0	75.5	85,205	19.3	22,914	5.2
Unknown	7,955	2,682	0.3	33.7	3,965	49.8	1,308	16.4
Total AA	1,300,952	773,546	100.0	59.5	435,256	33.5	92,150	7.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	5,845	3.3	5,373	3.2	422	4.5	50	2.2
Moderate	34,789	19.4	31,759	18.9	2,693	28.9	337	15.1
Middle	59,146	32.9	56,031	33.3	2,521	27.1	594	26.7
Upper	78,826	43.9	74,018	44.0	3,568	38.3	1,240	55.7
Unknown	1,104	0.6	988	0.6	109	1.2	7	0.3
Total AA	179,710	100.0	168,169	100.0	9,313	100.0	2,228	100.0
Percentage of Total Businesses:				93.6		5.2		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	23	1.1	22	1.1	1	5.0	0	0.0
Moderate	243	11.6	238	11.5	5	25.0	0	0.0
Middle	896	42.9	891	43.1	4	20.0	1	100.0
Upper	921	44.1	911	44.1	10	50.0	0	0.0
Unknown	6	0.3	6	0.3	0	0.0	0	0.0
Total AA	2,089	100.0	2,068	100.0	20	100.0	1	100.0
Percentage of Total Farms:				99.0		1.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-5

2021 AA Combined Demographics Assessment Area: Dallas-Fort Worth Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	57	9.8	48,548	6.2	17,258	35.5	159,405	20.4
Moderate	121	20.8	132,431	17.0	24,605	18.6	124,108	15.9
Middle	216	37.0	302,469	38.8	24,423	8.1	149,599	19.2
Upper	188	32.2	296,222	38.0	9,553	3.2	346,558	44.4
Unknown	1	0.2	0	0.0	0	0.0	0	0.0
Total AA	583	100.0	779,670	100.0	75,839	9.7	779,670	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	92,349	24,983	3.6	27.1	54,876	59.4	12,490	13.5
Moderate	229,048	96,442	13.7	42.1	109,461	47.8	23,145	10.1
Middle	466,718	277,230	39.4	59.4	154,959	33.2	34,529	7.4
Upper	404,781	304,568	43.3	75.2	78,680	19.4	21,533	5.3
Unknown	12	0	0.0	0.0	0	0.0	12	100.0
Total AA	1,192,908	703,223	100.0	59.0	397,976	33.4	91,709	7.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	9,873	5.6	8,937	5.4	841	9.0	95	4.7
Moderate	28,548	16.2	25,952	15.7	2,357	25.2	239	11.8
Middle	58,429	33.1	55,140	33.4	2,720	29.1	569	28.1
Upper	79,434	45.0	74,933	45.4	3,378	36.2	1,123	55.4
Unknown	127	0.1	82	0.0	44	0.5	1	0.0
Total AA	176,411	100.0	165,044	100.0	9,340	100.0	2,027	100.0
Percentage of Total Businesses:				93.6		5.3		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	34	1.6	33	1.6	1	5.0	0	0.0
Moderate	165	7.9	163	7.9	2	10.0	0	0.0
Middle	884	42.4	875	42.4	8	40.0	1	100.0
Upper	1,003	48.1	994	48.1	9	45.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,086	100.0	2,065	100.0	20	100.0	1	100.0
Percentage of Total Farms:				99.0		1.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table B-6

2020 AA Combined Demographics Assessment Area: Dallas-Fort Worth Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	57	9.8	48,548	6.2	17,258	35.5	159,405	20.4
Moderate	121	20.8	132,431	17.0	24,605	18.6	124,108	15.9
Middle	216	37.0	302,469	38.8	24,423	8.1	149,599	19.2
Upper	188	32.2	296,222	38.0	9,553	3.2	346,558	44.4
Unknown	1	0.2	0	0.0	0	0.0	0	0.0
Total AA	583	100.0	779,670	100.0	75,839	9.7	779,670	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	92,349	24,983	3.6	27.1	54,876	59.4	12,490	13.5
Moderate	229,048	96,442	13.7	42.1	109,461	47.8	23,145	10.1
Middle	466,718	277,230	39.4	59.4	154,959	33.2	34,529	7.4
Upper	404,781	304,568	43.3	75.2	78,680	19.4	21,533	5.3
Unknown	12	0	0.0	0.0	0	0.0	12	100.0
Total AA	1,192,908	703,223	100.0	59.0	397,976	33.4	91,709	7.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	9,642	5.6	8,720	5.4	845	8.9	77	4.0
Moderate	28,147	16.3	25,514	15.8	2,416	25.5	217	11.3
Middle	57,236	33.1	53,906	33.4	2,787	29.4	543	28.2
Upper	77,738	45.0	73,260	45.4	3,389	35.8	1,089	56.5
Unknown	126	0.1	83	0.1	42	0.4	1	0.1
Total AA	172,889	100.0	161,483	100.0	9,479	100.0	1,927	100.0
Percentage of Total Businesses:				93.4		5.5		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	35	1.6	34	1.6	1	5.3	0	0.0
Moderate	172	8.0	170	8.0	2	10.5	0	0.0
Middle	917	42.7	911	42.8	5	26.3	1	100.0
Upper	1,025	47.7	1,014	47.6	11	57.9	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,149	100.0	2,129	100.0	19	100.0	1	100.0
Percentage of Total Farms:				99.1		0.9		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Central Texas Nonmetropolitan AA

Table B-7

2022 AA Combined Demographics Assessment Area: Central Texas Nonmetropolitan AA								
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	6,380	15.5
Moderate	6	12.8	3,579	8.7	681	19.0	6,082	14.8
Middle	19	40.4	15,707	38.2	1,571	10.0	7,438	18.1
Upper	21	44.7	21,233	51.6	1,016	4.8	21,219	51.6
Unknown	1	2.1	600	1.5	141	23.5	0	0.0
Total AA	47	100.0	41,119	100.0	3,409	8.3	41,119	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	7,779	4,000	9.0	51.4	1,719	22.1	2,060	26.5
Middle	31,843	16,604	37.3	52.1	6,445	20.2	8,794	27.6
Upper	35,971	23,247	52.2	64.6	6,603	18.4	6,121	17.0
Unknown	1,041	688	1.5	66.1	35	3.4	318	30.5
Total AA	76,634	44,539	100.0	58.1	14,802	19.3	17,293	22.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	554	7.1	504	7.0	34	7.5	16	12.6
Middle	3,038	38.8	2,791	38.5	199	43.9	48	37.8
Upper	4,144	52.9	3,870	53.4	214	47.2	60	47.2
Unknown	95	1.2	86	1.2	6	1.3	3	2.4
Total AA	7,831	100.0	7,251	100.0	453	100.0	127	100.0
Percentage of Total Businesses:				92.6		5.8		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	46	10.6	45	10.8	1	7.1	0	0.0
Middle	177	41.0	167	40.0	9	64.3	1	100.0
Upper	196	45.4	193	46.3	3	21.4	0	0.0
Unknown	13	3.0	12	2.9	1	7.1	0	0.0
Total AA	432	100.0	417	100.0	14	100.0	1	100.0
Percentage of Total Farms:				96.5		3.2		0.2
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table B-8

2021 AA Combined Demographics Assessment Area: Central Texas Nonmetropolitan AA								
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	6,689	17.7
Moderate	6	17.1	3,980	10.5	847	21.3	6,483	17.1
Middle	20	57.1	21,478	56.8	2,883	13.4	7,302	19.3
Upper	9	25.7	12,366	32.7	760	6.1	17,350	45.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	35	100.0	37,824	100.0	4,490	11.9	37,824	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	7,703	3,441	8.5	44.7	2,658	34.5	1,604	20.8
Middle	44,780	22,809	56.6	50.9	10,975	24.5	10,996	24.6
Upper	21,140	14,033	34.8	66.4	3,723	17.6	3,384	16.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	73,623	40,283	100.0	54.7	17,356	23.6	15,984	21.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	600	7.6	543	7.5	45	10.0	12	10.3
Middle	4,479	57.1	4,126	56.7	277	61.8	76	65.5
Upper	2,767	35.3	2,613	35.9	126	28.1	28	24.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7,846	100.0	7,282	100.0	448	100.0	116	100.0
Percentage of Total Businesses:				92.8		5.7		1.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	28	6.5	27	6.6	1	5.9	0	0.0
Middle	288	67.3	272	66.3	15	88.2	1	100.0
Upper	112	26.2	111	27.1	1	5.9	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	428	100.0	410	100.0	17	100.0	1	100.0
Percentage of Total Farms:				95.8		4.0		0.2
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table B-9

2020 AA Combined Demographics Assessment Area: Central Texas Nonmetropolitan AA								
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	6,689	17.7
Moderate	6	17.1	3,980	10.5	847	21.3	6,483	17.1
Middle	20	57.1	21,478	56.8	2,883	13.4	7,302	19.3
Upper	9	25.7	12,366	32.7	760	6.1	17,350	45.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	35	100.0	37,824	100.0	4,490	11.9	37,824	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	7,703	3,441	8.5	44.7	2,658	34.5	1,604	20.8
Middle	44,780	22,809	56.6	50.9	10,975	24.5	10,996	24.6
Upper	21,140	14,033	34.8	66.4	3,723	17.6	3,384	16.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	73,623	40,283	100.0	54.7	17,356	23.6	15,984	21.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	617	7.8	560	7.6	46	10.0	11	9.8
Middle	4,499	57.0	4,142	56.6	287	62.3	70	62.5
Upper	2,779	35.2	2,620	35.8	128	27.8	31	27.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7,895	100.0	7,322	100.0	461	100.0	112	100.0
Percentage of Total Businesses:				92.7		5.8		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	28	6.4	27	6.4	1	6.7	0	0.0
Middle	295	67.7	280	66.8	13	86.7	2	100.0
Upper	113	25.9	112	26.7	1	6.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	436	100.0	419	100.0	15	100.0	2	100.0
Percentage of Total Farms:				96.1		3.4		0.5
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX C – FULL-SCOPE ASSESSMENT AREAS LENDING TABLES

Abilene, TX MSA AA

Table C-1A

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Abilene, TX MSA													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	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	47	7.5	10.8	5,047	4.1	8.0	56	8.6	11.3	6,500	4.9	8.0	15.1
Middle	164	26.2	32.8	24,105	19.4	25.6	189	28.9	33.0	29,504	22.2	26.0	47.9
Upper	413	66.0	56.1	94,909	76.2	66.1	406	62.2	55.6	96,484	72.5	65.9	37.0
Unknown	2	0.3	0.2	484	0.4	0.4	2	0.3	0.1	568	0.4	0.1	0.0
Total	626	100.0	100.0	124,545	100.0	100.0	653	100.0	100.0	133,056	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	18	3.5	5.5	1,587	1.4	3.1	23	5.4	6.5	2,682	3.1	4.2	15.1
Middle	146	28.2	27.4	23,870	21.2	21.3	116	27.1	30.8	20,940	24.1	24.3	47.9
Upper	352	68.1	67.0	86,773	77.1	75.4	289	67.5	62.6	63,254	72.8	71.4	37.0
Unknown	1	0.2	0.1	354	0.3	0.2	0	0.0	0.1	0	0.0	0.1	0.0
Total	517	100.0	100.0	112,584	100.0	100.0	428	100.0	100.0	86,876	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	3	4.8	16.7	162	2.7	12.6	13	13.7	20.0	992	11.2	20.3	15.1
Middle	20	32.3	41.7	1,013	16.6	36.9	28	29.5	37.8	2,432	27.5	36.5	47.9
Upper	39	62.9	41.7	4,910	80.7	50.5	54	56.8	42.2	5,429	61.3	43.2	37.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	62	100.0	100.0	6,085	100.0	100.0	95	100.0	100.0	8,853	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	2	50.0	46.2	1,116	59.3	14.0	7	70.0	55.6	9,556	76.2	36.5	36.8
Middle	0	0.0	46.2	0	0.0	85.0	1	10.0	33.3	2,000	15.9	34.4	42.7
Upper	2	50.0	7.7	765	40.7	1.1	2	20.0	11.1	992	7.9	29.1	20.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Total	4	100.0	100.0	1,881	100.0	100.0	10	100.0	100.0	12,548	100.0	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	70	5.7	8.9	7,912	3.2	6.2	101	8.3	9.7	19,837	8.1	7.9	15.1
Middle	337	27.4	30.9	49,283	20.0	26.1	349	28.5	32.4	56,350	23.0	25.9	47.9
Upper	818	66.6	60.0	188,715	76.5	67.4	771	63.0	57.8	168,204	68.7	66.1	37.0
Unknown	3	0.2	0.2	838	0.3	0.3	2	0.2	0.1	568	0.2	0.1	0.0
Total	1,228	100.0	100.0	246,748	100.0	100.0	1,223	100.0	100.0	244,959	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-1B

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Abilene, TX MSA													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$ (000)	\$%	\$%	#	#%	#%	\$ (000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	15.1
Middle	3	30.0	40.0	193	16.1	17.6	1	9.1	100.0	185	15.1	100.0	47.9
Upper	7	70.0	60.0	1,009	83.9	82.4	10	90.9	0.0	1,044	84.9	0.0	37.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	1,202	100.0	100.0	11	100.0	100.0	1,229	100.0	100.0	100.0
Other Purpose Closed/Exempt													
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	10.5	0	0.0	4.8	2	7.7	16.7	107	4.5	13.6	15.1
Middle	4	44.4	47.4	102	22.6	38.9	14	53.8	66.7	1,289	53.8	54.7	47.9
Upper	5	55.6	42.1	349	77.4	56.3	10	38.5	16.7	1,001	41.8	31.7	37.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	9	100.0	100.0	451	100.0	100.0	26	100.0	100.0	2,397	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	12.9	0	0.0	7.3	0	0.0	12.3	0	0.0	11.2	15.1
Middle	0	0.0	35.7	0	0.0	25.9	0	0.0	41.5	0	0.0	37.1	47.9
Upper	0	0.0	51.3	0	0.0	66.8	0	0.0	46.2	0	0.0	51.7	37.0
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
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-2

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Abilene, TX MSA													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	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	398	27.7	20.0	44,643	30.7	23.1	160	18.4	19.1	23,527	23.2	16.7	24.2
Middle	538	37.4	43.6	50,255	34.6	41.0	369	42.4	41.3	43,630	43.1	42.6	40.9
Upper	499	34.7	35.5	48,367	33.3	34.9	341	39.2	38.8	33,363	32.9	39.3	34.5
Unknown	4	0.3	0.1	1,968	1.4	0.1	1	0.1	0.2	820	0.8	0.2	0.4
Tract-Unk	0	0.0	0.8	0	0.0	0.9	0	0.0	0.7	0	0.0	1.2	
Total	1,439	100.0	100.0	145,233	100.0	100.0	871	100.0	100.0	101,340	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-3

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Abilene, TX MSA													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	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	10	6.5	3.9	1,487	13.8	5.3	2	1.2	0.7	650	4.4	0.6	4.3
Middle	110	71.4	76.4	6,471	60.0	74.3	131	78.0	70.2	10,316	69.9	70.3	64.0
Upper	34	22.1	16.5	2,835	26.3	19.5	35	20.8	28.4	3,787	25.7	29.0	31.7
Unknown	0	0.0	2.4	0	0.0	0.6	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.8	0	0.0	0.3	0	0.0	0.7	0	0.0	0.1	
Total	154	100.0	100.0	10,793	100.0	100.0	168	100.0	100.0	14,753	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-4A

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Abilene, TX MSA													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	23	3.7	3.6	2,430	2.0	2.0	14	2.1	2.2	1,421	1.1	1.1	21.5
Moderate	97	15.5	17.9	14,447	11.6	13.0	90	13.8	13.3	13,227	9.9	9.3	17.7
Middle	143	22.8	24.5	24,829	19.9	22.0	147	22.5	22.5	26,420	19.9	20.1	20.3
Upper	299	47.8	44.7	74,317	59.7	54.1	319	48.9	36.2	81,055	60.9	44.6	40.6
Unknown	64	10.2	9.3	8,522	6.8	8.9	83	12.7	25.8	10,933	8.2	25.0	0.0
Total	626	100.0	100.0	124,545	100.0	100.0	653	100.0	100.0	133,056	100.0	100.0	100.0
Refinance Loans													
Low	10	1.9	2.0	598	0.5	0.7	8	1.9	1.7	720	0.8	0.7	21.5
Moderate	36	7.0	5.9	3,805	3.4	3.3	35	8.2	6.9	3,667	4.2	4.0	17.7
Middle	72	13.9	12.3	11,457	10.2	9.0	74	17.3	13.0	10,340	11.9	9.8	20.3
Upper	330	63.8	40.6	80,390	71.4	46.7	281	65.7	36.3	66,513	76.6	41.5	40.6
Unknown	69	13.3	39.2	16,334	14.5	40.3	30	7.0	42.0	5,636	6.5	43.9	0.0
Total	517	100.0	100.0	112,584	100.0	100.0	428	100.0	100.0	86,876	100.0	100.0	100.0
Home Improvement Loans													
Low	2	3.2	6.9	103	1.7	6.2	4	4.2	5.6	198	2.2	3.6	21.5
Moderate	5	8.1	16.7	322	5.3	16.2	9	9.5	15.6	639	7.2	11.7	17.7
Middle	5	8.1	13.9	440	7.2	7.8	11	11.6	18.9	1,052	11.9	18.3	20.3
Upper	43	69.4	51.4	4,669	76.7	59.3	64	67.4	52.2	6,415	72.5	56.7	40.6
Unknown	7	11.3	11.1	551	9.1	10.6	7	7.4	7.8	549	6.2	9.7	0.0
Total	62	100.0	100.0	6,085	100.0	100.0	95	100.0	100.0	8,853	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	35	2.9	2.9	3,131	1.3	1.4	27	2.2	2.1	2,379	1.0	0.9	21.5
Moderate	141	11.5	12.3	18,690	7.6	8.6	138	11.4	10.7	17,787	7.7	7.3	17.7
Middle	223	18.2	18.5	36,913	15.1	15.9	240	19.8	18.5	38,494	16.6	16.1	20.3
Upper	684	55.9	41.4	160,706	65.6	49.8	688	56.7	36.1	156,633	67.4	43.3	40.6
Unknown	141	11.5	24.9	25,427	10.4	24.3	120	9.9	32.5	17,118	7.4	32.5	0.0
Total	1,224	100.0	100.0	244,867	100.0	100.0	1,213	100.0	100.0	232,411	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table C-4B

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Abilene, TX MSA													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$ (000)	\$%	\$%	#	#%	#%	\$ (000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	20.0	0	0.0	7.8	1	9.1	33.3	40	3.3	19.8	21.5
Moderate	1	10.0	0.0	20	1.7	0.0	0	0.0	0.0	0	0.0	0.0	17.7
Middle	1	10.0	0.0	146	12.1	0.0	4	36.4	0.0	364	29.6	0.0	20.3
Upper	7	70.0	80.0	1,016	84.5	92.2	6	54.5	66.7	825	67.1	80.2	40.6
Unknown	1	10.0	0.0	20	1.7	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	1,202	100.0	100.0	11	100.0	100.0	1,229	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	10.5	0	0.0	7.6	0	0.0	8.3	0	0.0	5.6	21.5
Moderate	2	22.2	10.5	96	21.3	5.7	4	15.4	25.0	254	10.6	31.6	17.7
Middle	2	22.2	15.8	41	9.1	25.5	4	15.4	0.0	318	13.3	0.0	20.3
Upper	5	55.6	47.4	314	69.6	50.3	18	69.2	50.0	1,825	76.1	49.3	40.6
Unknown	0	0.0	15.8	0	0.0	10.8	0	0.0	16.7	0	0.0	13.5	0.0
Total	9	100.0	100.0	451	100.0	100.0	26	100.0	100.0	2,397	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.4	0	0.0	0.2	0	0.0	1.5	0	0.0	0.4	21.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	1.5	0	0.0	0.7	17.7
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	6.2	0	0.0	6.5	20.3
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	40.6
Unknown	0	0.0	99.6	0	0.0	99.8	0	0.0	90.8	0	0.0	92.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-5

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Abilene, TX MSA													
	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	560	38.9	30.0	34,420	23.7	31.1	333	38.2	39.1	30,011	29.6	31.7	91.4
Over \$1 Million	389	27.0		72,428	49.9		242	27.8		49,611	49.0		7.3
Revenue Unknown	490	34.1		38,385	26.4		296	34.0		21,718	21.4		1.2
Total	1,439	100.0		145,233	100.0		871	100.0		101,340	100.0		100.0
By Loan Size													
\$100,000 or Less	1,088	75.6	93.2	35,283	24.3	42.3	649	74.5	95.1	21,978	21.7	45.6	
\$100,001 - \$250,000	193	13.4	4.3	31,227	21.5	20.5	116	13.3	2.8	19,674	19.4	16.8	
\$250,001 - \$1 Million	158	11.0	2.5	78,723	54.2	37.3	106	12.2	2.0	59,688	58.9	37.6	
Total	1,439	100.0	100.0	145,233	100.0	100.0	871	100.0	100.0	101,340	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	493	88.0		14,740	42.8		269	80.8		10,060	33.5		
\$100,001 - \$250,000	37	6.6		5,736	16.7		38	11.4		5,928	19.8		
\$250,001 - \$1 Million	30	5.4		13,944	40.5		26	7.8		14,023	46.7		
Total	560	100.0		34,420	100.0		333	100.0		30,011	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-6

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Abilene, TX MSA													
	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	100	64.9	56.7	6,146	56.9	65.7	94	56.0	46.1	7,107	48.2	60.7	98.0
Over \$1 Million	12	7.8		1,392	12.9		12	7.1		1,531	10.4		2.0
Revenue Unknown	42	27.3		3,255	30.2		62	36.9		6,115	41.4		0.0
Total	154	100.0		10,793	100.0		168	100.0		14,753	100.0		100.0
By Loan Size													
\$100,000 or Less	123	79.9	78.7	4,060	37.6	31.2	126	75.0	88.7	4,196	28.4	42.5	
\$100,001 - \$250,000	23	14.9	14.2	3,620	33.5	33.0	24	14.3	8.5	4,034	27.3	34.3	
\$250,001 - \$500,000	8	5.2	7.1	3,113	28.8	35.9	18	10.7	2.8	6,523	44.2	23.2	
Total	154	100.0	100.0	10,793	100.0	100.0	168	100.0	100.0	14,753	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	83	83.0		2,763	45.0		74	78.7		2,412	33.9		
\$100,001 - \$250,000	13	13.0		2,033	33.1		14	14.9		2,319	32.6		
\$250,001 - \$500,000	4	4.0		1,350	22.0		6	6.4		2,376	33.4		
Total	100	100.0		6,146	100.0		94	100.0		7,107	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Dallas-Fort Worth Metropolitan AA

Table C-7A

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography													
Assessment Area: DFW Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	##	##	#	##	##	\$(000)	##	##	
Home Purchase Loans													
Low	8	1.1	1.8	1,478	0.7	1.1	21	2.8	2.1	3,554	1.5	1.2	3.6
Moderate	74	9.9	9.1	13,675	6.4	6.6	61	8.2	10.0	12,832	5.3	7.1	13.7
Middle	261	34.8	42.1	64,381	30.1	37.1	284	38.4	42.5	85,799	35.7	37.9	39.4
Upper	406	54.2	47.0	134,194	62.8	55.1	374	50.5	45.4	138,393	57.5	53.8	43.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	749	100.0	100.0	213,728	100.0	100.0	740	100.0	100.0	240,578	100.0	100.0	100.0
Refinance Loans													
Low	13	1.3	0.7	2,605	0.9	0.4	10	1.4	0.9	1,773	0.9	0.5	3.6
Moderate	60	5.9	6.0	9,462	3.4	4.2	45	6.2	7.0	8,511	4.1	4.8	13.7
Middle	341	33.3	33.0	78,575	27.8	27.8	257	35.2	35.3	60,999	29.7	29.6	39.4
Upper	609	59.5	60.3	191,728	67.9	67.6	418	57.3	56.8	133,961	65.3	65.0	43.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1,023	100.0	100.0	282,370	100.0	100.0	730	100.0	100.0	205,244	100.0	100.0	100.0
Home Improvement Loans													
Low	3	1.5	1.3	93	0.5	0.9	1	0.5	1.5	300	1.3	1.0	3.6
Moderate	15	7.4	7.3	1,288	6.9	5.7	5	2.5	7.4	419	1.8	5.9	13.7
Middle	59	29.1	30.2	5,333	28.6	25.8	71	35.5	31.1	9,078	39.0	26.8	39.4
Upper	126	62.1	61.3	11,911	64.0	67.6	123	61.5	60.0	13,499	57.9	66.4	43.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	203	100.0	100.0	18,625	100.0	100.0	200	100.0	100.0	23,296	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	2	13.3	14.4	855	10.9	9.6	0	0.0	17.1	0	0.0	14.0	
Moderate	5	33.3	31.1	2,833	36.2	26.4	4	33.3	28.2	2,213	13.1	25.3	29.4
Middle	5	33.3	36.4	2,200	28.1	30.7	5	41.7	37.3	9,587	56.9	28.4	36.1
Upper	3	20.0	18.2	1,932	24.7	33.2	3	25.0	17.4	5,040	29.9	32.3	18.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	15	100.0	100.0	7,820	100.0	100.0	12	100.0	100.0	16,840	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	26	1.3	1.3	5,031	1.0	1.1	32	1.8	1.5	5,627	1.1	1.5	
Moderate	156	7.7	7.7	27,350	5.2	6.3	118	6.8	8.5	24,201	4.9	7.0	13.7
Middle	686	33.7	37.4	152,028	28.9	32.2	639	36.8	38.6	167,797	34.1	33.5	39.4
Upper	1,168	57.4	53.6	342,381	65.0	60.4	948	54.6	51.4	294,198	59.8	58.0	43.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	2,036	100.0	100.0	526,790	100.0	100.0	1,737	100.0	100.0	491,823	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-7B

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography													
Assessment Area: DFW Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##%	##%	\$(000)	##%	##%	#	##%	##%	\$(000)	##%	##%	
Other Purpose LOC													
Low	0	0.0	0.4	0	0.0	0.2	0	0.0	1.3	0	0.0	0.5	3.6
Moderate	1	2.9	6.1	32	1.0	3.7	2	8.0	7.7	105	4.4	4.8	13.7
Middle	12	35.3	24.2	981	30.3	17.2	11	44.0	22.4	1,079	45.2	14.0	39.4
Upper	21	61.8	69.2	2,229	68.8	79.0	12	48.0	68.7	1,204	50.4	80.7	43.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	34	100.0	100.0	3,242	100.0	100.0	25	100.0	100.0	2,388	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.8	0	0.0	0.9	0	0.0	1.1	0	0.0	0.4	3.6
Moderate	1	8.3	10.3	60	6.0	7.1	1	3.3	11.2	121	3.5	5.9	13.7
Middle	8	66.7	34.9	558	55.5	25.6	11	36.7	34.2	1,255	36.1	21.0	39.4
Upper	3	25.0	53.0	387	38.5	66.3	18	60.0	53.5	2,101	60.4	72.7	43.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	12	100.0	100.0	1,005	100.0	100.0	30	100.0	100.0	3,477	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	2.3	0	0.0	1.1	0	0.0	3.2	0	0.0	3.3	3.6
Moderate	0	0.0	15.5	0	0.0	9.7	0	0.0	15.7	0	0.0	23.8	13.7
Middle	0	0.0	46.9	0	0.0	39.5	0	0.0	49.3	0	0.0	37.5	39.4
Upper	0	0.0	35.3	0	0.0	49.7	0	0.0	31.9	0	0.0	35.4	43.3
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
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-8

Distribution of 2020 and 2021 Small Business Lending by Income Level of Geography													
Assessment Area: DFW Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	80	3.6	5.3	6,386	2.9	7.2	48	3.7	5.0	6,161	4.1	6.8	5.6
Moderate	354	15.7	16.0	41,284	18.8	19.5	166	12.8	15.2	25,036	16.6	18.9	16.2
Middle	857	38.1	30.7	78,082	35.6	27.9	528	40.7	31.6	56,450	37.4	28.8	33.1
Upper	957	42.6	47.4	93,858	42.7	44.9	556	42.8	47.5	63,165	41.9	45.2	45.0
Unknown	0	0.0	0.0	0	0.0	0.2	0	0.0	0.0	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.6	0	0.0	0.5	0	0.0	0.7	0	0.0	0.2	
Total	2,248	100.0	100.0	219,610	100.0	100.0	1,298	100.0	100.0	150,812	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table C-9

Distribution of 2020 and 2021 Small Farm Lending by Income Level of Geography													
Assessment Area: DFW Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	1	1.0	0.5	91	0.9	0.2	2	2.2	0.5	282	2.2	0.9	1.6
Moderate	9	8.6	6.5	912	8.9	4.2	1	1.1	8.6	58	0.5	9.7	7.9
Middle	59	56.2	53.8	6,756	65.6	52.7	57	61.3	49.2	7,511	59.6	48.2	42.4
Upper	36	34.3	37.5	2,536	24.6	41.6	33	35.5	40.2	4,760	37.7	41.0	48.1
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	1.7	0	0.0	1.4	0	0.0	1.6	0	0.0	0.2	
Total	105	100.0	100.0	10,295	100.0	100.0	93	100.0	100.0	12,611	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-10A

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: DFW Metropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	\$%	\$%	#	##	##	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	19	2.5	3.3	2,548	1.2	1.7	19	2.6	2.2	3,831	1.6	1.1	20.4
Moderate	76	10.1	18.3	14,847	6.9	13.2	57	7.7	13.8	12,489	5.2	9.8	15.9
Middle	145	19.4	25.8	35,667	16.7	23.1	130	17.6	21.3	32,339	13.4	19.0	19.2
Upper	426	56.9	42.4	140,257	65.6	51.4	456	61.6	39.3	171,572	71.3	49.3	44.4
Unknown	83	11.1	10.2	20,409	9.5	10.6	78	10.5	23.4	20,347	8.5	20.7	0.0
Total	749	100.0	100.0	213,728	100.0	100.0	740	100.0	100.0	240,578	100.0	100.0	100.0
Refinance Loans													
Low	21	2.1	2.4	2,540	0.9	1.2	17	2.3	2.9	2,003	1.0	1.4	20.4
Moderate	73	7.1	9.2	12,673	4.5	5.9	70	9.6	10.7	11,743	5.7	6.9	15.9
Middle	160	15.6	17.6	32,886	11.6	14.1	142	19.5	18.0	31,113	15.2	14.6	19.2
Upper	694	67.8	48.1	214,461	76.0	55.5	470	64.4	44.3	151,081	73.6	52.2	44.4
Unknown	75	7.3	22.6	19,810	7.0	23.4	31	4.2	24.2	9,304	4.5	25.0	0.0
Total	1,023	100.0	100.0	282,370	100.0	100.0	730	100.0	100.0	205,244	100.0	100.0	100.0
Home Improvement Loans													
Low	7	3.4	3.4	492	2.6	2.2	6	3.0	4.0	329	1.4	2.4	20.4
Moderate	20	9.9	10.6	1,543	8.3	8.3	12	6.0	10.1	960	4.1	7.4	15.9
Middle	26	12.8	17.2	2,254	12.1	14.6	26	13.0	16.6	2,546	10.9	14.8	19.2
Upper	145	71.4	65.3	14,050	75.4	70.7	151	75.5	66.9	18,801	80.7	72.1	44.4
Unknown	5	2.5	3.5	286	1.5	4.2	5	2.5	2.5	660	2.8	3.3	0.0
Total	203	100.0	100.0	18,625	100.0	100.0	200	100.0	100.0	23,296	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	52	2.6	2.8	5,852	1.1	1.4	46	2.7	2.6	6,541	1.4	1.3	20.4
Moderate	173	8.6	13.1	29,354	5.7	9.2	144	8.3	12.0	25,523	5.4	8.3	15.9
Middle	338	16.7	20.7	71,724	13.8	18.0	308	17.9	19.4	66,734	14.0	16.7	19.2
Upper	1,295	64.1	44.4	371,535	71.6	52.9	1,113	64.5	42.1	345,874	72.8	50.8	44.4
Unknown	163	8.1	19.0	40,505	7.8	18.4	114	6.6	23.9	30,311	6.4	22.9	0.0
Total	2,021	100.0	100.0	518,970	100.0	100.0	1,725	100.0	100.0	474,983	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table C-10B

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: DFW Metropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	1	2.9	6.2	39	1.2	3.3	1	4.0	4.9	250	10.5	2.4	20.4
Moderate	2	5.9	12.3	75	2.3	6.4	3	12.0	9.5	157	6.6	5.4	15.9
Middle	5	14.7	14.3	692	21.3	10.8	5	20.0	16.0	343	14.4	9.8	19.2
Upper	26	76.5	64.5	2,436	75.1	77.1	16	64.0	65.5	1,638	68.6	79.5	44.4
Unknown	0	0.0	2.7	0	0.0	2.4	0	0.0	4.2	0	0.0	2.9	0.0
Total	34	100.0	100.0	3,242	100.0	100.0	25	100.0	100.0	2,388	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	4	33.3	5.5	233	23.2	2.7	3	10.0	6.9	128	3.7	2.9	20.4
Moderate	2	16.7	11.2	216	21.5	7.2	2	6.7	13.5	174	5.0	6.8	15.9
Middle	2	16.7	19.6	225	22.4	15.7	5	16.7	17.9	393	11.3	9.8	19.2
Upper	4	33.3	54.9	331	32.9	64.9	20	66.7	54.7	2,782	80.0	73.3	44.4
Unknown	0	0.0	8.7	0	0.0	9.5	0	0.0	6.9	0	0.0	7.2	0.0
Total	12	100.0	100.0	1,005	100.0	100.0	30	100.0	100.0	3,477	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.3	0	0.0	0.2	0	0.0	0.5	0	0.0	0.3	20.4
Moderate	0	0.0	0.6	0	0.0	0.5	0	0.0	0.7	0	0.0	0.5	15.9
Middle	0	0.0	0.4	0	0.0	0.5	0	0.0	0.5	0	0.0	0.5	19.2
Upper	0	0.0	0.7	0	0.0	1.8	0	0.0	0.5	0	0.0	0.8	44.4
Unknown	0	0.0	98.0	0	0.0	97.0	0	0.0	97.7	0	0.0	98.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-11

Distribution of 2020 and 2021 Small Business Lending by Revenue Size of Businesses													
Assessment Area: DFW Metropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	685	30.5	38.1	46,725	21.3	26.6	525	40.4	43.7	53,739	35.6	29.1	93.6
Over \$1 Million	617	27.4		105,096	47.9		411	31.7		71,144	47.2		5.3
Revenue Unknown	946	42.1		67,789	30.9		362	27.9		25,929	17.2		1.1
Total	2,248	100.0		219,610	100.0		1,298	100.0		150,812	100.0		100.0
By Loan Size													
\$100,000 or Less	1,716	76.3	88.7	59,123	26.9	35.1	935	72.0	92.9	35,617	23.6	38.2	
\$100,001 - \$250,000	314	14.0	6.6	50,657	23.1	19.8	200	15.4	3.9	33,406	22.2	17.0	
\$250,001 - \$1 Million	218	9.7	4.7	109,830	50.0	45.1	163	12.6	3.2	81,789	54.2	44.8	
Total	2,248	100.0	100.0	219,610	100.0	100.0	1,298	100.0	100.0	150,812	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	604	88.2		18,098	38.7		410	78.1		15,379	28.6		
\$100,001 - \$250,000	42	6.1		6,809	14.6		58	11.0		9,232	17.2		
\$250,001 - \$1 Million	39	5.7		21,818	46.7		57	10.9		29,128	54.2		
Total	685	100.0		46,725	100.0		525	100.0		53,739	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table C-12

Distribution of 2020 and 2021 Small Farm Lending by Revenue Size of Farms													
Assessment Area: DFW Metropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	50	47.6	57.6	4,636	45.0	63.4	42	45.2	54.7	5,299	42.0	61.0	99.0
Over \$1 Million	9	8.6		1,591	15.5		7	7.5		1,893	15.0		1.0
Revenue Unknown	46	43.8		4,068	39.5		44	47.3		5,419	43.0		0.0
Total	105	100.0		10,295	100.0		93	100.0		12,611	100.0		100.0
By Loan Size													
\$100,000 or Less	76	72.4	92.0	2,845	27.6	52.6	54	58.1	90.7	2,108	16.7	44.7	
\$100,001 - \$250,000	16	15.2	5.1	2,547	24.7	20.2	21	22.6	6.9	3,672	29.1	31.9	
\$250,001 - \$500,000	13	12.4	3.0	4,903	47.6	27.3	18	19.4	2.5	6,831	54.2	23.4	
Total	105	100.0	100.0	10,295	100.0	100.0	93	100.0	100.0	12,611	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	36	72.0		1,262	27.2		26	61.9		1,034	19.5		
\$100,001 - \$250,000	9	18.0		1,451	31.3		9	21.4		1,549	29.2		
\$250,001 - \$500,000	5	10.0		1,923	41.5		7	16.7		2,716	51.3		
Total	50	100.0		4,636	100.0		42	100.0		5,299	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Central Texas Nonmetropolitan AA

Table C-13A

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography Assessment Area: Central Texas Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	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	18	5.7	5.3	1,287	1.8	3.2	27	9.0	6.6	3,556	5.2	3.6	8.5
Middle	185	58.4	49.7	40,984	55.9	47.7	192	64.2	51.5	40,900	60.0	50.8	56.6
Upper	114	36.0	45.1	30,995	42.3	49.1	80	26.8	41.9	23,712	34.8	45.6	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	317	100.0	100.0	73,266	100.0	100.0	299	100.0	100.0	68,168	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	13	4.7	1.7	1,497	2.6	1.0	10	3.5	2.9	1,347	2.1	1.8	8.5
Middle	163	58.6	47.0	31,433	54.4	47.1	170	59.9	47.6	36,240	55.9	46.2	56.6
Upper	102	36.7	51.3	24,822	43.0	51.9	104	36.6	49.4	27,255	42.0	51.9	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	278	100.0	100.0	57,752	100.0	100.0	284	100.0	100.0	64,842	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	10	14.1	5.5	656	10.6	5.0	7	10.0	4.4	401	5.9	3.9	8.5
Middle	39	54.9	34.1	3,266	53.0	37.9	32	45.7	38.5	3,222	47.0	40.9	56.6
Upper	22	31.0	60.4	2,240	36.4	57.0	31	44.3	57.1	3,229	47.1	55.2	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	71	100.0	100.0	6,162	100.0	100.0	70	100.0	100.0	6,852	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	4	57.1	4.8	2,458	63.1	2.3	0	0.0	10.0	0	0.0	1.8	
Middle	2	28.6	52.4	268	6.9	58.7	7	87.5	50.0	5,458	79.3	45.0	
Upper	1	14.3	42.9	1,172	30.1	38.9	1	12.5	40.0	1,425	20.7	53.2	
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	3,898	100.0	100.0	8	100.0	100.0	6,883	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	47	6.8	3.7	5,950	4.2	2.2	50	7.3	5.0	5,659	3.8	2.8	
Middle	404	58.0	48.4	77,214	54.1	48.1	417	60.6	49.7	87,809	58.6	48.6	
Upper	245	35.2	47.9	59,592	41.7	49.8	221	32.1	45.2	56,492	37.7	48.5	
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	696	100.0	100.0	142,756	100.0	100.0	688	100.0	100.0	149,960	100.0	100.0	
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table C-13B

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Central Texas Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	\$%	\$%	#	##	##	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	11.1	0.0	20	3.7	0.0	2	40.0	7.7	83	10.4	1.6	8.5
Middle	4	44.4	7.7	259	47.3	2.9	1	20.0	30.8	30	3.8	32.7	56.6
Upper	4	44.4	92.3	268	49.0	97.1	2	40.0	61.5	687	85.9	65.7	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	9	100.0	100.0	547	100.0	100.0	5	100.0	100.0	800	100.0	100.0	100.0
Other Purpose Closed/Exempt													
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	7.1	3.1	32	2.8	1.0	4	18.2	0.0	272	11.3	0.0	8.5
Middle	11	78.6	65.6	1,004	88.8	83.8	15	68.2	57.1	1,959	81.1	58.4	56.6
Upper	2	14.3	31.3	95	8.4	15.2	3	13.6	42.9	184	7.6	41.6	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	14	100.0	100.0	1,131	100.0	100.0	22	100.0	100.0	2,415	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.6	0	0.0	6.5	0	0.0	13.3	0	0.0	12.0	8.5
Middle	0	0.0	59.9	0	0.0	61.5	0	0.0	60.0	0	0.0	67.1	56.6
Upper	0	0.0	30.6	0	0.0	31.9	0	0.0	26.7	0	0.0	20.9	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	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-14

Distribution of 2020 and 2021 Small Business Lending by Income Level of Geography													
Assessment Area: Central Texas Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	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	133	11.1	5.6	8,819	9.0	4.1	120	13.7	4.6	9,083	11.5	3.9	7.6
Middle	783	65.6	55.7	63,556	64.8	52.7	554	63.2	55.7	48,577	61.5	52.6	57.1
Upper	278	23.3	37.5	25,690	26.2	42.6	202	23.1	37.9	21,363	27.0	43.2	35.3
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	1.1	0	0.0	0.7	0	0.0	1.7	0	0.0	0.4	
Total	1,194	100.0	100.0	98,065	100.0	100.0	876	100.0	100.0	79,023	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-15

Distribution of 2020 and 2021 Small Farm Lending by Income Level of Geography													
Assessment Area: Central Texas Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	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	36	16.5	5.5	1,847	13.8	3.9	27	13.9	5.5	1,764	9.4	5.8	6.5
Middle	149	68.3	72.6	9,965	74.4	76.1	146	75.3	71.3	15,102	80.6	84.0	67.3
Upper	33	15.1	20.9	1,579	11.8	19.6	21	10.8	20.7	1,871	10.0	9.5	26.2
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	1.0	0	0.0	0.3	0	0.0	2.5	0	0.0	0.7	
Total	218	100.0	100.0	13,391	100.0	100.0	194	100.0	100.0	18,737	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-16A

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level Assessment Area: Central Texas Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	\$%	\$%	#	##	##	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	6	1.9	1.6	444	0.6	0.6	11	3.7	1.7	939	1.4	0.6	17.7
Moderate	28	8.8	9.8	2,976	4.1	5.5	21	7.0	8.3	2,949	4.3	4.7	17.1
Middle	42	13.2	20.3	6,803	9.3	14.7	43	14.4	16.9	7,776	11.4	12.3	19.3
Upper	213	67.2	58.7	56,032	76.5	68.6	182	60.9	51.9	48,972	71.8	62.9	45.9
Unknown	28	8.8	9.6	7,011	9.6	10.6	42	14.0	21.2	7,532	11.0	19.4	0.0
Total	317	100.0	100.0	73,266	100.0	100.0	299	100.0	100.0	68,168	100.0	100.0	100.0
Refinance Loans													
Low	8	2.9	1.7	559	1.0	0.7	7	2.5	1.5	568	0.9	0.6	17.7
Moderate	18	6.5	5.1	2,124	3.7	2.9	15	5.3	6.8	1,341	2.1	3.9	17.1
Middle	35	12.6	11.2	5,025	8.7	7.6	37	13.0	13.4	6,615	10.2	9.7	19.3
Upper	190	68.3	58.7	45,103	78.1	64.8	194	68.3	52.9	51,452	79.3	59.5	45.9
Unknown	27	9.7	23.4	4,941	8.6	24.1	31	10.9	25.4	4,866	7.5	26.3	0.0
Total	278	100.0	100.0	57,752	100.0	100.0	284	100.0	100.0	64,842	100.0	100.0	100.0
Home Improvement Loans													
Low	2	2.8	2.2	63	1.0	0.6	2	2.9	0.0	90	1.3	0.0	17.7
Moderate	10	14.1	6.6	513	8.3	5.4	3	4.3	4.4	166	2.4	4.8	17.1
Middle	15	21.1	9.9	1,337	21.7	7.3	13	18.6	12.1	1,394	20.3	8.7	19.3
Upper	43	60.6	75.8	4,197	68.1	78.8	52	74.3	78.0	5,202	75.9	82.5	45.9
Unknown	1	1.4	5.5	52	0.8	7.9	0	0.0	5.5	0	0.0	4.0	0.0
Total	71	100.0	100.0	6,162	100.0	100.0	70	100.0	100.0	6,852	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	18	2.6	1.6	1,156	0.8	0.6	21	3.1	1.6	1,637	1.1	0.7	17.7
Moderate	58	8.4	7.3	5,734	4.1	4.1	44	6.5	7.5	5,158	3.6	4.3	17.1
Middle	99	14.4	15.5	13,554	9.8	11.0	100	14.7	15.3	16,320	11.4	11.2	19.3
Upper	458	66.5	57.7	106,410	76.6	66.0	442	65.0	52.6	107,564	75.2	61.6	45.9
Unknown	56	8.1	18.0	12,004	8.6	18.3	73	10.7	23.0	12,398	8.7	22.2	0.0
Total	689	100.0	100.0	138,858	100.0	100.0	680	100.0	100.0	143,077	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table C-16B

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Central Texas Nonmetropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.7
Moderate	1	11.1	0.0	60	11.0	0.0	0	0.0	7.7	0	0.0	1.6	17.1
Middle	3	33.3	0.0	175	32.0	0.0	1	20.0	15.4	35	4.4	19.9	19.3
Upper	5	55.6	100.0	312	57.0	100.0	4	80.0	76.9	765	95.6	78.5	45.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	9	100.0	100.0	547	100.0	100.0	5	100.0	100.0	800	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	2	14.3	0.0	90	8.0	0.0	1	4.5	6.1	40	1.7	3.8	17.7
Moderate	1	7.1	6.3	61	5.4	2.2	5	22.7	6.1	702	29.1	3.0	17.1
Middle	4	28.6	25.0	214	18.9	16.0	6	27.3	10.2	500	20.7	6.7	19.3
Upper	7	50.0	56.3	766	67.7	54.9	10	45.5	71.4	1,173	48.6	73.4	45.9
Unknown	0	0.0	12.5	0	0.0	26.9	0	0.0	6.1	0	0.0	13.2	0.0
Total	14	100.0	100.0	1,131	100.0	100.0	22	100.0	100.0	2,415	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.7
Moderate	0	0.0	0.6	0	0.0	0.7	0	0.0	0.0	0	0.0	0.0	17.1
Middle	0	0.0	1.9	0	0.0	2.1	0	0.0	0.0	0	0.0	0.0	19.3
Upper	0	0.0	0.6	0	0.0	1.0	0	0.0	0.0	0	0.0	0.0	45.9
Unknown	0	0.0	96.8	0	0.0	96.1	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-17

Distribution of 2020 and 2021 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Central Texas Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	365	30.6	36.0	26,626	27.2	30.3	318	36.3	43.3	29,792	37.7	32.4	92.8
Over \$1 Million	221	18.5		41,094	41.9		182	20.8		35,469	44.9		5.7
Revenue Unknown	608	50.9		30,345	30.9		376	42.9		13,762	17.4		1.5
Total	1,194	100.0		98,065	100.0		876	100.0		79,023	100.0		100.0
By Loan Size													
\$100,000 or Less	982	82.2	90.6	30,957	31.6	38.8	710	81.1	93.8	21,733	27.5	40.2	
\$100,001 - \$250,000	116	9.7	6.1	18,542	18.9	21.9	84	9.6	3.3	14,502	18.4	15.2	
\$250,001 - \$1 Million	96	8.0	3.3	48,566	49.5	39.3	82	9.4	2.9	42,788	54.1	44.6	
Total	1,194	100.0	100.0	98,065	100.0	100.0	876	100.0	100.0	79,023	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	318	87.1		10,016	37.6		249	78.3		8,673	29.1		
\$100,001 - \$250,000	23	6.3		3,735	14.0		41	12.9		6,756	22.7		
\$250,001 - \$1 Million	24	6.6		12,875	48.4		28	8.8		14,363	48.2		
Total	365	100.0		26,626	100.0		318	100.0		29,792	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-18

Distribution of 2020 and 2021 Small Farm Lending by Revenue Size of Farms													
Assessment Area: Central Texas Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	98	45.0	57.2	7,385	55.1	53.5	80	41.2	53.6	7,458	39.8	50.6	95.8
Over \$1 Million	16	7.3		2,142	16.0		11	5.7		2,186	11.7		4.0
Revenue Unknown	104	47.7		3,864	28.9		103	53.1		9,093	48.5		0.2
Total	218	100.0		13,391	100.0		194	100.0		18,737	100.0		100.0
By Loan Size													
\$100,000 or Less	188	86.2	87.6	5,816	43.4	38.5	135	69.6	85.7	4,927	26.3	36.4	
\$100,001 - \$250,000	16	7.3	7.5	2,870	21.4	22.7	44	22.7	9.3	7,750	41.4	26.5	
\$250,001 - \$500,000	14	6.4	5.0	4,705	35.1	38.8	15	7.7	5.1	6,060	32.3	37.0	
Total	218	100.0	100.0	13,391	100.0	100.0	194	100.0	100.0	18,737	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	83	84.7		3,208	43.4		62	77.5		2,981	40.0		
\$100,001 - \$250,000	5	5.1		791	10.7		13	16.3		2,456	32.9		
\$250,001 - \$500,000	10	10.2		3,386	45.8		5	6.3		2,021	27.1		
Total	98	100.0		7,385	100.0		80	100.0		7,458	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

APPENDIX D – METROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS

Beaumont-Port Arthur, TX MSA AA

Table D-1

2023 AA Combined Demographics Assessment Area: Beaumont-Port Arthur, TX MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	9	7.9	5,871	6.0	2,259	38.5	22,480	22.8
Moderate	29	25.4	20,523	20.8	4,335	21.1	17,211	17.4
Middle	32	28.1	30,236	30.7	3,146	10.4	17,581	17.8
Upper	38	33.3	40,328	40.9	1,916	4.8	41,361	41.9
Unknown	6	5.3	1,675	1.7	260	15.5	0	0.0
Total AA	114	100.0	98,633	100.0	11,916	12.1	98,633	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	11,248	4,701	4.8	41.8	4,485	39.9	2,062	18.3
Moderate	40,540	17,734	18.0	43.7	16,586	40.9	6,220	15.3
Middle	51,939	30,403	30.9	58.5	14,184	27.3	7,352	14.2
Upper	65,284	43,798	44.5	67.1	12,334	18.9	9,152	14.0
Unknown	2,930	1,869	1.9	63.8	676	23.1	385	13.1
Total AA	171,941	98,505	100.0	57.3	48,265	28.1	25,171	14.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	603	3.8	547	3.7	47	4.4	9	5.2
Moderate	4,043	25.3	3,676	25.0	342	31.9	25	14.4
Middle	4,263	26.7	3,984	27.1	239	22.3	40	23.0
Upper	6,358	39.8	5,931	40.3	336	31.3	91	52.3
Unknown	689	4.3	572	3.9	108	10.1	9	5.2
Total AA	15,956	100.0	14,710	100.0	1,072	100.0	174	100.0
Percentage of Total Businesses:				92.2		6.7		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	10	4.7	9	4.3	1	33.3	0	0.0
Moderate	16	7.5	16	7.7	0	0.0	0	0.0
Middle	52	24.4	50	23.9	1	33.3	1	100.0
Upper	126	59.2	125	59.8	1	33.3	0	0.0
Unknown	9	4.2	9	4.3	0	0.0	0	0.0
Total AA	213	100.0	209	100.0	3	100.0	1	100.0
Percentage of Total Farms:				98.1		1.4		0.5
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 D-2

2022 AA Combined Demographics Assessment Area: Beaumont-Port Arthur, TX MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	9	7.9	5,871	6.0	2,259	38.5	22,480	22.8
Moderate	29	25.4	20,523	20.8	4,335	21.1	17,211	17.4
Middle	32	28.1	30,236	30.7	3,146	10.4	17,581	17.8
Upper	38	33.3	40,328	40.9	1,916	4.8	41,361	41.9
Unknown	6	5.3	1,675	1.7	260	15.5	0	0.0
Total AA	114	100.0	98,633	100.0	11,916	12.1	98,633	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	11,248	4,701	4.8	41.8	4,485	39.9	2,062	18.3
Moderate	40,540	17,734	18.0	43.7	16,586	40.9	6,220	15.3
Middle	51,939	30,403	30.9	58.5	14,184	27.3	7,352	14.2
Upper	65,284	43,798	44.5	67.1	12,334	18.9	9,152	14.0
Unknown	2,930	1,869	1.9	63.8	676	23.1	385	13.1
Total AA	171,941	98,505	100.0	57.3	48,265	28.1	25,171	14.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	622	3.8	567	3.7	46	4.2	9	4.8
Moderate	4,173	25.4	3,793	25.0	352	32.5	28	14.8
Middle	4,351	26.5	4,061	26.8	243	22.4	47	24.9
Upper	6,597	40.2	6,162	40.7	339	31.3	96	50.8
Unknown	684	4.2	572	3.8	103	9.5	9	4.8
Total AA	16,427	100.0	15,155	100.0	1,083	100.0	189	100.0
Percentage of Total Businesses:				92.3		6.6		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	9	4.2	8	3.8	1	33.3	0	0.0
Moderate	14	6.5	14	6.6	0	0.0	0	0.0
Middle	51	23.7	49	23.2	1	33.3	1	100.0
Upper	132	61.4	131	62.1	1	33.3	0	0.0
Unknown	9	4.2	9	4.3	0	0.0	0	0.0
Total AA	215	100.0	211	100.0	3	100.0	1	100.0
Percentage of Total Farms:				98.1		1.4		0.5
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-3

2021 AA Combined Demographics Assessment Area: Beaumont-Port Arthur, TX MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	7	7.4	4,728	5.8	2,068	43.7	19,218	23.5
Moderate	27	28.7	18,193	22.2	4,257	23.4	14,234	17.4
Middle	34	36.2	35,672	43.6	4,428	12.4	15,412	18.8
Upper	22	23.4	23,260	28.4	1,572	6.8	32,989	40.3
Unknown	4	4.3	0	0.0	0	0.0	0	0.0
Total AA	94	100.0	81,853	100.0	12,325	15.1	81,853	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,656	3,488	4.2	40.3	3,797	43.9	1,371	15.8
Moderate	37,216	17,281	20.7	46.4	13,422	36.1	6,513	17.5
Middle	62,082	36,704	44.0	59.1	18,588	29.9	6,790	10.9
Upper	34,855	25,973	31.1	74.5	6,296	18.1	2,586	7.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	142,809	83,446	100.0	58.4	42,103	29.5	17,260	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	703	4.9	630	4.8	72	7.2	1	0.7
Moderate	3,116	21.8	2,847	21.7	239	23.9	30	21.3
Middle	6,895	48.3	6,346	48.3	486	48.6	63	44.7
Upper	3,550	24.9	3,304	25.2	199	19.9	47	33.3
Unknown	8	0.1	5	0.0	3	0.3	0	0.0
Total AA	14,272	100.0	13,132	100.0	999	100.0	141	100.0
Percentage of Total Businesses:				92.0		7.0		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.6	1	0.6	0	0.0	0	0.0
Moderate	17	9.7	17	9.8	0	0.0	0	0.0
Middle	61	34.9	60	34.5	1	100.0	0	0.0
Upper	96	54.9	96	55.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	175	100.0	174	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.4		0.6		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-4

2020 AA Combined Demographics Assessment Area: Beaumont-Port Arthur, TX MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	7	7.4	4,728	5.8	2,068	43.7	19,218	23.5
Moderate	27	28.7	18,193	22.2	4,257	23.4	14,234	17.4
Middle	34	36.2	35,672	43.6	4,428	12.4	15,412	18.8
Upper	22	23.4	23,260	28.4	1,572	6.8	32,989	40.3
Unknown	4	4.3	0	0.0	0	0.0	0	0.0
Total AA	94	100.0	81,853	100.0	12,325	15.1	81,853	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,656	3,488	4.2	40.3	3,797	43.9	1,371	15.8
Moderate	37,216	17,281	20.7	46.4	13,422	36.1	6,513	17.5
Middle	62,082	36,704	44.0	59.1	18,588	29.9	6,790	10.9
Upper	34,855	25,973	31.1	74.5	6,296	18.1	2,586	7.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	142,809	83,446	100.0	58.4	42,103	29.5	17,260	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	692	4.8	613	4.7	79	7.6	0	0.0
Moderate	3,116	21.8	2,838	21.7	251	24.1	27	20.1
Middle	6,902	48.3	6,335	48.3	508	48.8	59	44.0
Upper	3,563	24.9	3,314	25.3	201	19.3	48	35.8
Unknown	8	0.1	5	0.0	3	0.3	0	0.0
Total AA	14,281	100.0	13,105	100.0	1,042	100.0	134	100.0
Percentage of Total Businesses:				91.8		7.3		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.6	1	0.6	0	0.0	0	0.0
Moderate	17	9.6	17	9.6	0	0.0	0	0.0
Middle	65	36.5	64	36.2	1	100.0	0	0.0
Upper	95	53.4	95	53.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	178	100.0	177	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.4		0.6		0.0
Source: 2020 FFIEC Census Data								
2020 Dun & Bradstreet Data								
2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table D-5A

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography Assessment Area: Beaumont-Port Arthur, 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)	\$%	\$%	
Home Purchase Loans													
Low	3	1.6	2.4	480	1.3	1.8	2	1.2	2.3	220	0.7	1.7	4.8
Moderate	11	5.9	10.5	1,647	4.4	7.9	27	16.5	10.6	3,193	10.0	8.0	18.0
Middle	63	33.7	30.6	9,439	25.1	26.3	51	31.1	31.7	8,830	27.5	27.5	30.9
Upper	109	58.3	55.0	25,914	68.9	62.2	81	49.4	54.1	18,772	58.5	61.3	44.5
Unknown	1	0.5	1.5	115	0.3	1.7	3	1.8	1.3	1,064	3.3	1.6	1.9
Total	187	100.0	100.0	37,595	100.0	100.0	164	100.0	100.0	32,079	100.0	100.0	100.0
Refinance Loans													
Low	1	1.9	1.8	416	4.0	1.5	0	0.0	3.8	0	0.0	2.6	4.8
Moderate	4	7.5	12.7	370	3.6	8.1	5	17.9	15.0	475	7.3	11.2	18.0
Middle	13	24.5	32.1	2,312	22.3	27.3	5	17.9	30.7	774	11.9	24.4	30.9
Upper	35	66.0	52.0	7,270	70.1	61.6	18	64.3	49.9	5,231	80.7	61.0	44.5
Unknown	0	0.0	1.5	0	0.0	1.4	0	0.0	0.6	0	0.0	0.7	1.9
Total	53	100.0	100.0	10,368	100.0	100.0	28	100.0	100.0	6,480	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.0	0	0.0	2.1	0	0.0	1.6	0	0.0	1.5	4.8
Moderate	2	10.0	13.6	228	12.0	9.5	0	0.0	8.9	0	0.0	7.5	18.0
Middle	2	10.0	29.2	107	5.6	27.5	9	39.1	28.3	916	35.6	30.6	30.9
Upper	16	80.0	52.5	1,568	82.4	59.6	13	56.5	58.9	1,266	49.2	57.8	44.5
Unknown	0	0.0	1.7	0	0.0	1.3	1	4.3	2.3	393	15.3	2.6	1.9
Total	20	100.0	100.0	1,903	100.0	100.0	23	100.0	100.0	2,575	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	6.7	0	0.0	2.0	0	0.0	4.3	0	0.0	3.3	12.9
Moderate	3	60.0	25.0	1,271	54.5	42.8	3	75.0	47.8	1,730	84.4	35.1	34.2
Middle	1	20.0	26.7	460	19.7	23.3	0	0.0	26.1	0	0.0	44.3	26.5
Upper	1	20.0	35.0	600	25.7	30.6	1	25.0	17.4	319	15.6	17.1	24.8
Unknown	0	0.0	6.7	0	0.0	1.2	0	0.0	4.3	0	0.0	0.2	1.5
Total	5	100.0	100.0	2,331	100.0	100.0	4	100.0	100.0	2,049	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	4	1.5	2.2	896	1.7	1.8	2	0.9	2.6	220	0.5	2.0	4.8
Moderate	20	7.3	11.2	3,516	6.6	11.6	35	15.0	11.4	5,398	12.0	10.9	18.0
Middle	85	30.9	30.8	12,713	24.0	26.2	75	32.1	31.3	11,776	26.1	28.7	30.9
Upper	164	59.6	54.2	35,727	67.3	58.9	118	50.4	53.3	26,237	58.2	56.9	44.5
Unknown	2	0.7	1.5	215	0.4	1.6	4	1.7	1.5	1,457	3.2	1.5	1.9
Total	275	100.0	100.0	53,067	100.0	100.0	234	100.0	100.0	45,088	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 D-5B

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Beaumont-Port Arthur, 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)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	7.7	0	0.0	5.7	4.8
Moderate	0	0.0	15.0	0	0.0	8.6	0	0.0	23.1	0	0.0	22.2	18.0
Middle	2	50.0	25.0	185	46.3	11.6	0	0.0	26.9	0	0.0	23.3	30.9
Upper	1	25.0	60.0	115	28.8	79.8	3	100.0	42.3	569	100.0	48.9	44.5
Unknown	1	25.0	0.0	100	25.0	0.0	0	0.0	0.0	0	0.0	0.0	1.9
Total	4	100.0	100.0	400	100.0	100.0	3	100.0	100.0	569	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.2	0	0.0	0.6	0	0.0	4.3	0	0.0	4.8	4.8
Moderate	0	0.0	8.1	0	0.0	6.8	0	0.0	11.2	0	0.0	9.0	18.0
Middle	4	66.7	29.6	210	44.7	26.4	10	83.3	27.9	1,256	94.0	25.4	30.9
Upper	2	33.3	59.3	260	55.3	63.8	2	16.7	53.2	80	6.0	57.0	44.5
Unknown	0	0.0	1.9	0	0.0	2.3	0	0.0	3.3	0	0.0	3.8	1.9
Total	6	100.0	100.0	470	100.0	100.0	12	100.0	100.0	1,336	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	2.8	0	0.0	2.7	0	0.0	0.0	0	0.0	0.0	4.8
Moderate	0	0.0	18.7	0	0.0	14.3	0	0.0	11.3	0	0.0	6.9	18.0
Middle	0	0.0	32.7	0	0.0	25.9	0	0.0	48.4	0	0.0	43.2	30.9
Upper	0	0.0	43.9	0	0.0	54.3	0	0.0	37.1	0	0.0	45.9	44.5
Unknown	0	0.0	1.9	0	0.0	2.8	0	0.0	3.2	0	0.0	4.0	1.9
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	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 D-6A

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography Assessment Area: Beaumont-Port Arthur, TX MSA -													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	1	0.6	1.6	414	1.4	1.3	1	0.7	1.6	162	0.5	1.3	4.2
Moderate	10	6.1	8.0	687	2.4	5.7	16	10.7	8.2	2,310	7.7	6.3	20.7
Middle	86	52.1	48.7	14,060	48.9	45.0	75	50.0	48.3	13,884	46.4	44.9	44.0
Upper	68	41.2	41.7	13,612	47.3	48.0	58	38.7	41.9	13,541	45.3	47.5	31.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	165	100.0	100.0	28,773	100.0	100.0	150	100.0	100.0	29,897	100.0	100.0	100.0
Refinance Loans													
Low	1	1.2	0.7	55	0.3	0.5	0	0.0	1.4	0	0.0	1.0	4.2
Moderate	5	6.2	5.6	1,181	7.4	4.3	5	5.4	6.4	800	5.8	5.2	20.7
Middle	38	46.9	45.1	7,234	45.0	41.4	46	49.5	47.2	6,003	43.7	43.1	44.0
Upper	37	45.7	48.6	7,597	47.3	53.8	42	45.2	45.0	6,948	50.5	50.7	31.1
Unknown	0	0.0	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	16,067	100.0	100.0	93	100.0	100.0	13,751	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.5	0	0.0	0.6	0	0.0	3.4	0	0.0	2.0	4.2
Moderate	3	20.0	9.6	149	15.6	6.9	4	22.2	12.8	336	17.1	9.6	20.7
Middle	8	53.3	47.6	528	55.3	43.9	8	44.4	42.3	768	39.1	44.4	44.0
Upper	4	26.7	42.2	277	29.0	48.6	6	33.3	41.6	859	43.8	44.0	31.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	15	100.0	100.0	954	100.0	100.0	18	100.0	100.0	1,963	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	5.4	0	0.0	11.1	0	0.0	5.0	0	0.0	3.2	9.1
Moderate	5	100.0	18.9	2,320	100.0	7.9	4	44.4	32.5	5,624	56.1	41.2	30.3
Middle	0	0.0	70.3	0	0.0	80.8	4	44.4	50.0	2,406	24.0	45.2	47.8
Upper	0	0.0	5.4	0	0.0	0.3	1	11.1	12.5	2,000	19.9	10.5	12.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	5	100.0	100.0	2,320	100.0	100.0	9	100.0	100.0	10,030	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	2	0.7	1.3	469	1.0	2.1	1	0.4	1.6	162	0.3	1.3	4.2
Moderate	23	8.5	7.6	4,337	8.9	5.6	30	10.6	7.9	9,241	16.1	8.2	20.7
Middle	134	49.4	47.2	22,020	45.2	47.5	142	50.0	47.8	24,145	42.0	44.4	44.0
Upper	112	41.3	43.9	21,907	45.0	44.8	111	39.1	42.7	23,874	41.6	46.1	31.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	271	100.0	100.0	48,733	100.0	100.0	284	100.0	100.0	57,422	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table D-6B

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography Assessment Area: Beaumont-Port Arthur, TX MSA -													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	4.2
Moderate	0	0.0	5.3	0	0.0	2.5	1	25.0	23.1	171	20.5	17.5	20.7
Middle	0	0.0	31.6	0	0.0	26.6	3	75.0	46.2	663	79.5	46.2	44.0
Upper	0	0.0	63.2	0	0.0	70.9	0	0.0	30.8	0	0.0	36.3	31.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	4	100.0	100.0	834	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	2.7	0	0.0	6.0	0	0.0	3.4	0	0.0	2.1	4.2
Moderate	0	0.0	9.6	0	0.0	7.8	0	0.0	9.7	0	0.0	6.1	20.7
Middle	2	40.0	39.7	198	32.0	27.9	6	60.0	44.9	421	44.5	44.4	44.0
Upper	3	60.0	47.9	421	68.0	58.3	4	40.0	42.0	526	55.5	47.4	31.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	5	100.0	100.0	619	100.0	100.0	10	100.0	100.0	947	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	2.7	0	0.0	1.8	0	0.0	2.6	0	0.0	2.3	4.2
Moderate	0	0.0	17.6	0	0.0	11.7	0	0.0	18.4	0	0.0	14.5	20.7
Middle	0	0.0	47.8	0	0.0	45.3	0	0.0	53.9	0	0.0	55.7	44.0
Upper	0	0.0	31.9	0	0.0	41.1	0	0.0	25.0	0	0.0	27.5	31.1
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
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Source: 2021 FFIEC Census Data

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

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

Table D-7

Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography													
Assessment Area: Beaumont-Port Arthur, TX MSA -													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	6	1.5	3.9	1,615	2.8	2.8	7	1.9	4.1	1,821	3.5	3.2	3.8
Moderate	74	18.3	22.3	9,913	17.3	24.6	87	23.9	21.8	11,615	22.3	25.4	25.3
Middle	99	24.5	26.2	10,658	18.6	22.0	98	26.9	24.8	12,842	24.6	18.9	26.7
Upper	208	51.5	42.1	29,866	52.1	42.1	155	42.6	43.1	22,487	43.1	44.0	39.8
Unknown	17	4.2	4.5	5,243	9.2	8.3	17	4.7	5.3	3,425	6.6	8.3	4.3
Tract-Unk	0	0.0	1.0	0	0.0	0.2	0	0.0	0.9	0	0.0	0.1	
Total	404	100.0	100.0	57,295	100.0	100.0	364	100.0	100.0	52,190	100.0	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.													

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 D-8

Distribution of 2020 and 2021 Small Business Lending by Income Level of Geography													
Assessment Area: Beaumont-Port Arthur, TX MSA -													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	20	2.1	4.9	3,344	3.4	7.3	13	2.2	5.6	1,616	2.2	6.7	4.9
Moderate	177	18.5	19.2	19,420	20.0	22.0	76	12.8	20.7	11,602	16.1	23.6	21.8
Middle	499	52.0	47.1	47,324	48.7	46.2	297	50.0	45.0	33,818	46.8	43.1	48.3
Upper	262	27.3	27.6	27,128	27.9	23.6	208	35.0	27.5	25,155	34.8	26.4	24.9
Unknown	1	0.1	0.0	11	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	1.2	0	0.0	0.9	0	0.0	1.2	0	0.0	0.2	
Total	959	100.0	100.0	97,227	100.0	100.0	594	100.0	100.0	72,191	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-9

Distribution of 2022 and 2023 Small Farm Lending by Income Level of Geography													
Assessment Area: Beaumont-Port Arthur, TX MSA -													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	7.3	0	0.0	3.3	0	0.0	7.8	0	0.0	1.4	4.7
Moderate	0	0.0	1.2	0	0.0	0.7	0	0.0	10.4	0	0.0	2.4	7.5
Middle	0	0.0	17.1	0	0.0	18.6	1	50.0	14.3	440	95.7	17.2	24.4
Upper	3	100.0	72.0	390	100.0	77.2	1	50.0	67.5	20	4.3	79.0	59.2
Unknown	0	0.0	2.4	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	4.2
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	390	100.0	100.0	2	100.0	100.0	460	100.0	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 D-10

Distribution of 2020 and 2021 Small Farm Lending by Income Level of Geography													
Assessment Area: Beaumont-Port Arthur, TX MSA -													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	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	0.6
Moderate	0	0.0	7.7	0	0.0	1.6	0	0.0	4.0	0	0.0	0.7	9.7
Middle	2	50.0	35.4	25	21.6	33.4	4	80.0	24.0	148	41.1	10.2	34.9
Upper	2	50.0	53.8	91	78.4	64.7	1	20.0	70.7	212	58.9	88.9	54.9
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	3.1	0	0.0	0.3	0	0.0	1.3	0	0.0	0.2	
Total	4	100.0	100.0	116	100.0	100.0	5	100.0	100.0	360	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-11A

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level Assessment Area: Beaumont-Port Arthur, TX MSA -													
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)	\$%	\$%	
Home Purchase Loans													
Low	9	4.8	4.2	1,326	3.5	2.2	3	1.8	4.4	262	0.8	2.3	22.8
Moderate	31	16.6	17.1	4,543	12.1	12.1	16	9.8	16.3	2,327	7.3	11.9	17.4
Middle	32	17.1	23.0	6,535	17.4	21.1	28	17.1	21.6	4,780	14.9	20.8	17.8
Upper	71	38.0	34.0	19,720	52.5	43.7	69	42.1	29.1	17,896	55.8	38.2	41.9
Unknown	44	23.5	21.7	5,471	14.6	21.0	48	29.3	28.6	6,814	21.2	26.9	0.0
Total	187	100.0	100.0	37,595	100.0	100.0	164	100.0	100.0	32,079	100.0	100.0	100.0
Refinance Loans													
Low	5	9.4	5.1	544	5.2	2.6	2	7.1	5.9	310	4.8	2.4	22.8
Moderate	6	11.3	13.8	599	5.8	9.0	4	14.3	13.0	405	6.3	7.8	17.4
Middle	9	17.0	20.0	1,315	12.7	17.3	4	14.3	16.0	447	6.9	13.2	17.8
Upper	22	41.5	41.3	5,844	56.4	49.3	10	35.7	40.8	4,239	65.4	49.3	41.9
Unknown	11	20.8	19.9	2,066	19.9	21.9	8	28.6	24.3	1,079	16.7	27.2	0.0
Total	53	100.0	100.0	10,368	100.0	100.0	28	100.0	100.0	6,480	100.0	100.0	100.0
Home Improvement Loans													
Low	1	5.0	11.0	68	3.6	6.8	0	0.0	7.4	0	0.0	5.0	22.8
Moderate	1	5.0	15.7	74	3.9	12.7	0	0.0	18.2	0	0.0	14.2	17.4
Middle	3	15.0	18.6	239	12.6	19.8	2	8.7	22.1	155	6.0	17.4	17.8
Upper	15	75.0	49.6	1,522	80.0	54.8	21	91.3	49.6	2,420	94.0	60.1	41.9
Unknown	0	0.0	5.1	0	0.0	5.9	0	0.0	2.7	0	0.0	3.4	0.0
Total	20	100.0	100.0	1,903	100.0	100.0	23	100.0	100.0	2,575	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	16	5.9	4.7	2,053	4.0	2.4	6	2.6	5.1	602	1.4	2.5	22.8
Moderate	40	14.8	16.3	5,401	10.6	11.5	24	10.4	16.2	3,176	7.4	11.6	17.4
Middle	46	17.0	22.2	8,274	16.3	20.3	38	16.5	21.0	5,699	13.2	19.9	17.8
Upper	112	41.5	36.2	27,441	54.1	44.9	105	45.7	32.0	25,644	59.6	40.0	41.9
Unknown	56	20.7	20.6	7,567	14.9	20.9	57	24.8	25.7	7,918	18.4	26.0	0.0
Total	270	100.0	100.0	50,736	100.0	100.0	230	100.0	100.0	43,039	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 D-11B

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Beaumont-Port Arthur, TX MSA -													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	%	#	%	#	\$(000)	%	%	
Other Purpose LOC													
Low	1	25.0	15.0	115	28.8	7.1	0	0.0	23.1	0	0.0	18.9	22.8
Moderate	2	50.0	15.0	185	46.3	10.4	0	0.0	11.5	0	0.0	16.3	17.4
Middle	1	25.0	20.0	100	25.0	16.4	1	33.3	7.7	124	21.8	4.6	17.8
Upper	0	0.0	50.0	0	0.0	66.1	2	66.7	53.8	445	78.2	58.2	41.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	3.8	0	0.0	2.1	0.0
Total	4	100.0	100.0	400	100.0	100.0	3	100.0	100.0	569	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	6.3	0	0.0	3.8	1	8.3	9.3	30	2.2	6.2	22.8
Moderate	0	0.0	20.4	0	0.0	16.6	4	33.3	22.2	444	33.2	17.1	17.4
Middle	1	16.7	28.5	85	18.1	26.8	3	25.0	27.9	193	14.4	26.8	17.8
Upper	4	66.7	43.3	355	75.5	51.2	3	25.0	38.7	644	48.2	47.6	41.9
Unknown	1	16.7	1.6	30	6.4	1.6	1	8.3	1.9	25	1.9	2.4	0.0
Total	6	100.0	100.0	470	100.0	100.0	12	100.0	100.0	1,336	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.9	0	0.0	0.8	0	0.0	1.6	0	0.0	1.1	22.8
Moderate	0	0.0	1.9	0	0.0	1.0	0	0.0	4.8	0	0.0	3.5	17.4
Middle	0	0.0	0.9	0	0.0	0.9	0	0.0	0.0	0	0.0	0.0	17.8
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	41.9
Unknown	0	0.0	95.3	0	0.0	97.3	0	0.0	93.5	0	0.0	95.5	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
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 D-12A

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level Assessment Area: Beaumont-Port Arthur, TX MSA -													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	0.6	2.3	250	0.9	1.1	3	2.0	2.0	265	0.9	1.1	23.5
Moderate	11	6.7	14.9	1,323	4.6	10.5	12	8.0	13.1	1,592	5.3	9.3	17.4
Middle	24	14.5	23.0	4,039	14.0	19.8	20	13.3	20.4	3,449	11.5	18.1	18.8
Upper	86	52.1	46.1	18,943	65.8	56.0	87	58.0	38.8	20,258	67.8	47.9	40.3
Unknown	43	26.1	13.7	4,218	14.7	12.6	28	18.7	25.7	4,333	14.5	23.6	0.0
Total	165	100.0	100.0	28,773	100.0	100.0	150	100.0	100.0	29,897	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.8	0	0.0	0.7	0	0.0	1.8	0	0.0	0.8	23.5
Moderate	6	7.4	5.9	712	4.4	3.1	8	8.6	7.4	899	6.5	4.3	17.4
Middle	6	7.4	12.7	757	4.7	9.0	16	17.2	14.8	2,222	16.2	11.4	18.8
Upper	57	70.4	55.5	12,560	78.2	61.2	54	58.1	49.8	8,803	64.0	55.5	40.3
Unknown	12	14.8	24.2	2,038	12.7	26.0	15	16.1	26.2	1,827	13.3	28.0	0.0
Total	81	100.0	100.0	16,067	100.0	100.0	93	100.0	100.0	13,751	100.0	100.0	100.0
Home Improvement Loans													
Low	1	6.7	4.3	54	5.7	2.1	1	5.6	4.0	448	22.8	2.0	23.5
Moderate	1	6.7	3.7	69	7.2	2.7	1	5.6	13.4	40	2.0	10.4	17.4
Middle	2	13.3	19.8	91	9.5	14.8	3	16.7	18.8	220	11.2	15.0	18.8
Upper	7	46.7	70.1	542	56.8	76.8	10	55.6	61.1	970	49.4	67.9	40.3
Unknown	4	26.7	2.1	198	20.8	3.7	3	16.7	2.7	285	14.5	4.7	0.0
Total	15	100.0	100.0	954	100.0	100.0	18	100.0	100.0	1,963	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	0.8	2.1	304	0.7	0.9	5	1.8	2.0	764	1.6	1.0	23.5
Moderate	19	7.1	10.3	2,165	4.7	7.0	23	8.4	10.6	2,628	5.5	7.3	17.4
Middle	32	12.0	17.9	4,887	10.5	14.8	40	14.5	17.7	5,931	12.5	15.2	18.8
Upper	154	57.9	48.4	32,603	70.2	57.0	160	58.2	43.4	31,374	66.2	50.8	40.3
Unknown	59	22.2	21.3	6,454	13.9	20.2	47	17.1	26.2	6,695	14.1	25.6	0.0
Total	266	100.0	100.0	46,413	100.0	100.0	275	100.0	100.0	47,392	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.													

Table D-12B

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Beaumont-Port Arthur, TX MSA -													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	\$%	\$%	#	##	##	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	5.3	0	0.0	2.5	0	0.0	30.8	0	0.0	24.3	23.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	15.4	0	0.0	10.2	17.4
Middle	0	0.0	21.1	0	0.0	15.2	0	0.0	7.7	0	0.0	5.7	18.8
Upper	0	0.0	68.4	0	0.0	78.7	3	75.0	30.8	584	70.0	40.7	40.3
Unknown	0	0.0	5.3	0	0.0	3.6	1	25.0	15.4	250	30.0	19.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	4	100.0	100.0	834	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	4.1	0	0.0	2.7	1	10.0	4.0	51	5.4	2.0	23.5
Moderate	1	20.0	8.2	61	9.9	2.4	2	20.0	14.8	97	10.2	10.6	17.4
Middle	0	0.0	23.3	0	0.0	16.8	1	10.0	19.3	40	4.2	15.3	18.8
Upper	4	80.0	56.2	558	90.1	65.2	6	60.0	59.7	759	80.1	69.6	40.3
Unknown	0	0.0	8.2	0	0.0	12.9	0	0.0	2.3	0	0.0	2.6	0.0
Total	5	100.0	100.0	619	100.0	100.0	10	100.0	100.0	947	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.4	0	0.0	0.8	0	0.0	1.3	0	0.0	0.5	23.5
Moderate	0	0.0	0.5	0	0.0	0.3	0	0.0	2.6	0	0.0	3.0	17.4
Middle	0	0.0	1.6	0	0.0	2.3	0	0.0	0.7	0	0.0	0.4	18.8
Upper	0	0.0	0.3	0	0.0	1.0	0	0.0	2.6	0	0.0	2.9	40.3
Unknown	0	0.0	96.2	0	0.0	95.8	0	0.0	92.8	0	0.0	93.2	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
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-13

Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Beaumont-Port Arthur, TX MSA -													
	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	160	39.6	44.7	19,370	33.8	37.0	134	36.8	46.5	15,386	29.5	32.9	92.2
Over \$1 Million	142	35.1		29,273	51.1		136	37.4		27,222	52.2		6.7
Revenue Unknown	102	25.2		8,652	15.1		94	25.8		9,582	18.4		1.1
Total	404	100.0		57,295	100.0		364	100.0		52,190	100.0		100.0
By Loan Size													
\$100,000 or Less	277	68.6	89.8	13,972	24.4	28.6	247	67.9	90.6	12,661	24.3	30.6	
\$100,001 - \$250,000	67	16.6	5.5	11,585	20.2	19.9	63	17.3	5.2	11,151	21.4	19.3	
\$250,001 - \$1 Million	60	14.9	4.6	31,738	55.4	51.6	54	14.8	4.2	28,378	54.4	50.1	
Total	404	100.0	100.0	57,295	100.0	100.0	364	100.0	100.0	52,190	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	106	66.3		5,161	26.6		95	70.9		4,429	28.8		
\$100,001 - \$250,000	35	21.9		5,888	30.4		24	17.9		4,127	26.8		
\$250,001 - \$1 Million	19	11.9		8,321	43.0		15	11.2		6,830	44.4		
Total	160	100.0		19,370	100.0		134	100.0		15,386	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 D-14

Distribution of 2020 and 2021 Small Business Lending by Revenue Size of Businesses Assessment Area: Beaumont-Port Arthur, TX MSA -														
	Bank and Aggregate Loans by Year												Total Businesses %	
	2020						2021							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
By Revenue														
\$1 Million or Less	251	26.2	34.1	21,096	21.7	26.1	247	41.6	39.2	23,745	32.9	31.5	92.0	
Over \$1 Million	227	23.7		46,219	47.5		164	27.6		33,952	47.0		7.0	
Revenue Unknown	481	50.2		29,912	30.8		183	30.8		14,494	20.1		1.0	
Total	959	100.0		97,227	100.0		594	100.0		72,191	100.0		100.0	
By Loan Size														
\$100,000 or Less	722	75.3	87.5	26,658	27.4	32.3	397	66.8	90.0	17,023	23.6	30.9		
\$100,001 - \$250,000	141	14.7	6.9	23,277	23.9	20.1	121	20.4	5.0	20,434	28.3	17.1		
\$250,001 - \$1 Million	96	10.0	5.6	47,292	48.6	47.6	76	12.8	5.0	34,734	48.1	52.0		
Total	959	100.0	100.0	97,227	100.0	100.0	594	100.0	100.0	72,191	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	208	82.9		7,322	34.7		183	74.1		7,972	33.6			
\$100,001 - \$250,000	27	10.8		4,655	22.1		47	19.0		7,735	32.6			
\$250,001 - \$1 Million	16	6.4		9,119	43.2		17	6.9		8,038	33.9			
Total	251	100.0		21,096	100.0		247	100.0		23,745	100.0			
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.														

Table D-15

Distribution of 2022 and 2023 Small Farm Lending by Revenue Size of Farms													
Assessment Area: Beaumont-Port Arthur, TX MSA -													
	Bank and Aggregate Loans by Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	1	33.3	65.9	20	5.1	69.9	0	0.0	76.6	0	0.0	87.4	98.1
Over \$1 Million	1	33.3		170	43.6		1	50.0		440	95.7		1.4
Revenue Unknown	1	33.3		200	51.3		1	50.0		20	4.3		0.5
Total	3	100.0		390	100.0		2	100.0		460	100.0		100.0
By Loan Size													
\$100,000 or Less	1	33.3	76.8	20	5.1	25.3	1	50.0	84.4	20	4.3	34.6	
\$100,001 - \$250,000	2	66.7	11.0	370	94.9	22.3	0	0.0	7.8	0	0.0	22.2	
\$250,001 - \$500,000	0	0.0	12.2	0	0.0	52.4	1	50.0	7.8	440	95.7	43.1	
Total	3	100.0	100.0	390	100.0	100.0	2	100.0	100.0	460	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	1	100.0		20	100.0		0	0.0		0	0.0		
\$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	1	100.0		20	100.0		0	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.													

Table D-16

Table D-10

Distribution of 2020 and 2021 Small Farm Lending by Revenue Size of Farms													
Assessment Area: Beaumont-Port Arthur, TX MSA -													
	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	%	#	%	#	\$(000)	%	%	
By Revenue													
\$1 Million or Less	1	25.0	78.5	21	18.1	89.6	2	40.0	69.3	231	64.2	80.7	99.4
Over \$1 Million	0	0.0		0	0.0		1	20.0		72	20.0		0.6
Revenue Unknown	3	75.0		95	81.9		2	40.0		57	15.8		0.0
Total	4	100.0		116	100.0		5	100.0		360	100.0		100.0
By Loan Size													
\$100,000 or Less	4	100.0	89.2	116	100.0	57.0	4	80.0	85.3	148	41.1	39.1	
\$100,001 - \$250,000	0	0.0	10.8	0	0.0	43.0	1	20.0	9.3	212	58.9	29.2	
\$250,001 - \$500,000	0	0.0	0.0	0	0.0	0.0	0	0.0	5.3	0	0.0	31.8	
Total	4	100.0	100.0	116	100.0	100.0	5	100.0	100.0	360	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	1	100.0		21	100.0		1	50.0		19	8.2		
\$100,001 - \$250,000	0	0.0		0	0.0		1	50.0		212	91.8		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	1	100.0		21	100.0		2	100.0		231	100.0		

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

College Station Metropolitan AA

Table D-17

2023 AA Combined Demographics Assessment Area: College Station Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	11.6	3,283	6.4	1,319	40.2	11,996	23.6
Moderate	18	26.1	11,414	22.4	2,549	22.3	8,566	16.8
Middle	18	26.1	16,764	32.9	1,403	8.4	9,034	17.7
Upper	20	29.0	18,593	36.5	836	4.5	21,309	41.9
Unknown	5	7.2	851	1.7	514	60.4	0	0.0
Total AA	69	100.0	50,905	100.0	6,621	13.0	50,905	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,502	1,614	3.7	19.0	5,729	67.4	1,159	13.6
Moderate	27,071	6,643	15.4	24.5	17,017	62.9	3,411	12.6
Middle	31,180	15,578	36.0	50.0	11,359	36.4	4,243	13.6
Upper	29,227	19,303	44.6	66.0	7,229	24.7	2,695	9.2
Unknown	4,798	112	0.3	2.3	3,679	76.7	1,007	21.0
Total AA	100,778	43,250	100.0	42.9	45,013	44.7	12,515	12.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	708	8.4	639	8.2	63	11.4	6	5.0
Moderate	1,765	20.9	1,650	21.2	99	17.8	16	13.3
Middle	2,553	30.2	2,346	30.2	169	30.5	38	31.7
Upper	3,363	39.8	3,080	39.6	223	40.2	60	50.0
Unknown	65	0.8	64	0.8	1	0.2	0	0.0
Total AA	8,454	100.0	7,779	100.0	555	100.0	120	100.0
Percentage of Total Businesses:					92.0		6.6	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2	0.9	2	0.9	0	0.0	0	0.0
Moderate	13	5.8	13	5.9	0	0.0	0	0.0
Middle	113	50.7	112	50.7	1	50.0	0	0.0
Upper	94	42.2	93	42.1	1	50.0	0	0.0
Unknown	1	0.4	1	0.5	0	0.0	0	0.0
Total AA	223	100.0	221	100.0	2	100.0	0	0.0
Percentage of Total Farms:					99.1		0.9	
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 D-18

2022 AA Combined Demographics Assessment Area: College Station Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	12.7	3,283	7.1	1,319	40.2	10,890	23.6
Moderate	17	27.0	10,602	22.9	2,376	22.4	7,683	16.6
Middle	13	20.6	12,892	27.9	1,067	8.3	8,007	17.3
Upper	20	31.7	18,593	40.2	836	4.5	19,641	42.5
Unknown	5	7.9	851	1.8	514	60.4	0	0.0
Total AA	63	100.0	46,221	100.0	6,112	13.2	46,221	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,502	1,614	4.2	19.0	5,729	67.4	1,159	13.6
Moderate	25,694	6,004	15.7	23.4	16,367	63.7	3,323	12.9
Middle	23,610	11,257	29.4	47.7	10,220	43.3	2,133	9.0
Upper	29,227	19,303	50.4	66.0	7,229	24.7	2,695	9.2
Unknown	4,798	112	0.3	2.3	3,679	76.7	1,007	21.0
Total AA	91,831	38,290	100.0	41.7	43,224	47.1	10,317	11.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	734	8.9	666	8.7	62	11.6	6	5.8
Moderate	1,701	20.6	1,593	20.9	93	17.4	15	14.6
Middle	2,213	26.8	2,047	26.9	146	27.3	20	19.4
Upper	3,528	42.8	3,233	42.5	233	43.6	62	60.2
Unknown	74	0.9	73	1.0	1	0.2	0	0.0
Total AA	8,250	100.0	7,612	100.0	535	100.0	103	100.0
Percentage of Total Businesses:					92.3		6.5	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	1.9	3	1.9	0	0.0	0	0.0
Moderate	8	5.2	8	5.2	0	0.0	0	0.0
Middle	50	32.3	50	32.3	0	0.0	0	0.0
Upper	94	60.6	94	60.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	155	100.0	155	100.0	0	0.0	0	0.0
Percentage of Total Farms:					0.0		0.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-19

2021 AA Combined Demographics Assessment Area: College Station Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	11.9	2,340	5.8	902	38.5	9,931	24.5
Moderate	13	31.0	13,450	33.2	3,395	25.2	6,403	15.8
Middle	10	23.8	9,667	23.9	1,022	10.6	6,834	16.9
Upper	12	28.6	15,017	37.1	440	2.9	17,306	42.8
Unknown	2	4.8	0	0.0	0	0.0	0	0.0
Total AA	42	100.0	40,474	100.0	5,759	14.2	40,474	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	11,283	748	2.3	6.6	9,087	80.5	1,448	12.8
Moderate	28,349	9,113	27.6	32.1	16,188	57.1	3,048	10.8
Middle	18,963	7,792	23.6	41.1	9,347	49.3	1,824	9.6
Upper	23,321	15,425	46.6	66.1	6,158	26.4	1,738	7.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	81,916	33,078	100.0	40.4	40,780	49.8	8,058	9.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	484	6.0	462	6.2	20	3.7	2	2.2
Moderate	2,101	25.9	1,922	25.7	163	30.4	16	17.4
Middle	2,192	27.1	2,019	27.0	154	28.7	19	20.7
Upper	3,295	40.7	3,047	40.8	193	35.9	55	59.8
Unknown	27	0.3	20	0.3	7	1.3	0	0.0
Total AA	8,099	100.0	7,470	100.0	537	100.0	92	100.0
Percentage of Total Businesses:				92.2		6.6		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	1.9	3	1.9	0	0.0	0	0.0
Moderate	31	19.5	31	19.6	0	0.0	0	0.0
Middle	35	22.0	35	22.2	0	0.0	0	0.0
Upper	90	56.6	89	56.3	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	159	100.0	158	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.4		0.6		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table D-20

2020 AA Combined Demographics Assessment Area: College Station Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	11.9	2,340	5.8	902	38.5	9,931	24.5
Moderate	13	31.0	13,450	33.2	3,395	25.2	6,403	15.8
Middle	10	23.8	9,667	23.9	1,022	10.6	6,834	16.9
Upper	12	28.6	15,017	37.1	440	2.9	17,306	42.8
Unknown	2	4.8	0	0.0	0	0.0	0	0.0
Total AA	42	100.0	40,474	100.0	5,759	14.2	40,474	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	11,283	748	2.3	6.6	9,087	80.5	1,448	12.8
Moderate	28,349	9,113	27.6	32.1	16,188	57.1	3,048	10.8
Middle	18,963	7,792	23.6	41.1	9,347	49.3	1,824	9.6
Upper	23,321	15,425	46.6	66.1	6,158	26.4	1,738	7.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	81,916	33,078	100.0	40.4	40,780	49.8	8,058	9.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	483	6.0	458	6.2	23	4.1	2	2.4
Moderate	2,085	25.9	1,907	25.7	167	29.6	11	13.4
Middle	2,214	27.5	2,032	27.4	165	29.2	17	20.7
Upper	3,256	40.4	3,001	40.5	203	35.9	52	63.4
Unknown	25	0.3	18	0.2	7	1.2	0	0.0
Total AA	8,063	100.0	7,416	100.0	565	100.0	82	100.0
Percentage of Total Businesses:				92.0		7.0		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	4	2.4	4	2.5	0	0.0	0	0.0
Moderate	31	18.9	31	19.0	0	0.0	0	0.0
Middle	34	20.7	34	20.9	0	0.0	0	0.0
Upper	95	57.9	94	57.7	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	164	100.0	163	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.4		0.6		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table D-21A

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: College Station Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	5	6.2	4.5	1,286	5.6	3.5	2	2.7	4.5	250	1.2	3.1	3.7
Moderate	15	18.5	13.5	3,364	14.7	9.4	10	13.3	12.6	1,923	9.0	9.0	15.4
Middle	26	32.1	26.1	5,662	24.7	23.3	24	32.0	27.6	5,315	24.9	24.6	36.0
Upper	34	42.0	54.6	12,533	54.7	62.9	39	52.0	54.6	13,860	64.9	62.8	44.6
Unknown	1	1.2	1.3	79	0.3	0.8	0	0.0	0.7	0	0.0	0.5	0.3
Total	81	100.0	100.0	22,924	100.0	100.0	75	100.0	100.0	21,348	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.8	0	0.0	1.9	1	7.1	2.8	180	4.4	1.8	3.7
Moderate	5	17.2	12.2	1,031	15.4	9.1	2	14.3	14.3	334	8.1	11.4	15.4
Middle	8	27.6	28.0	1,576	23.5	23.1	5	35.7	33.3	1,837	44.7	29.6	36.0
Upper	16	55.2	55.8	4,086	61.0	65.1	6	42.9	49.2	1,758	42.8	56.9	44.6
Unknown	0	0.0	1.2	0	0.0	0.9	0	0.0	0.3	0	0.0	0.3	0.3
Total	29	100.0	100.0	6,693	100.0	100.0	14	100.0	100.0	4,109	100.0	100.0	100.0
Home Improvement Loans													
Low	1	3.8	2.4	100	3.0	4.9	0	0.0	1.1	0	0.0	0.8	3.7
Moderate	3	11.5	9.5	415	12.4	13.2	1	3.0	11.0	125	3.7	7.1	15.4
Middle	6	23.1	21.4	545	16.3	20.4	13	39.4	27.5	1,055	31.4	25.6	36.0
Upper	16	61.5	63.1	2,292	68.4	57.2	19	57.6	60.4	2,184	64.9	66.5	44.6
Unknown	0	0.0	3.6	0	0.0	4.3	0	0.0	0.0	0	0.0	0.0	0.3
Total	26	100.0	100.0	3,352	100.0	100.0	33	100.0	100.0	3,364	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	2	33.3	20.4	2,611	37.2	24.4	3	100.0	11.1	4,100	100.0	2.9	14.6
Moderate	1	16.7	42.9	480	6.8	38.5	0	0.0	55.6	0	0.0	66.0	38.2
Middle	2	33.3	20.4	3,700	52.8	23.3	0	0.0	33.3	0	0.0	31.1	15.1
Upper	1	16.7	10.2	220	3.1	12.0	0	0.0	0.0	0	0.0	0.0	17.7
Unknown	0	0.0	6.1	0	0.0	1.8	0	0.0	0.0	0	0.0	0.0	14.4
Total	6	100.0	100.0	7,011	100.0	100.0	3	100.0	100.0	4,100	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	8	5.5	4.3	3,997	9.8	7.2	7	5.1	4.2	4,575	13.4	3.0	3.7
Moderate	24	16.4	13.4	5,290	12.9	14.7	14	10.2	12.9	2,431	7.1	14.0	15.4
Middle	44	30.1	26.4	11,753	28.7	23.4	44	32.1	28.1	8,314	24.3	25.7	36.0
Upper	69	47.3	54.5	19,851	48.5	53.7	72	52.6	54.2	18,895	55.2	56.9	44.6
Unknown	1	0.7	1.3	79	0.2	1.0	0	0.0	0.6	0	0.0	0.4	0.3
Total	146	100.0	100.0	40,970	100.0	100.0	137	100.0	100.0	34,215	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 D-21B

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: College Station Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	2.6	0	0.0	0.7	3.7
Moderate	0	0.0	2.6	0	0.0	1.9	0	0.0	15.4	0	0.0	9.5	15.4
Middle	1	50.0	31.6	210	30.7	22.8	0	0.0	15.4	0	0.0	19.3	36.0
Upper	1	50.0	65.8	475	69.3	75.4	2	100.0	66.7	470	100.0	70.5	44.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.3
Total	2	100.0	100.0	685	100.0	100.0	2	100.0	100.0	470	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	2.4	0	0.0	2.8	1	10.0	1.3	45	5.5	1.2	3.7
Moderate	0	0.0	9.5	0	0.0	5.2	1	10.0	10.1	49	5.9	4.7	15.4
Middle	1	50.0	32.1	60	19.7	34.9	2	20.0	29.1	107	13.0	40.3	36.0
Upper	1	50.0	54.8	245	80.3	56.3	6	60.0	59.5	623	75.6	53.8	44.6
Unknown	0	0.0	1.2	0	0.0	0.9	0	0.0	0.0	0	0.0	0.0	0.3
Total	2	100.0	100.0	305	100.0	100.0	10	100.0	100.0	824	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	4.0	0	0.0	2.0	0	0.0	0.0	0	0.0	0.0	3.7
Moderate	0	0.0	24.0	0	0.0	10.3	0	0.0	19.0	0	0.0	16.9	15.4
Middle	0	0.0	28.0	0	0.0	35.1	0	0.0	42.9	0	0.0	27.0	36.0
Upper	0	0.0	44.0	0	0.0	52.6	0	0.0	38.1	0	0.0	56.1	44.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.3
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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 D-22A

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography													
Assessment Area: College Station Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	2.0	3.3	211	1.9	3.6	3	3.4	5.1	650	2.3	5.1	2.3
Moderate	10	19.6	23.3	1,984	17.5	18.5	22	25.0	27.4	5,713	20.4	21.7	27.6
Middle	17	33.3	26.3	3,784	33.3	24.3	19	21.6	24.7	4,793	17.1	23.5	23.6
Upper	23	45.1	47.1	5,388	47.4	53.6	44	50.0	42.8	16,850	60.2	49.7	46.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.0
Total	51	100.0	100.0	11,367	100.0	100.0	88	100.0	100.0	28,006	100.0	100.0	100.0
Refinance Loans													
Low	1	1.2	2.8	402	1.8	3.2	3	3.0	2.7	758	2.8	3.1	2.3
Moderate	11	13.1	12.7	2,607	11.6	10.9	12	12.0	14.7	2,707	10.1	11.9	27.6
Middle	21	25.0	24.1	5,063	22.5	21.4	24	24.0	23.6	5,890	22.0	21.5	23.6
Upper	51	60.7	60.3	14,391	64.1	64.5	61	61.0	59.0	17,448	65.1	63.6	46.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	84	100.0	100.0	22,463	100.0	100.0	100	100.0	100.0	26,803	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.8	0	0.0	3.0	0	0.0	3.7	0	0.0	3.5	2.3
Moderate	0	0.0	11.0	0	0.0	11.8	5	25.0	11.1	757	28.8	11.5	27.6
Middle	5	41.7	19.2	331	22.2	22.7	6	30.0	33.3	645	24.6	35.8	23.6
Upper	7	58.3	63.0	1,161	77.8	62.5	9	45.0	51.9	1,224	46.6	49.2	46.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	12	100.0	100.0	1,492	100.0	100.0	20	100.0	100.0	2,626	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	20.6	0	0.0	33.2	0	0.0	15.2	0	0.0	23.9	
Moderate	2	66.7	47.1	2,200	74.1	34.1	1	100.0	47.8	1,020	100.0	41.2	37.5
Middle	1	33.3	17.6	767	25.9	5.9	0	0.0	23.9	0	0.0	12.0	15.7
Upper	0	0.0	14.7	0	0.0	26.8	0	0.0	13.0	0	0.0	22.9	13.2
Unknown	0	0.0	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	2,967	100.0	100.0	1	100.0	100.0	1,020	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	2	1.3	3.1	613	1.6	6.2	6	2.8	4.2	1,408	2.4	5.5	
Moderate	27	17.2	18.6	7,413	18.9	16.6	40	18.7	22.7	10,197	17.2	19.6	27.6
Middle	46	29.3	25.0	10,270	26.1	21.2	50	23.4	24.3	11,453	19.3	22.1	23.6
Upper	82	52.2	53.3	21,025	53.5	56.0	118	55.1	48.8	36,228	61.1	52.8	46.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	157	100.0	100.0	39,321	100.0	100.0	214	100.0	100.0	59,286	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-22B

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography													
Assessment Area: College Station Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.3
Moderate	3	60.0	15.8	372	52.6	13.0	0	0.0	11.8	0	0.0	31.8	27.6
Middle	1	20.0	21.1	250	35.4	18.0	0	0.0	17.6	0	0.0	15.3	23.6
Upper	1	20.0	63.2	85	12.0	69.0	1	100.0	70.6	245	100.0	52.9	46.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	5	100.0	100.0	707	100.0	100.0	1	100.0	100.0	245	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	2.3	0	0.0	2.8	0	0.0	2.2	0	0.0	1.6	2.3
Moderate	1	50.0	16.3	250	76.9	7.5	0	0.0	23.9	0	0.0	23.4	27.6
Middle	1	50.0	23.3	75	23.1	15.5	0	0.0	15.2	0	0.0	11.8	23.6
Upper	0	0.0	58.1	0	0.0	74.2	3	100.0	58.7	461	100.0	63.2	46.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	325	100.0	100.0	3	100.0	100.0	461	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.1	0	0.0	0.8	0	0.0	0.0	0	0.0	0.0	2.3
Moderate	0	0.0	29.3	0	0.0	22.4	0	0.0	37.1	0	0.0	39.6	27.6
Middle	0	0.0	20.2	0	0.0	19.6	1	100.0	28.6	125	100.0	25.8	23.6
Upper	0	0.0	49.5	0	0.0	57.2	0	0.0	34.3	0	0.0	34.5	46.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	125	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

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

Table D-23

Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography													
Assessment Area: College Station Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	7	6.6	6.3	2,466	12.1	8.1	8	7.2	5.5	2,264	13.3	6.7	8.4
Moderate	14	13.2	18.6	5,812	28.4	17.7	8	7.2	17.7	1,273	7.5	16.3	20.9
Middle	35	33.0	26.3	3,768	18.4	22.5	51	45.9	27.9	5,951	34.9	24.6	30.2
Upper	49	46.2	47.3	7,821	38.3	50.0	44	39.6	47.3	7,550	44.3	51.5	39.8
Unknown	1	0.9	0.6	563	2.8	1.4	0	0.0	0.7	0	0.0	0.7	0.8
Tract-Unk	0	0.0	1.0	0	0.0	0.3	0	0.0	0.8	0	0.0	0.2	
Total	106	100.0	100.0	20,430	100.0	100.0	111	100.0	100.0	17,038	100.0	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.													

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 D-24

Distribution of 2020 and 2021 Small Business Lending by Income Level of Geography													
Assessment Area: College Station Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	23	3.9	5.3	3,388	5.8	5.0	14	3.9	4.6	2,775	7.0	3.4	6.0
Moderate	166	28.1	26.9	17,900	30.6	28.6	113	31.5	25.7	13,208	33.4	30.0	25.9
Middle	179	30.3	25.7	15,250	26.1	25.7	86	24.0	25.1	8,606	21.7	25.3	27.1
Upper	221	37.5	41.0	21,822	37.3	39.8	146	40.7	43.4	15,011	37.9	40.7	40.7
Unknown	1	0.2	0.1	125	0.2	0.0	0	0.0	0.1	0	0.0	0.5	0.3
Tract-Unk	0	0.0	1.0	0	0.0	0.9	0	0.0	1.1	0	0.0	0.2	
Total	590	100.0	100.0	58,485	100.0	100.0	359	100.0	100.0	39,600	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-25

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: College Station Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	1.2	0	0.0	0.3	0	0.0	1.4	0	0.0	2.6	0.9
Moderate	0	0.0	4.7	0	0.0	0.5	1	6.7	9.7	29	3.0	3.8	5.8
Middle	0	0.0	41.2	0	0.0	52.7	9	60.0	51.4	503	52.1	60.1	50.7
Upper	5	100.0	51.8	342	100.0	46.0	5	33.3	35.4	434	44.9	33.1	42.2
Unknown	0	0.0	1.2	0	0.0	0.5	0	0.0	0.7	0	0.0	0.1	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	1.4	0	0.0	0.2	
Total	5	100.0	100.0	342	100.0	100.0	15	100.0	100.0	966	100.0	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 D-26

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: College Station Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	1.3	0	0.0	0.8	0	0.0	1.1	0	0.0	0.3	1.9
Moderate	3	33.3	17.7	53	6.1	8.2	2	22.2	13.0	120	12.4	15.7	19.5
Middle	1	11.1	21.5	44	5.1	27.4	1	11.1	32.6	200	20.7	14.0	22.0
Upper	5	55.6	58.2	773	88.9	62.8	6	66.7	51.1	644	66.8	69.8	56.6
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	1.3	0	0.0	0.8	0	0.0	2.2	0	0.0	0.2	
Total	9	100.0	100.0	870	100.0	100.0	9	100.0	100.0	964	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-27A

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: College Station Metropolitan													
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)	\$%	\$%	
Home Purchase Loans													
Low	2	2.5	1.9	322	1.4	1.1	1	1.3	0.9	112	0.5	0.3	23.6
Moderate	15	18.5	11.3	3,237	14.1	7.7	8	10.7	7.9	1,584	7.4	4.8	16.8
Middle	16	19.8	18.7	4,626	20.2	15.6	15	20.0	17.1	3,558	16.7	13.7	17.7
Upper	29	35.8	50.3	9,925	43.3	57.4	31	41.3	49.1	11,948	56.0	57.9	41.9
Unknown	19	23.5	17.9	4,814	21.0	18.1	20	26.7	25.0	4,146	19.4	23.3	0.0
Total	81	100.0	100.0	22,924	100.0	100.0	75	100.0	100.0	21,348	100.0	100.0	100.0
Refinance Loans													
Low	2	6.9	6.4	247	3.7	4.1	1	7.1	4.4	110	2.7	2.1	23.6
Moderate	2	6.9	10.2	201	3.0	6.2	0	0.0	8.7	0	0.0	5.4	16.8
Middle	5	17.2	19.5	1,072	16.0	15.4	2	14.3	18.4	405	9.9	12.3	17.7
Upper	18	62.1	47.4	4,171	62.3	57.6	10	71.4	47.0	3,414	83.1	54.6	41.9
Unknown	2	6.9	16.5	1,002	15.0	16.7	1	7.1	21.5	180	4.4	25.7	0.0
Total	29	100.0	100.0	6,693	100.0	100.0	14	100.0	100.0	4,109	100.0	100.0	100.0
Home Improvement Loans													
Low	1	3.8	1.2	80	2.4	0.9	0	0.0	2.2	0	0.0	2.5	23.6
Moderate	4	15.4	13.1	315	9.4	8.1	3	9.1	8.8	261	7.8	4.4	16.8
Middle	3	11.5	15.5	280	8.4	8.1	6	18.2	18.7	606	18.0	9.3	17.7
Upper	16	61.5	57.1	2,532	75.5	63.5	24	72.7	60.4	2,497	74.2	71.8	41.9
Unknown	2	7.7	13.1	145	4.3	19.3	0	0.0	9.9	0	0.0	12.0	0.0
Total	26	100.0	100.0	3,352	100.0	100.0	33	100.0	100.0	3,364	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	5	3.6	2.7	649	1.9	1.5	2	1.5	1.3	222	0.7	0.5	23.6
Moderate	22	15.7	11.1	3,963	11.7	7.5	11	8.2	8.0	1,845	6.1	4.8	16.8
Middle	25	17.9	18.7	6,223	18.3	15.5	25	18.7	17.4	4,673	15.5	13.5	17.7
Upper	65	46.4	49.9	17,163	50.5	57.6	75	56.0	49.0	19,049	63.3	58.0	41.9
Unknown	23	16.4	17.6	5,961	17.6	17.9	21	15.7	24.2	4,326	14.4	23.1	0.0
Total	140	100.0	100.0	33,959	100.0	100.0	134	100.0	100.0	30,115	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 D-27B

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: College Station Metropolitan													
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)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	2.6	0	0.0	0.7	23.6
Moderate	1	50.0	7.9	210	30.7	5.1	0	0.0	5.1	0	0.0	1.8	16.8
Middle	0	0.0	23.7	0	0.0	20.4	0	0.0	43.6	0	0.0	35.4	17.7
Upper	1	50.0	65.8	475	69.3	73.4	2	100.0	46.2	470	100.0	60.1	41.9
Unknown	0	0.0	2.6	0	0.0	1.1	0	0.0	2.6	0	0.0	1.9	0.0
Total	2	100.0	100.0	685	100.0	100.0	2	100.0	100.0	470	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	6.0	0	0.0	3.3	0	0.0	5.1	0	0.0	1.5	23.6
Moderate	0	0.0	15.5	0	0.0	6.9	0	0.0	13.9	0	0.0	5.8	16.8
Middle	1	50.0	16.7	245	80.3	13.8	2	20.0	15.2	104	12.6	6.7	17.7
Upper	1	50.0	57.1	60	19.7	73.8	8	80.0	55.7	720	87.4	79.2	41.9
Unknown	0	0.0	4.8	0	0.0	2.2	0	0.0	10.1	0	0.0	6.8	0.0
Total	2	100.0	100.0	305	100.0	100.0	10	100.0	100.0	824	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	4.0	0	0.0	1.0	0	0.0	0.0	0	0.0	0.0	23.6
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.8
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	41.9
Unknown	0	0.0	96.0	0	0.0	99.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 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 D-28A

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: College Station Metropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	3.9	1.8	603	5.3	0.9	5	5.7	2.0	1,464	5.2	1.1	24.5
Moderate	9	17.6	11.9	1,186	10.4	8.2	5	5.7	13.2	1,459	5.2	10.1	15.8
Middle	5	9.8	20.4	1,128	9.9	17.5	4	4.5	18.8	907	3.2	17.0	16.9
Upper	22	43.1	56.0	5,879	51.7	62.3	56	63.6	44.1	20,634	73.7	51.8	42.8
Unknown	13	25.5	10.0	2,571	22.6	11.1	18	20.5	21.9	3,542	12.6	20.0	0.0
Total	51	100.0	100.0	11,367	100.0	100.0	88	100.0	100.0	28,006	100.0	100.0	100.0
Refinance Loans													
Low	1	1.2	0.8	80	0.4	0.4	3	3.0	1.9	823	3.1	1.0	24.5
Moderate	3	3.6	4.9	461	2.1	2.8	9	9.0	9.4	1,886	7.0	6.0	15.8
Middle	6	7.1	12.5	1,265	5.6	9.0	20	20.0	15.5	3,970	14.8	11.6	16.9
Upper	67	79.8	61.5	18,795	83.7	66.9	62	62.0	49.9	17,988	67.1	56.7	42.8
Unknown	7	8.3	20.3	1,862	8.3	21.0	6	6.0	23.3	2,136	8.0	24.8	0.0
Total	84	100.0	100.0	22,463	100.0	100.0	100	100.0	100.0	26,803	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	2.5	0	0.0	1.0	24.5
Moderate	1	8.3	2.7	46	3.1	0.8	1	5.0	6.2	182	6.9	4.0	15.8
Middle	4	33.3	11.0	532	35.7	8.7	7	35.0	14.8	841	32.0	10.9	16.9
Upper	6	50.0	86.3	714	47.9	90.5	10	50.0	71.6	1,133	43.1	77.8	42.8
Unknown	1	8.3	0.0	200	13.4	0.0	2	10.0	4.9	470	17.9	6.3	0.0
Total	12	100.0	100.0	1,492	100.0	100.0	20	100.0	100.0	2,626	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	3	1.9	1.3	683	1.9	0.6	8	3.8	2.0	2,287	3.9	1.1	24.5
Moderate	14	9.1	8.3	1,853	5.1	5.4	15	7.0	11.7	3,527	6.1	8.6	15.8
Middle	16	10.4	16.2	2,945	8.1	13.1	31	14.6	17.4	5,718	9.8	14.9	16.9
Upper	100	64.9	57.6	26,240	72.2	64.0	133	62.4	46.5	40,586	69.7	53.8	42.8
Unknown	21	13.6	16.6	4,633	12.7	16.8	26	12.2	22.4	6,148	10.6	21.7	0.0
Total	154	100.0	100.0	36,354	100.0	100.0	213	100.0	100.0	58,266	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table D-28B

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: College Station Metropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	24.5
Moderate	1	20.0	10.5	160	22.6	6.3	0	0.0	11.8	0	0.0	4.1	15.8
Middle	1	20.0	21.1	20	2.8	21.3	0	0.0	23.5	0	0.0	21.2	16.9
Upper	3	60.0	68.4	527	74.5	72.4	1	100.0	64.7	245	100.0	74.7	42.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	5	100.0	100.0	707	100.0	100.0	1	100.0	100.0	245	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	2.3	0	0.0	0.6	0	0.0	4.3	0	0.0	1.8	24.5
Moderate	0	0.0	9.3	0	0.0	4.9	0	0.0	10.9	0	0.0	8.1	15.8
Middle	0	0.0	20.9	0	0.0	12.1	0	0.0	10.9	0	0.0	7.9	16.9
Upper	2	100.0	65.1	325	100.0	80.8	3	100.0	73.9	461	100.0	82.2	42.8
Unknown	0	0.0	2.3	0	0.0	1.6	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	325	100.0	100.0	3	100.0	100.0	461	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.5	0	0.0	0.2	0	0.0	2.9	1	0.8	3.7	24.5
Moderate	0	0.0	1.1	0	0.0	1.1	0	0.0	5.7	0	0.0	11.7	15.8
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.9
Upper	0	0.0	1.6	0	0.0	2.4	1	100.0	0.0	0	0.0	0.0	42.8
Unknown	0	0.0	96.8	0	0.0	96.3	0	0.0	91.4	0	0.0	84.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	125	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-29

Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses													
Assessment Area: College Station Metropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	40	37.7	51.8	9,913	48.5	40.1	45	40.5	52.2	5,166	30.3	34.8	92.0
Over \$1 Million	50	47.2		8,241	40.3		48	43.2		10,355	60.8		6.6
Revenue Unknown	16	15.1		2,276	11.1		18	16.2		1,517	8.9		1.4
Total	106	100.0		20,430	100.0		111	100.0		17,038	100.0		100.0
By Loan Size													
\$100,000 or Less	58	54.7	93.3	2,782	13.6	37.3	72	64.9	93.1	3,174	18.6	38.1	
\$100,001 - \$250,000	26	24.5	3.6	4,806	23.5	16.6	20	18.0	3.8	4,104	24.1	17.7	
\$250,001 - \$1 Million	22	20.8	3.1	12,842	62.9	46.2	19	17.1	3.1	9,760	57.3	44.2	
Total	106	100.0	100.0	20,430	100.0	100.0	111	100.0	100.0	17,038	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	19	47.5		747	7.5		32	71.1		1,125	21.8		
\$100,001 - \$250,000	8	20.0		1,421	14.3		7	15.6		1,485	28.7		
\$250,001 - \$1 Million	13	32.5		7,745	78.1		6	13.3		2,556	49.5		
Total	40	100.0		9,913	100.0		45	100.0		5,166	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 D-30

Distribution of 2020 and 2021 Small Business Lending by Revenue Size of Businesses													
Assessment Area: College Station Metropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	263	44.6	40.9	13,025	22.3	32.5	174	48.5	46.8	18,525	46.8	36.3	92.2
Over \$1 Million	197	33.4		35,742	61.1		103	28.7		17,610	44.5		6.6
Revenue Unknown	130	22.0		9,718	16.6		82	22.8		3,465	8.8		1.1
Total	590	100.0		58,485	100.0		359	100.0		39,600	100.0		100.0
By Loan Size													
\$100,000 or Less	440	74.6	89.0	14,976	25.6	38.0	265	73.8	90.4	8,943	22.6	33.4	
\$100,001 - \$250,000	86	14.6	6.9	13,083	22.4	21.9	50	13.9	5.5	8,102	20.5	19.2	
\$250,001 - \$1 Million	64	10.8	4.1	30,426	52.0	40.1	44	12.3	4.1	22,555	57.0	47.5	
Total	590	100.0	100.0	58,485	100.0	100.0	359	100.0	100.0	39,600	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	239	90.9		6,839	52.5		140	80.5		4,856	26.2		
\$100,001 - \$250,000	16	6.1		2,297	17.6		13	7.5		1,945	10.5		
\$250,001 - \$1 Million	8	3.0		3,889	29.9		21	12.1		11,724	63.3		
Total	263	100.0		13,025	100.0		174	100.0		18,525	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-31

Distribution of 2022 and 2023 Small Farm Lending by Revenue Size of Farms													
Assessment Area: College Station Metropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	4	80.0	51.8	232	67.8	73.9	2	13.3	63.9	124	12.8	74.3	99.1
Over \$1 Million	0	0.0		0	0.0		1	6.7		26	2.7		0.9
Revenue Unknown	1	20.0		110	32.2		12	80.0		816	84.5		0.0
Total	5	100.0		342	100.0		15	100.0		966	100.0		100.0
By Loan Size													
\$100,000 or Less	4	80.0	88.2	232	67.8	38.4	11	73.3	84.7	378	39.1	31.8	
\$100,001 - \$250,000	1	20.0	8.2	110	32.2	33.5	4	26.7	10.4	588	60.9	34.6	
\$250,001 - \$500,000	0	0.0	3.5	0	0.0	28.1	0	0.0	4.9	0	0.0	33.6	
Total	5	100.0	100.0	342	100.0	100.0	15	100.0	100.0	966	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	4	100.0		232	100.0		1	50.0		17	13.7		
\$100,001 - \$250,000	0	0.0		0	0.0		1	50.0		107	86.3		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	4	100.0		232	100.0		2	100.0		124	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 D-32

Distribution of 2020 and 2021 Small Farm Lending by Revenue Size of Farms													
Assessment Area: College Station Metropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	3	33.3	57.0	270	31.0	62.6	5	55.6	64.1	249	25.8	78.4	99.4
Over \$1 Million	1	11.1		21	2.4		0	0.0		0	0.0		0.6
Revenue Unknown	5	55.6		579	66.6		4	44.4		715	74.2		0.0
Total	9	100.0		870	100.0		9	100.0		964	100.0		100.0
By Loan Size													
\$100,000 or Less	6	66.7	78.5	217	24.9	24.2	5	55.6	88.0	199	20.6	36.4	
\$100,001 - \$250,000	2	22.2	12.7	363	41.7	28.3	3	33.3	8.7	460	47.7	34.5	
\$250,001 - \$500,000	1	11.1	8.9	290	33.3	47.5	1	11.1	3.3	305	31.6	29.1	
Total	9	100.0	100.0	870	100.0	100.0	9	100.0	100.0	964	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	2	66.7		32	11.9		4	80.0		99	39.8		
\$100,001 - \$250,000	1	33.3		238	88.1		1	20.0		150	60.2		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	3	100.0		270	100.0		5	100.0		249	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Houston Metropolitan AA

Table D-33

2023 AA Combined Demographics Assessment Area: Houston Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	209	15.1	164,320	11.2	53,365	32.5	356,915	24.2
Moderate	357	25.9	351,177	23.8	56,365	16.1	248,019	16.8
Middle	346	25.1	408,271	27.7	30,987	7.6	261,507	17.8
Upper	426	30.8	531,661	36.1	18,068	3.4	606,466	41.2
Unknown	43	3.1	17,478	1.2	4,184	23.9	0	0.0
Total AA	1,381	100.0	1,472,907	100.0	162,969	11.1	1,472,907	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	290,396	69,750	5.6	24.0	184,076	63.4	36,570	12.6
Moderate	557,342	253,278	20.5	45.4	253,935	45.6	50,129	9.0
Middle	606,137	363,566	29.4	60.0	198,990	32.8	43,581	7.2
Upper	781,928	539,702	43.6	69.0	188,657	24.1	53,569	6.9
Unknown	43,951	11,199	0.9	25.5	26,614	60.6	6,138	14.0
Total AA	2,279,754	1,237,495	100.0	54.3	852,272	37.4	189,987	8.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	29,525	9.4	26,686	9.2	2,659	12.2	180	5.1
Moderate	63,966	20.3	58,350	20.2	5,154	23.6	462	13.2
Middle	79,063	25.1	73,581	25.4	4,806	22.0	676	19.3
Upper	137,129	43.6	126,284	43.6	8,725	39.9	2,120	60.5
Unknown	5,151	1.6	4,573	1.6	509	2.3	69	2.0
Total AA	314,834	100.0	289,474	100.0	21,853	100.0	3,507	100.0
Percentage of Total Businesses:				91.9		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	68	3.5	65	3.4	3	7.7	0	0.0
Moderate	279	14.4	266	14.0	12	30.8	1	25.0
Middle	503	25.9	491	25.9	9	23.1	3	75.0
Upper	1,063	54.8	1,049	55.3	14	35.9	0	0.0
Unknown	27	1.4	26	1.4	1	2.6	0	0.0
Total AA	1,940	100.0	1,897	100.0	39	100.0	4	100.0
Percentage of Total Farms:				97.8		2.0		0.2
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 D-34

2022 AA Combined Demographics Assessment Area: Houston Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	209	15.1	164,320	11.2	53,365	32.5	356,915	24.2
Moderate	357	25.9	351,177	23.8	56,365	16.1	248,019	16.8
Middle	346	25.1	408,271	27.7	30,987	7.6	261,507	17.8
Upper	426	30.8	531,661	36.1	18,068	3.4	606,466	41.2
Unknown	43	3.1	17,478	1.2	4,184	23.9	0	0.0
Total AA	1,381	100.0	1,472,907	100.0	162,969	11.1	1,472,907	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	290,396	69,750	5.6	24.0	184,076	63.4	36,570	12.6
Moderate	557,342	253,278	20.5	45.4	253,935	45.6	50,129	9.0
Middle	606,137	363,566	29.4	60.0	198,990	32.8	43,581	7.2
Upper	781,928	539,702	43.6	69.0	188,657	24.1	53,569	6.9
Unknown	43,951	11,199	0.9	25.5	26,614	60.6	6,138	14.0
Total AA	2,279,754	1,237,495	100.0	54.3	852,272	37.4	189,987	8.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	31,925	9.5	28,894	9.3	2,799	12.2	232	5.7
Moderate	68,312	20.3	62,335	20.1	5,445	23.7	532	13.1
Middle	83,182	24.7	77,437	25.0	4,987	21.8	758	18.7
Upper	147,467	43.8	135,848	43.9	9,165	40.0	2,454	60.5
Unknown	5,856	1.7	5,247	1.7	531	2.3	78	1.9
Total AA	336,742	100.0	309,761	100.0	22,927	100.0	4,054	100.0
Percentage of Total Businesses:				92.0		6.8		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	82	4.0	79	3.9	3	7.7	0	0.0
Moderate	289	14.0	276	13.6	12	30.8	1	20.0
Middle	522	25.3	510	25.2	9	23.1	3	60.0
Upper	1,143	55.3	1,128	55.8	14	35.9	1	20.0
Unknown	30	1.5	29	1.4	1	2.6	0	0.0
Total AA	2,066	100.0	2,022	100.0	39	100.0	5	100.0
Percentage of Total Farms:				97.9		1.9		0.2
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table D-35

2021 AA Combined Demographics Assessment Area: Houston Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	151	16.4	154,311	11.7	55,455	35.9	331,681	25.1
Moderate	272	29.5	336,089	25.4	65,982	19.6	213,952	16.2
Middle	212	23.0	347,122	26.2	35,195	10.1	223,704	16.9
Upper	279	30.3	483,796	36.6	18,415	3.8	554,286	41.9
Unknown	7	0.8	2,305	0.2	999	43.3	0	0.0
Total AA	921	100.0	1,323,623	100.0	176,046	13.3	1,323,623	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	281,064	64,094	5.8	22.8	173,777	61.8	43,193	15.4
Moderate	536,581	244,945	22.1	45.6	236,507	44.1	55,129	10.3
Middle	519,856	304,778	27.4	58.6	176,850	34.0	38,228	7.4
Upper	723,738	495,711	44.6	68.5	176,733	24.4	51,294	7.1
Unknown	6,183	789	0.1	12.8	4,770	77.1	624	10.1
Total AA	2,067,422	1,110,317	100.0	53.7	768,637	37.2	188,468	9.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	34,258	10.6	30,571	10.3	3,455	15.0	232	6.7
Moderate	62,445	19.3	56,907	19.2	5,130	22.3	408	11.8
Middle	73,912	22.9	68,659	23.1	4,674	20.3	579	16.8
Upper	152,114	47.0	140,219	47.2	9,666	42.1	2,229	64.5
Unknown	647	0.2	596	0.2	44	0.2	7	0.2
Total AA	323,376	100.0	296,952	100.0	22,969	100.0	3,455	100.0
Percentage of Total Businesses:				91.8		7.1		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	85	4.2	80	4.0	5	13.2	0	0.0
Moderate	244	12.0	233	11.7	9	23.7	2	33.3
Middle	503	24.8	491	24.7	9	23.7	3	50.0
Upper	1,195	58.9	1,179	59.4	15	39.5	1	16.7
Unknown	3	0.1	3	0.2	0	0.0	0	0.0
Total AA	2,030	100.0	1,986	100.0	38	100.0	6	100.0
Percentage of Total Farms:				97.8		1.9		0.3
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table D-36

2020 AA Combined Demographics Assessment Area: Houston Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	151	16.4	154,311	11.7	55,455	35.9	331,681	25.1
Moderate	272	29.5	336,089	25.4	65,982	19.6	213,952	16.2
Middle	212	23.0	347,122	26.2	35,195	10.1	223,704	16.9
Upper	279	30.3	483,796	36.6	18,415	3.8	554,286	41.9
Unknown	7	0.8	2,305	0.2	999	43.3	0	0.0
Total AA	921	100.0	1,323,623	100.0	176,046	13.3	1,323,623	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	281,064	64,094	5.8	22.8	173,777	61.8	43,193	15.4
Moderate	536,581	244,945	22.1	45.6	236,507	44.1	55,129	10.3
Middle	519,856	304,778	27.4	58.6	176,850	34.0	38,228	7.4
Upper	723,738	495,711	44.6	68.5	176,733	24.4	51,294	7.1
Unknown	6,183	789	0.1	12.8	4,770	77.1	624	10.1
Total AA	2,067,422	1,110,317	100.0	53.7	768,637	37.2	188,468	9.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	33,086	10.6	29,277	10.3	3,606	15.3	203	6.2
Moderate	60,395	19.3	54,723	19.2	5,286	22.4	386	11.7
Middle	70,485	22.6	65,146	22.8	4,773	20.3	566	17.2
Upper	147,624	47.3	135,647	47.5	9,851	41.8	2,126	64.7
Unknown	634	0.2	577	0.2	50	0.2	7	0.2
Total AA	312,224	100.0	285,370	100.0	23,566	100.0	3,288	100.0
Percentage of Total Businesses:			91.4		7.5		1.1	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	86	4.2	81	4.1	5	13.2	0	0.0
Moderate	234	11.5	223	11.2	9	23.7	2	33.3
Middle	504	24.8	492	24.7	9	23.7	3	50.0
Upper	1,205	59.3	1,189	59.8	15	39.5	1	16.7
Unknown	3	0.1	3	0.2	0	0.0	0	0.0
Total AA	2,032	100.0	1,988	100.0	38	100.0	6	100.0
Percentage of Total Farms:			97.8		1.9		0.3	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table D-37A

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##%	##%	\$(000)	\$%	\$%	#	##%	##%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	0.8	4.0	176	0.4	2.8	19	6.9	3.8	3,724	4.5	2.8	5.6
Moderate	14	11.9	15.8	3,713	8.3	11.3	72	26.3	15.8	15,098	18.4	11.7	20.5
Middle	43	36.4	30.2	16,082	36.1	25.6	111	40.5	32.7	33,938	41.4	28.0	29.4
Upper	58	49.2	49.0	23,704	53.2	59.5	71	25.9	46.6	28,865	35.2	56.5	43.6
Unknown	2	1.7	1.1	874	2.0	0.9	1	0.4	1.1	277	0.3	1.0	0.9
Total	118	100.0	100.0	44,549	100.0	100.0	274	100.0	100.0	81,902	100.0	100.0	100.0
Refinance Loans													
Low	2	2.3	3.5	755	2.9	2.2	0	0.0	5.0	0	0.0	3.8	5.6
Moderate	8	9.2	15.8	1,740	6.7	10.2	6	23.1	19.6	1,225	16.6	14.0	20.5
Middle	23	26.4	30.5	5,702	21.8	23.7	6	23.1	31.8	1,101	14.9	25.7	29.4
Upper	53	60.9	49.4	17,719	67.8	63.1	14	53.8	42.8	5,042	68.4	55.9	43.6
Unknown	1	1.1	0.9	210	0.8	0.7	0	0.0	0.8	0	0.0	0.6	0.9
Total	87	100.0	100.0	26,126	100.0	100.0	26	100.0	100.0	7,368	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.3	0	0.0	2.5	2	2.9	2.7	348	4.2	2.5	5.6
Moderate	6	7.3	11.6	662	6.5	8.2	6	8.8	12.1	718	8.6	9.8	20.5
Middle	18	22.0	22.4	2,300	22.5	17.4	19	27.9	25.5	2,229	26.8	21.0	29.4
Upper	57	69.5	62.0	7,125	69.6	71.2	41	60.3	59.1	5,013	60.3	66.1	43.6
Unknown	1	1.2	0.7	156	1.5	0.7	0	0.0	0.7	0	0.0	0.6	0.9
Total	82	100.0	100.0	10,243	100.0	100.0	68	100.0	100.0	8,308	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	1	20.0	21.3	503	0.8	13.2	0	0.0	20.8	0	0.0	15.2	24.3
Moderate	3	60.0	27.7	30,871	47.0	19.9	5	55.6	27.8	3,134	36.4	25.2	26.6
Middle	1	20.0	19.8	34,248	52.2	27.4	2	22.2	17.6	1,762	20.5	19.0	20.4
Upper	0	0.0	27.7	0	0.0	34.2	2	22.2	31.0	3,710	43.1	36.6	24.6
Unknown	0	0.0	3.5	0	0.0	5.4	0	0.0	2.8	0	0.0	4.1	4.1
Total	5	100.0	100.0	65,622	100.0	100.0	9	100.0	100.0	8,606	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	4	1.3	3.9	1,434	0.9	4.2	22	5.3	3.9	4,162	3.7	3.7	5.6
Moderate	32	10.0	15.7	37,126	24.6	12.3	92	22.2	16.0	20,258	18.1	12.7	20.5
Middle	94	29.4	30.0	59,220	39.2	25.4	148	35.7	32.2	39,918	35.7	27.1	29.4
Upper	186	58.1	49.4	51,952	34.4	56.6	151	36.5	46.9	47,050	42.1	55.4	43.6
Unknown	4	1.3	1.0	1,240	0.8	1.5	1	0.2	1.0	277	0.2	1.2	0.9
Total	320	100.0	100.0	150,972	100.0	100.0	414	100.0	100.0	111,665	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 D-37B

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	2.1	0	0.0	1.6	0	0.0	2.1	0	0.0	1.3	5.6
Moderate	1	6.7	7.9	140	4.5	5.3	1	5.6	7.2	25	0.6	4.4	20.5
Middle	2	13.3	22.0	427	13.7	16.7	4	22.2	24.1	464	11.8	18.2	29.4
Upper	12	80.0	67.2	2,552	81.8	75.7	13	72.2	65.6	3,449	87.6	75.3	43.6
Unknown	0	0.0	0.8	0	0.0	0.6	0	0.0	1.0	0	0.0	0.8	0.9
Total	15	100.0	100.0	3,119	100.0	100.0	18	100.0	100.0	3,938	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	3.3	0	0.0	2.0	1	5.3	3.9	90	5.8	3.9	5.6
Moderate	0	0.0	15.6	0	0.0	7.9	2	10.5	15.6	58	3.8	12.8	20.5
Middle	7	53.8	27.5	461	35.1	16.4	6	31.6	29.4	424	27.5	23.1	29.4
Upper	6	46.2	53.1	852	64.9	72.5	10	52.6	50.3	971	62.9	58.5	43.6
Unknown	0	0.0	0.6	0	0.0	1.2	0	0.0	0.9	0	0.0	1.7	0.9
Total	13	100.0	100.0	1,313	100.0	100.0	19	100.0	100.0	1,543	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	4.4	0	0.0	7.6	0	0.0	3.8	0	0.0	2.0	5.6
Moderate	0	0.0	27.7	0	0.0	19.5	0	0.0	24.9	0	0.0	13.7	20.5
Middle	0	0.0	40.4	0	0.0	36.1	0	0.0	39.8	0	0.0	28.3	29.4
Upper	0	0.0	26.5	0	0.0	35.8	0	0.0	30.3	0	0.0	35.2	43.6
Unknown	0	0.0	1.0	0	0.0	0.9	0	0.0	1.1	0	0.0	20.8	0.9
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	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 D-38A

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	№%	№%	\$(000)	\$%	\$%	#	№%	№%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	3.0	0	0.0	2.4	2	1.5	3.2	373	0.9	2.4	5.8
Moderate	14	9.9	12.9	3,011	8.2	9.3	23	17.2	14.2	5,322	12.9	10.1	22.1
Middle	40	28.4	26.5	10,132	27.7	20.8	34	25.4	26.9	9,374	22.7	21.1	27.4
Upper	87	61.7	57.5	23,384	64.0	67.5	75	56.0	55.6	26,264	63.5	66.2	44.6
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.2	0	0.0	0.1	0.1
Total	141	100.0	100.0	36,527	100.0	100.0	134	100.0	100.0	41,333	100.0	100.0	100.0
Refinance Loans													
Low	3	1.4	2.1	699	1.1	1.7	3	1.6	2.2	216	0.4	1.7	5.8
Moderate	17	8.1	9.1	3,791	6.2	6.3	25	13.3	10.5	5,794	11.9	7.1	22.1
Middle	51	24.4	21.3	11,066	18.1	16.2	56	29.8	23.9	13,955	28.6	17.8	27.4
Upper	138	66.0	67.4	45,738	74.6	75.8	104	55.3	63.3	28,848	59.1	73.4	44.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Total	209	100.0	100.0	61,294	100.0	100.0	188	100.0	100.0	48,813	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.4	0	0.0	1.7	0	0.0	2.7	0	0.0	2.1	5.8
Moderate	3	6.0	12.2	222	3.9	8.8	13	25.5	12.1	1,761	25.9	8.6	22.1
Middle	13	26.0	20.3	1,230	21.7	15.9	9	17.6	18.7	1,113	16.4	13.8	27.4
Upper	34	68.0	65.1	4,205	74.3	73.7	29	56.9	66.4	3,930	57.8	75.5	44.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Total	50	100.0	100.0	5,657	100.0	100.0	51	100.0	100.0	6,804	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	24.2	0	0.0	16.6	0	0.0	24.3	0	0.0	17.5	26.8
Moderate	1	33.3	26.5	204	10.3	21.3	2	40.0	30.0	563	18.0	23.8	27.7
Middle	2	66.7	20.9	1,779	89.7	23.2	1	20.0	18.0	1,777	56.7	20.5	20.2
Upper	0	0.0	28.5	0	0.0	38.9	2	40.0	27.5	794	25.3	37.3	24.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.9	0.8
Total	3	100.0	100.0	1,983	100.0	100.0	5	100.0	100.0	3,134	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	3	0.7	2.6	699	0.6	2.6	5	1.3	2.8	589	0.6	3.1	5.8
Moderate	36	8.6	11.6	7,334	6.8	8.6	66	16.8	12.6	13,743	13.0	9.8	22.1
Middle	110	26.4	24.6	24,440	22.6	19.1	106	26.9	25.6	28,374	26.9	19.8	27.4
Upper	268	64.3	61.1	75,505	69.9	69.7	217	55.1	59.0	62,866	59.5	67.2	44.6
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.1
Total	417	100.0	100.0	107,978	100.0	100.0	394	100.0	100.0	105,572	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-38B

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	2.5	0	0.0	1.8	0	0.0	2.0	0	0.0	1.3	5.8
Moderate	1	11.1	9.9	106	4.6	4.9	1	14.3	9.1	20	1.5	5.9	22.1
Middle	2	22.2	18.7	185	8.1	11.7	2	28.6	17.6	818	63.3	12.0	27.4
Upper	6	66.7	68.8	2,005	87.3	81.5	4	57.1	71.3	455	35.2	80.7	44.6
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.1
Total	9	100.0	100.0	2,296	100.0	100.0	7	100.0	100.0	1,293	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	3.1	0	0.0	1.5	0	0.0	3.6	0	0.0	1.8	5.8
Moderate	0	0.0	14.4	0	0.0	7.4	2	22.2	14.3	283	6.7	5.9	22.1
Middle	2	40.0	24.5	48	21.7	15.7	4	44.4	24.5	1,337	31.9	12.5	27.4
Upper	3	60.0	58.0	173	78.3	75.4	3	33.3	57.7	2,575	61.4	79.8	44.6
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Total	5	100.0	100.0	221	100.0	100.0	9	100.0	100.0	4,195	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	2.9	0	0.0	1.8	0	0.0	3.4	0	0.0	2.3	5.8
Moderate	0	0.0	20.9	0	0.0	15.1	0	0.0	21.7	0	0.0	15.4	22.1
Middle	0	0.0	40.6	0	0.0	34.6	0	0.0	40.6	0	0.0	39.6	27.4
Upper	0	0.0	35.6	0	0.0	48.4	0	0.0	34.3	0	0.0	42.7	44.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-39

Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography													
Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	20	5.5	8.5	6,603	8.8	10.0	27	8.1	8.0	7,070	11.4	9.3	9.4
Moderate	89	24.5	19.0	19,511	26.0	21.2	63	19.0	18.4	10,527	17.0	21.0	20.3
Middle	108	29.7	24.9	22,118	29.4	23.4	102	30.7	24.8	18,863	30.4	22.9	25.1
Upper	142	39.0	45.6	26,543	35.3	43.8	140	42.2	47.0	25,618	41.3	44.9	43.6
Unknown	5	1.4	1.5	360	0.5	1.5	0	0.0	1.5	0	0.0	1.8	1.6
Tract-Unk	0	0.0	0.4	0	0.0	0.2	0	0.0	0.4	0	0.0	0.1	
Total	364	100.0	100.0	75,135	100.0	100.0	332	100.0	100.0	62,078	100.0	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 D-40

Distribution of 2020 and 2021 Small Business Lending by Income Level of Geography													
Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	55	5.1	10.5	11,066	8.7	12.6	37	5.7	10.1	7,940	8.3	12.5	10.6
Moderate	230	21.5	18.2	27,871	21.8	19.0	135	21.0	18.7	19,102	19.9	19.8	19.3
Middle	242	22.6	22.6	26,797	21.0	22.0	162	25.2	23.5	23,150	24.2	21.9	22.9
Upper	544	50.8	48.2	61,944	48.5	45.9	310	48.1	47.1	45,667	47.6	45.5	47.0
Unknown	0	0.0	0.2	0	0.0	0.1	0	0.0	0.2	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.4	0	0.0	0.4	0	0.0	0.5	0	0.0	0.1	
Total	1,071	100.0	100.0	127,678	100.0	100.0	644	100.0	100.0	95,859	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table D-41

Distribution of 2022 and 2023 Small Farm Lending by Income Level of Geography													
Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	1	9.1	3.2	50	7.6	1.9	0	0.0	2.8	0	0.0	1.4	3.5
Moderate	2	18.2	15.2	88	13.5	21.2	2	16.7	11.9	65	3.1	22.9	14.4
Middle	3	27.3	30.6	84	12.8	35.2	4	33.3	34.5	345	16.5	35.0	25.9
Upper	5	45.5	47.9	432	66.1	38.4	6	50.0	47.6	1,683	80.4	34.8	54.8
Unknown	0	0.0	2.3	0	0.0	2.9	0	0.0	1.6	0	0.0	5.4	1.4
Tract-Unk	0	0.0	1.0	0	0.0	0.3	0	0.0	1.6	0	0.0	0.6	
Total	11	100.0	100.0	654	100.0	100.0	12	100.0	100.0	2,093	100.0	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 D-42

Distribution of 2020 and 2021 Small Farm Lending by Income Level of Geography													
Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	1	5.0	4.1	68	3.0	3.4	0	0.0	3.6	0	0.0	1.2	4.2
Moderate	6	30.0	13.3	514	22.5	18.9	4	28.6	12.3	465	48.1	12.8	12.0
Middle	4	20.0	33.4	385	16.8	42.9	6	42.9	28.8	398	41.2	46.0	24.8
Upper	9	45.0	48.0	1,321	57.7	33.6	4	28.6	53.8	103	10.7	39.6	58.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	1.1	0	0.0	1.2	0	0.0	1.4	0	0.0	0.3	
Total	20	100.0	100.0	2,288	100.0	100.0	14	100.0	100.0	966	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-43A

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Houston Metropolitan													
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)	\$%	\$%	
Home Purchase Loans													
Low	5	4.2	2.7	939	2.1	1.2	8	2.9	1.9	1,174	1.4	0.9	24.2
Moderate	11	9.3	14.9	2,231	5.0	9.5	73	26.6	12.8	14,801	18.1	8.3	16.8
Middle	21	17.8	21.2	6,034	13.5	17.2	94	34.3	19.5	21,733	26.5	15.8	17.8
Upper	64	54.2	42.1	29,394	66.0	53.7	84	30.7	39.6	40,585	49.6	50.9	41.2
Unknown	17	14.4	19.1	5,951	13.4	18.3	15	5.5	26.2	3,609	4.4	24.1	0.0
Total	118	100.0	100.0	44,549	100.0	100.0	274	100.0	100.0	81,902	100.0	100.0	100.0
Refinance Loans													
Low	4	4.6	7.3	457	1.7	3.6	0	0.0	7.4	0	0.0	3.9	24.2
Moderate	10	11.5	17.1	1,193	4.6	10.9	2	7.7	16.0	241	3.3	10.1	16.8
Middle	16	18.4	21.1	3,256	12.5	16.3	2	7.7	19.7	362	4.9	14.9	17.8
Upper	52	59.8	41.3	19,818	75.9	54.7	20	76.9	41.4	6,175	83.8	53.6	41.2
Unknown	5	5.7	13.2	1,402	5.4	14.4	2	7.7	15.6	590	8.0	17.3	0.0
Total	87	100.0	100.0	26,126	100.0	100.0	26	100.0	100.0	7,368	100.0	100.0	100.0
Home Improvement Loans													
Low	1	1.2	5.3	64	0.6	3.0	2	2.9	4.7	80	1.0	2.9	24.2
Moderate	8	9.8	11.3	1,222	11.9	7.3	1	1.5	11.6	60	0.7	7.5	16.8
Middle	8	9.8	16.6	834	8.1	11.9	11	16.2	17.8	934	11.2	12.9	17.8
Upper	64	78.0	64.6	8,023	78.3	74.6	52	76.5	63.7	7,003	84.3	72.3	41.2
Unknown	1	1.2	2.3	100	1.0	3.1	2	2.9	2.2	231	2.8	4.4	0.0
Total	82	100.0	100.0	10,243	100.0	100.0	68	100.0	100.0	8,308	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	10	3.2	3.9	1,460	1.7	1.7	12	3.0	2.8	1,302	1.3	1.2	24.2
Moderate	32	10.2	15.1	5,036	5.9	9.7	81	20.0	13.0	15,547	15.1	8.4	16.8
Middle	51	16.2	20.7	10,926	12.8	16.8	109	26.9	19.3	23,125	22.4	15.6	17.8
Upper	199	63.2	42.4	60,475	70.9	54.2	184	45.4	41.0	58,655	56.9	51.6	41.2
Unknown	23	7.3	17.9	7,453	8.7	17.6	19	4.7	24.0	4,430	4.3	23.3	0.0
Total	315	100.0	100.0	85,350	100.0	100.0	405	100.0	100.0	103,059	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 D-43B

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Houston Metropolitan													
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)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	5.7	0	0.0	3.7	1	5.6	6.4	20	0.5	3.8	24.2
Moderate	3	20.0	11.2	390	12.5	6.2	2	11.1	8.9	245	6.2	5.5	16.8
Middle	1	6.7	14.8	300	9.6	10.3	0	0.0	15.6	0	0.0	9.3	17.8
Upper	11	73.3	63.9	2,429	77.9	75.8	15	83.3	66.9	3,673	93.3	79.3	41.2
Unknown	0	0.0	4.4	0	0.0	4.0	0	0.0	2.1	0	0.0	2.1	0.0
Total	15	100.0	100.0	3,119	100.0	100.0	18	100.0	100.0	3,938	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	7.5	0	0.0	4.2	1	5.3	5.8	28	1.8	3.7	24.2
Moderate	0	0.0	16.4	0	0.0	8.5	3	15.8	15.0	200	13.0	10.2	16.8
Middle	5	38.5	18.4	502	38.2	9.9	2	10.5	21.6	96	6.2	14.8	17.8
Upper	8	61.5	50.8	811	61.8	64.6	13	68.4	51.1	1,219	79.0	60.0	41.2
Unknown	0	0.0	6.9	0	0.0	12.7	0	0.0	6.6	0	0.0	11.3	0.0
Total	13	100.0	100.0	1,313	100.0	100.0	19	100.0	100.0	1,543	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.4	0	0.0	0.8	0	0.0	1.8	0	0.0	0.9	24.2
Moderate	0	0.0	1.3	0	0.0	1.2	0	0.0	2.1	0	0.0	1.4	16.8
Middle	0	0.0	0.4	0	0.0	0.4	0	0.0	0.5	0	0.0	0.4	17.8
Upper	0	0.0	0.2	0	0.0	0.4	0	0.0	0.1	0	0.0	0.0	41.2
Unknown	0	0.0	96.7	0	0.0	97.3	0	0.0	95.5	0	0.0	97.3	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
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 D-44A

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Houston Metropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	\$%	\$%	#	##	##	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	3.2	0	0.0	1.6	2	1.5	2.4	268	0.6	1.2	25.1
Moderate	6	4.3	19.2	815	2.2	12.9	17	12.7	14.4	3,335	8.1	9.6	16.2
Middle	19	13.5	23.5	4,717	12.9	19.5	15	11.2	20.4	3,704	9.0	16.9	16.9
Upper	89	63.1	44.0	26,174	71.7	56.0	72	53.7	40.7	29,019	70.2	53.1	41.9
Unknown	27	19.1	10.1	4,821	13.2	10.0	28	20.9	22.1	5,007	12.1	19.2	0.0
Total	141	100.0	100.0	36,527	100.0	100.0	134	100.0	100.0	41,333	100.0	100.0	100.0
Refinance Loans													
Low	3	1.4	1.9	264	0.4	0.8	2	1.1	2.6	192	0.4	1.2	25.1
Moderate	11	5.3	8.0	1,566	2.6	4.5	14	7.4	9.6	2,346	4.8	5.7	16.2
Middle	29	13.9	15.0	6,070	9.9	10.8	33	17.6	16.6	6,381	13.1	12.0	16.9
Upper	153	73.2	54.4	50,391	82.2	63.9	127	67.6	48.7	38,033	77.9	59.3	41.9
Unknown	13	6.2	20.7	3,003	4.9	19.9	12	6.4	22.4	1,861	3.8	21.8	0.0
Total	209	100.0	100.0	61,294	100.0	100.0	188	100.0	100.0	48,813	100.0	100.0	100.0
Home Improvement Loans													
Low	2	4.0	4.0	142	2.5	2.0	0	0.0	4.5	0	0.0	2.4	25.1
Moderate	5	10.0	10.3	475	8.4	6.9	3	5.9	8.9	154	2.3	6.1	16.2
Middle	4	8.0	16.2	393	6.9	11.7	5	9.8	16.2	732	10.8	12.0	16.9
Upper	39	78.0	66.3	4,647	82.1	74.7	42	82.4	67.7	5,848	85.9	75.6	41.9
Unknown	0	0.0	3.3	0	0.0	4.6	1	2.0	2.7	70	1.0	3.9	0.0
Total	50	100.0	100.0	5,657	100.0	100.0	51	100.0	100.0	6,804	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	7	1.7	2.5	537	0.5	1.2	6	1.5	2.5	518	0.5	1.2	25.1
Moderate	26	6.3	13.1	3,177	3.0	8.6	35	9.0	12.0	5,954	5.8	7.9	16.2
Middle	53	12.8	18.5	11,226	10.6	14.9	54	13.9	18.4	10,902	10.6	14.6	16.9
Upper	287	69.3	47.2	83,121	78.4	58.6	253	65.0	44.4	78,126	76.3	55.7	41.9
Unknown	41	9.9	18.7	7,934	7.5	16.7	41	10.5	22.8	6,938	6.8	20.6	0.0
Total	414	100.0	100.0	105,995	100.0	100.0	389	100.0	100.0	102,438	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table D-44B

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Houston Metropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	1	11.1	5.2	108	4.7	1.8	1	14.3	5.5	20	1.5	2.4	25.1
Moderate	2	22.2	11.3	226	9.8	5.7	0	0.0	9.7	0	0.0	5.5	16.2
Middle	0	0.0	15.7	0	0.0	9.2	0	0.0	14.7	0	0.0	9.6	16.9
Upper	5	55.6	64.0	1,852	80.7	80.8	6	85.7	67.4	1,273	98.5	79.8	41.9
Unknown	1	11.1	3.7	110	4.8	2.5	0	0.0	2.7	0	0.0	2.7	0.0
Total	9	100.0	100.0	2,296	100.0	100.0	7	100.0	100.0	1,293	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	20.0	5.6	23	10.4	2.4	1	11.1	5.7	38	0.9	2.8	25.1
Moderate	2	40.0	12.7	95	43.0	6.2	1	11.1	13.7	119	2.8	6.7	16.2
Middle	1	20.0	17.7	46	20.8	10.0	1	11.1	17.3	85	2.0	8.5	16.9
Upper	1	20.0	54.5	57	25.8	68.9	6	66.7	57.1	3,953	94.2	70.5	41.9
Unknown	0	0.0	9.5	0	0.0	12.6	0	0.0	6.2	0	0.0	11.5	0.0
Total	5	100.0	100.0	221	100.0	100.0	9	100.0	100.0	4,195	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.4	0	0.0	0.2	0	0.0	0.6	0	0.0	0.3	25.1
Moderate	0	0.0	0.6	0	0.0	0.5	0	0.0	0.9	0	0.0	0.7	16.2
Middle	0	0.0	0.6	0	0.0	0.6	0	0.0	0.3	0	0.0	0.3	16.9
Upper	0	0.0	0.3	0	0.0	0.5	0	0.0	0.3	0	0.0	0.4	41.9
Unknown	0	0.0	98.1	0	0.0	98.1	0	0.0	97.9	0	0.0	98.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-45

Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Houston Metropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	135	37.1	50.0	30,373	40.4	34.3	90	27.1	53.0	13,557	21.8	33.8	91.9
Over \$1 Million	151	41.5		37,297	49.6		151	45.5		35,491	57.2		6.9
Revenue Unknown	78	21.4		7,465	9.9		91	27.4		13,030	21.0		1.1
Total	364	100.0		75,135	100.0		332	100.0		62,078	100.0		100.0
By Loan Size													
\$100,000 or Less	199	54.7	94.6	9,598	12.8	41.1	181	54.5	94.7	9,501	15.3	42.2	
\$100,001 - \$250,000	67	18.4	2.9	12,446	16.6	15.0	69	20.8	2.9	12,103	19.5	15.2	
\$250,001 - \$1 Million	98	26.9	2.5	53,091	70.7	43.9	82	24.7	2.5	40,474	65.2	42.6	
Total	364	100.0	100.0	75,135	100.0	100.0	332	100.0	100.0	62,078	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	64	47.4		2,684	8.8		61	67.8		2,751	20.3		
\$100,001 - \$250,000	28	20.7		5,117	16.8		12	13.3		2,226	16.4		
\$250,001 - \$1 Million	43	31.9		22,572	74.3		17	18.9		8,580	63.3		
Total	135	100.0		30,373	100.0		90	100.0		13,557	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 D-46

Distribution of 2020 and 2021 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Houston Metropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	387	36.1	37.6	30,059	23.5	23.6	249	38.7	41.9	32,082	33.5	26.5	91.8
Over \$1 Million	374	34.9		71,261	55.8		209	32.5		47,884	50.0		7.1
Revenue Unknown	310	28.9		26,358	20.6		186	28.9		15,893	16.6		1.1
Total	1,071	100.0		127,678	100.0		644	100.0		95,859	100.0		100.0
By Loan Size													
\$100,000 or Less	723	67.5	88.3	26,249	20.6	32.7	403	62.6	92.5	15,776	16.5	37.0	
\$100,001 - \$250,000	207	19.3	6.6	34,819	27.3	19.6	134	20.8	4.1	23,278	24.3	17.4	
\$250,001 - \$1 Million	141	13.2	5.1	66,610	52.2	47.8	107	16.6	3.4	56,805	59.3	45.6	
Total	1,071	100.0	100.0	127,678	100.0	100.0	644	100.0	100.0	95,859	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	317	81.9		9,566	31.8		179	71.9		7,526	23.5		
\$100,001 - \$250,000	38	9.8		6,464	21.5		43	17.3		7,516	23.4		
\$250,001 - \$1 Million	32	8.3		14,029	46.7		27	10.8		17,040	53.1		
Total	387	100.0		30,059	100.0		249	100.0		32,082	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table D-47

Distribution of 2022 and 2023 Small Farm Lending by Revenue Size of Farms													
Assessment Area: Houston Metropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	6	54.5	64.4	459	70.2	66.4	5	41.7	70.2	1,618	77.3	68.4	97.8
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		2.0
Revenue Unknown	5	45.5		195	29.8		7	58.3		475	22.7		0.2
Total	11	100.0		654	100.0		12	100.0		2,093	100.0		100.0
By Loan Size													
\$100,000 or Less	10	90.9	93.2	354	54.1	44.8	7	58.3	95.1	240	11.5	52.6	
\$100,001 - \$250,000	0	0.0	3.3	0	0.0	15.1	2	16.7	1.9	500	23.9	10.2	
\$250,001 - \$500,000	1	9.1	3.5	300	45.9	40.1	3	25.0	3.1	1,353	64.6	37.1	
Total	11	100.0	100.0	654	100.0	100.0	12	100.0	100.0	2,093	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	5	83.3		159	34.6		1	20.0		15	0.9		
\$100,001 - \$250,000	0	0.0		0	0.0		1	20.0		250	15.5		
\$250,001 - \$500,000	1	16.7		300	65.4		3	60.0		1,353	83.6		
Total	6	100.0		459	100.0		5	100.0		1,618	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 D-48

Distribution of 2020 and 2021 Small Farm Lending by Revenue Size of Farms													
Assessment Area: Houston Metropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	9	45.0	57.4	1,014	44.3	60.3	7	50.0	58.1	681	70.5	63.1	97.8
Over \$1 Million	3	15.0		520	22.7		2	14.3		130	13.5		1.9
Revenue Unknown	8	40.0		754	33.0		5	35.7		155	16.0		0.3
Total	20	100.0		2,288	100.0		14	100.0		966	100.0		100.0
By Loan Size													
\$100,000 or Less	12	60.0	90.2	413	18.1	44.0	12	85.7	92.2	405	41.9	44.9	
\$100,001 - \$250,000	4	20.0	5.4	551	24.1	19.5	1	7.1	4.9	161	16.7	25.1	
\$250,001 - \$500,000	4	20.0	4.3	1,324	57.9	36.5	1	7.1	2.9	400	41.4	30.1	
Total	20	100.0	100.0	2,288	100.0	100.0	14	100.0	100.0	966	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	6	66.7		161	15.9		5	71.4		120	17.6		
\$100,001 - \$250,000	1	11.1		140	13.8		1	14.3		161	23.6		
\$250,001 - \$500,000	2	22.2		713	70.3		1	14.3		400	58.7		
Total	9	100.0		1,014	100.0		7	100.0		681	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Odessa, TX MSA AA

Table D-49

2023 AA Combined Demographics Assessment Area: Odessa, TX MSA								
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	8,467	22.9
Moderate	10	30.3	10,169	27.5	1,672	16.4	6,728	18.2
Middle	14	42.4	15,940	43.2	1,422	8.9	6,330	17.1
Upper	9	27.3	10,805	29.3	660	6.1	15,389	41.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	33	100.0	36,914	100.0	3,754	10.2	36,914	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	17,179	8,856	25.2	51.6	6,415	37.3	1,908	11.1
Middle	24,698	15,679	44.7	63.5	6,699	27.1	2,320	9.4
Upper	17,278	10,571	30.1	61.2	5,382	31.1	1,325	7.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	59,155	35,106	100.0	59.3	18,496	31.3	5,553	9.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,791	28.2	1,549	27.1	232	38.7	10	29.4
Middle	2,566	40.4	2,356	41.3	202	33.7	8	23.5
Upper	1,987	31.3	1,805	31.6	166	27.7	16	47.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,344	100.0	5,710	100.0	600	100.0	34	100.0
Percentage of Total Businesses:				90.0		9.5		0.5
	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	10.3	4	10.3	0	0.0	0	0.0
Middle	19	48.7	19	48.7	0	0.0	0	0.0
Upper	16	41.0	16	41.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	39	100.0	39	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.								

Table D-50

2022 AA Combined Demographics Assessment Area: Odessa, TX MSA								
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	8,467	22.9
Moderate	10	30.3	10,169	27.5	1,672	16.4	6,728	18.2
Middle	14	42.4	15,940	43.2	1,422	8.9	6,330	17.1
Upper	9	27.3	10,805	29.3	660	6.1	15,389	41.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	33	100.0	36,914	100.0	3,754	10.2	36,914	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	17,179	8,856	25.2	51.6	6,415	37.3	1,908	11.1
Middle	24,698	15,679	44.7	63.5	6,699	27.1	2,320	9.4
Upper	17,278	10,571	30.1	61.2	5,382	31.1	1,325	7.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	59,155	35,106	100.0	59.3	18,496	31.3	5,553	9.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,845	28.2	1,604	27.2	230	38.1	11	28.2
Middle	2,638	40.3	2,420	41.0	207	34.3	11	28.2
Upper	2,058	31.5	1,874	31.8	167	27.6	17	43.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,541	100.0	5,898	100.0	604	100.0	39	100.0
Percentage of Total Businesses:				90.2		9.2		0.6
	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	4	9.5	4	9.5	0	0.0	0	0.0
Middle	21	50.0	21	50.0	0	0.0	0	0.0
Upper	17	40.5	17	40.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	42	100.0	42	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table D-51

2021 AA Combined Demographics Assessment Area: Odessa, TX MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.6	842	2.3	271	32.2	7,906	21.8
Moderate	6	21.4	7,896	21.8	1,378	17.5	6,255	17.3
Middle	12	42.9	14,767	40.8	1,701	11.5	7,419	20.5
Upper	9	32.1	12,699	35.1	632	5.0	14,624	40.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	36,204	100.0	3,982	11.0	36,204	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,278	539	1.6	42.2	606	47.4	133	10.4
Moderate	12,372	7,231	21.4	58.4	4,028	32.6	1,113	9.0
Middle	21,636	14,399	42.7	66.6	5,453	25.2	1,784	8.2
Upper	20,071	11,564	34.3	57.6	7,048	35.1	1,459	7.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	55,357	33,733	100.0	60.9	17,135	31.0	4,489	8.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	65	1.0	58	1.0	7	1.1	0	0.0
Moderate	1,488	23.4	1,314	23.0	164	26.9	10	28.6
Middle	2,235	35.2	1,988	34.9	240	39.4	7	20.0
Upper	2,559	40.3	2,343	41.1	198	32.5	18	51.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,347	100.0	5,703	100.0	609	100.0	35	100.0
Percentage of Total Businesses:				89.9		9.6		0.6
	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	6	14.3	6	14.3	0	0.0	0	0.0
Middle	12	28.6	12	28.6	0	0.0	0	0.0
Upper	24	57.1	24	57.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	42	100.0	42	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table D-52

2020 AA Combined Demographics Assessment Area: Odessa, TX MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.6	842	2.3	271	32.2	7,906	21.8
Moderate	6	21.4	7,896	21.8	1,378	17.5	6,255	17.3
Middle	12	42.9	14,767	40.8	1,701	11.5	7,419	20.5
Upper	9	32.1	12,699	35.1	632	5.0	14,624	40.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	36,204	100.0	3,982	11.0	36,204	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,278	539	1.6	42.2	606	47.4	133	10.4
Moderate	12,372	7,231	21.4	58.4	4,028	32.6	1,113	9.0
Middle	21,636	14,399	42.7	66.6	5,453	25.2	1,784	8.2
Upper	20,071	11,564	34.3	57.6	7,048	35.1	1,459	7.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	55,357	33,733	100.0	60.9	17,135	31.0	4,489	8.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	62	1.0	55	1.0	7	1.1	0	0.0
Moderate	1,505	23.9	1,326	23.5	168	27.2	11	28.9
Middle	2,160	34.3	1,915	34.0	237	38.3	8	21.1
Upper	2,566	40.8	2,341	41.5	206	33.3	19	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,293	100.0	5,637	100.0	618	100.0	38	100.0
Percentage of Total Businesses:				89.6		9.8		0.6
	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	5	11.4	5	11.4	0	0.0	0	0.0
Middle	10	22.7	10	22.7	0	0.0	0	0.0
Upper	29	65.9	29	65.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	44	100.0	44	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-53A

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Odessa, 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)	\$%	\$%	
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	33.3	9.4	90	10.9	5.8	5	26.3	11.5	795	19.4	7.2	25.2
Middle	0	0.0	41.0	0	0.0	39.8	6	31.6	35.6	1,534	37.4	34.9	44.7
Upper	2	66.7	49.5	738	89.1	54.4	8	42.1	53.0	1,773	43.2	57.9	30.1
Unknown	0	0.0	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	828	100.0	100.0	19	100.0	100.0	4,102	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	10.5	0	0.0	7.3	0	0.0	10.8	0	0.0	5.7	25.2
Middle	0	0.0	40.9	0	0.0	35.9	0	0.0	47.3	0	0.0	35.3	44.7
Upper	1	100.0	48.6	200	100.0	56.8	1	100.0	41.9	80	100.0	59.0	30.1
Unknown	0	0.0	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	200	100.0	100.0	1	100.0	100.0	80	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	31.0	0	0.0	20.9	0	0.0	25.4	0	0.0	22.2	25.2
Middle	0	0.0	38.0	0	0.0	38.1	0	0.0	40.8	0	0.0	36.6	44.7
Upper	0	0.0	31.0	0	0.0	41.0	0	0.0	33.8	0	0.0	41.2	30.1
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
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	40.0	0	0.0	13.1	0	0.0	50.0	0	0.0	6.0	29.6
Middle	0	0.0	40.0	0	0.0	53.5	0	0.0	25.0	0	0.0	2.4	35.6
Upper	0	0.0	20.0	0	0.0	33.4	0	0.0	25.0	0	0.0	91.6	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
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	1	25.0	10.3	90	8.8	6.5	5	25.0	11.8	795	19.0	7.2	25.2
Middle	0	0.0	41.1	0	0.0	39.8	6	30.0	36.3	1,534	36.7	33.5	44.7
Upper	3	75.0	48.7	938	91.2	53.8	9	45.0	51.8	1,853	44.3	59.3	30.1
Unknown	0	0.0	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	1,028	100.0	100.0	20	100.0	100.0	4,182	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 D-53B

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Odessa, 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)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	12.5	0	0.0	13.4	25.2
Middle	0	0.0	80.0	0	0.0	93.8	0	0.0	37.5	0	0.0	25.9	44.7
Upper	0	0.0	20.0	0	0.0	6.2	0	0.0	50.0	0	0.0	60.7	30.1
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
Other Purpose Closed/Exempt													
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	16.7	0	0.0	13.2	0	0.0	16.0	0	0.0	10.8	25.2
Middle	0	0.0	38.9	0	0.0	33.3	0	0.0	36.0	0	0.0	35.5	44.7
Upper	0	0.0	44.4	0	0.0	53.5	0	0.0	48.0	0	0.0	53.7	30.1
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
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	21.9	0	0.0	12.4	0	0.0	17.6	0	0.0	13.2	25.2
Middle	0	0.0	45.3	0	0.0	45.2	0	0.0	55.9	0	0.0	57.7	44.7
Upper	0	0.0	32.8	0	0.0	42.4	0	0.0	26.5	0	0.0	29.1	30.1
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
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 D-54A

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Odessa, TX MSA													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.3	0	0.0	0.9	0	0.0	0.9	0	0.0	0.7	1.6
Moderate	0	0.0	8.7	0	0.0	6.4	0	0.0	7.8	0	0.0	6.1	21.4
Middle	0	0.0	25.5	0	0.0	20.2	0	0.0	21.8	0	0.0	17.6	42.7
Upper	3	100.0	64.5	968	100.0	72.4	6	100.0	69.5	1,445	100.0	75.6	34.3
Unknown	0	0.0	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	968	100.0	100.0	6	100.0	100.0	1,445	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.5	0	0.0	0.3	0	0.0	1.1	0	0.0	0.7	1.6
Moderate	0	0.0	4.8	0	0.0	3.9	0	0.0	5.6	0	0.0	4.7	21.4
Middle	1	33.3	21.7	198	23.1	17.2	0	0.0	20.9	0	0.0	16.7	42.7
Upper	2	66.7	73.0	660	76.9	78.6	4	100.0	72.4	738	100.0	77.8	34.3
Unknown	0	0.0	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	858	100.0	100.0	4	100.0	100.0	738	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.4	0	0.0	0.9	0	0.0	1.1	0	0.0	0.8	1.6
Moderate	0	0.0	13.3	0	0.0	11.0	0	0.0	19.3	0	0.0	18.3	21.4
Middle	0	0.0	33.7	0	0.0	30.1	0	0.0	43.2	0	0.0	45.6	42.7
Upper	0	0.0	50.6	0	0.0	58.0	0	0.0	36.4	0	0.0	35.3	34.3
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
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	25.0	0	0.0	40.7	3.9
Moderate	0	0.0	100.0	0	0.0	100.0	0	0.0	75.0	0	0.0	59.3	16.7
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	61.8
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													Owner Occupied Units %
Low	0	0.0	1.0	0	0.0	0.7	0	0.0	1.0	0	0.0	0.9	1.6
Moderate	0	0.0	7.4	0	0.0	5.6	0	0.0	7.3	0	0.0	5.9	21.4
Middle	1	16.7	25.0	198	10.8	19.6	1	9.1	22.2	115	5.0	17.6	42.7
Upper	5	83.3	66.6	1,628	89.2	74.2	10	90.9	69.5	2,183	95.0	75.6	34.3
Unknown	0	0.0	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	1,826	100.0	100.0	11	100.0	100.0	2,298	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-54B

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Odessa, TX MSA													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.6
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	25.0	0	0.0	37.9	21.4
Middle	0	0.0	33.3	0	0.0	12.9	0	0.0	25.0	0	0.0	29.3	42.7
Upper	0	0.0	66.7	0	0.0	87.1	0	0.0	50.0	0	0.0	32.7	34.3
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
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.6
Moderate	0	0.0	8.3	0	0.0	4.5	0	0.0	18.2	0	0.0	11.3	21.4
Middle	0	0.0	33.3	0	0.0	27.5	1	100.0	27.3	115	100.0	18.8	42.7
Upper	0	0.0	58.3	0	0.0	68.0	0	0.0	54.5	0	0.0	69.8	34.3
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	1	100.0	100.0	115	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.0	0	0.0	0.6	0	0.0	0.9	0	0.0	0.6	1.6
Moderate	0	0.0	9.0	0	0.0	6.2	0	0.0	4.3	0	0.0	2.8	21.4
Middle	0	0.0	35.5	0	0.0	29.1	0	0.0	43.1	0	0.0	31.6	42.7
Upper	0	0.0	54.5	0	0.0	64.1	0	0.0	51.7	0	0.0	64.9	34.3
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
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-55

Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography													
Assessment Area: Odessa, TX MSA													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	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	2	8.3	22.7	778	23.8	25.1	4	10.8	22.0	1,892	28.9	26.4	28.2
Middle	19	79.2	40.6	2,122	65.0	36.1	29	78.4	41.1	3,993	60.9	38.1	40.4
Upper	3	12.5	35.0	365	11.2	38.3	4	10.8	35.9	667	10.2	35.2	31.3
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	1.7	0	0.0	0.5	0	0.0	1.0	0	0.0	0.3	
Total	24	100.0	100.0	3,265	100.0	100.0	37	100.0	100.0	6,552	100.0	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 D-56

Distribution of 2020 and 2021 Small Business Lending by Income Level of Geography													
Assessment Area: Odessa, TX MSA													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	1	4.8	0.9	156	4.4	0.3	0	0.0	1.3	0	0.0	1.3	1.0
Moderate	2	9.5	21.3	162	4.6	26.2	11	61.1	20.8	2,630	63.9	20.7	23.4
Middle	7	33.3	35.7	2,678	76.3	31.1	4	22.2	36.0	1,246	30.3	38.7	35.2
Upper	11	52.4	41.1	513	14.6	41.7	3	16.7	40.8	242	5.9	39.1	40.3
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	1.1	0	0.0	0.7	0	0.0	1.0	0	0.0	0.2	
Total	21	100.0	100.0	3,509	100.0	100.0	18	100.0	100.0	4,118	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-57

Distribution of 2021 and 2022 Small Farm Lending by Income Level of Geography													
Assessment Area: Odessa, TX MSA													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	2021						2022						
	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	7.7	0	0.0	1.7	0	0.0	18.8	0	0.0	11.9	9.5
Middle	0	0.0	30.8	0	0.0	15.8	0	0.0	50.0	0	0.0	66.8	50.0
Upper	1	100.0	46.2	11	100.0	73.9	1	100.0	31.3	33	100.0	21.4	40.5
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	15.4	0	0.0	8.7	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	11	100.0	100.0	1	100.0	100.0	33	100.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2022 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-58

Distribution of 2020 Small Farm Lending by Income Level of Geography Assessment Area: Odessa, TX MSA							
Geographic Income Level	Bank and Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	6.3	74	100.0	8.0	11.4
Middle	0	0.0	12.5	0	0.0	19.4	22.7
Upper	0	0.0	75.0	0	0.0	69.8	65.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	6.3	0	0.0	2.8	
Total	1	100.0	100.0	74	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-59A

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Odessa, TX MSA													
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)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	5.4	0	0.0	3.2	0	0.0	0.8	0	0.0	0.3	22.9
Moderate	2	66.7	24.9	388	46.9	20.1	2	10.5	6.6	272	6.6	4.2	18.2
Middle	0	0.0	26.9	0	0.0	26.8	7	36.8	19.7	1,388	33.8	17.3	17.1
Upper	1	33.3	21.4	440	53.1	27.4	10	52.6	40.2	2,442	59.5	49.2	41.7
Unknown	0	0.0	21.5	0	0.0	22.5	0	0.0	32.7	0	0.0	29.0	0.0
Total	3	100.0	100.0	828	100.0	100.0	19	100.0	100.0	4,102	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	7.3	0	0.0	3.9	0	0.0	2.4	0	0.0	1.3	22.9
Moderate	0	0.0	19.6	0	0.0	14.1	1	100.0	6.0	80	100.0	2.8	18.2
Middle	1	100.0	20.4	200	100.0	18.3	0	0.0	15.0	0	0.0	8.8	17.1
Upper	0	0.0	32.3	0	0.0	39.6	0	0.0	54.5	0	0.0	52.8	41.7
Unknown	0	0.0	20.4	0	0.0	24.1	0	0.0	22.2	0	0.0	34.4	0.0
Total	1	100.0	100.0	200	100.0	100.0	1	100.0	100.0	80	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	18.3	0	0.0	11.0	0	0.0	7.0	0	0.0	2.9	22.9
Moderate	0	0.0	15.5	0	0.0	11.6	0	0.0	4.2	0	0.0	2.9	18.2
Middle	0	0.0	22.5	0	0.0	17.7	0	0.0	23.9	0	0.0	20.6	17.1
Upper	0	0.0	40.8	0	0.0	55.8	0	0.0	60.6	0	0.0	68.7	41.7
Unknown	0	0.0	2.8	0	0.0	3.9	0	0.0	4.2	0	0.0	4.9	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	5.9	0	0.0	3.3	0	0.0	1.0	0	0.0	0.4	22.9
Moderate	2	50.0	23.7	388	37.7	19.2	3	15.0	6.4	352	8.4	4.1	18.2
Middle	1	25.0	25.4	200	19.5	25.4	7	35.0	19.5	1,388	33.2	16.9	17.1
Upper	1	25.0	23.0	440	42.8	29.0	10	50.0	41.0	2,442	58.4	49.4	41.7
Unknown	0	0.0	22.0	0	0.0	23.1	0	0.0	32.1	0	0.0	29.2	0.0
Total	4	100.0	100.0	1,028	100.0	100.0	20	100.0	100.0	4,182	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 D-59B

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Odessa, TX MSA													
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)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	37.5	0	0.0	32.4	22.9
Moderate	0	0.0	20.0	0	0.0	4.9	0	0.0	0.0	0	0.0	0.0	18.2
Middle	0	0.0	60.0	0	0.0	37.8	0	0.0	12.5	0	0.0	10.8	17.1
Upper	0	0.0	20.0	0	0.0	57.3	0	0.0	50.0	0	0.0	56.8	41.7
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
Other Purpose Closed/Exempt													
Low	0	0.0	5.6	0	0.0	2.9	0	0.0	0.0	0	0.0	0.0	22.9
Moderate	0	0.0	50.0	0	0.0	33.2	0	0.0	4.0	0	0.0	1.8	18.2
Middle	0	0.0	11.1	0	0.0	8.1	0	0.0	28.0	0	0.0	23.8	17.1
Upper	0	0.0	27.8	0	0.0	49.7	0	0.0	60.0	0	0.0	65.6	41.7
Unknown	0	0.0	5.6	0	0.0	6.1	0	0.0	8.0	0	0.0	8.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	6.3	0	0.0	2.1	0	0.0	0.0	0	0.0	0.0	22.9
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.2
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.1
Upper	0	0.0	1.6	0	0.0	3.5	0	0.0	0.0	0	0.0	0.0	41.7
Unknown	0	0.0	92.2	0	0.0	94.4	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 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 D-60A

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Odessa, TX MSA													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.5	0	0.0	0.7	1	16.7	5.8	216	14.9	3.9	21.8
Moderate	0	0.0	14.0	0	0.0	10.2	2	33.3	21.9	485	33.6	19.0	17.3
Middle	1	33.3	28.5	176	18.2	26.0	1	16.7	22.7	188	13.0	23.6	20.5
Upper	2	66.7	42.6	792	81.8	49.2	2	33.3	18.5	556	38.5	24.6	40.4
Unknown	0	0.0	13.3	0	0.0	13.9	0	0.0	31.2	0	0.0	29.0	0.0
Total	3	100.0	100.0	968	100.0	100.0	6	100.0	100.0	1,445	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.9	0	0.0	0.4	0	0.0	3.2	0	0.0	1.8	21.8
Moderate	0	0.0	3.9	0	0.0	2.6	1	25.0	11.4	94	12.7	8.2	17.3
Middle	0	0.0	11.8	0	0.0	8.7	0	0.0	20.1	0	0.0	17.8	20.5
Upper	3	100.0	42.9	858	100.0	47.1	3	75.0	26.5	644	87.3	31.0	40.4
Unknown	0	0.0	40.5	0	0.0	41.1	0	0.0	38.8	0	0.0	41.2	0.0
Total	3	100.0	100.0	858	100.0	100.0	4	100.0	100.0	738	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.8	0	0.0	3.1	0	0.0	14.8	0	0.0	10.4	21.8
Moderate	0	0.0	7.2	0	0.0	3.8	0	0.0	17.0	0	0.0	16.7	17.3
Middle	0	0.0	18.1	0	0.0	19.4	0	0.0	26.1	0	0.0	20.7	20.5
Upper	0	0.0	65.1	0	0.0	69.4	0	0.0	37.5	0	0.0	47.1	40.4
Unknown	0	0.0	4.8	0	0.0	4.3	0	0.0	4.5	0	0.0	5.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	1.3	0	0.0	0.6	1	9.1	5.0	216	9.4	3.2	21.8
Moderate	0	0.0	9.3	0	0.0	6.8	3	27.3	18.1	579	25.2	15.2	17.3
Middle	1	16.7	20.3	176	9.6	18.2	2	18.2	21.4	303	13.2	21.4	20.5
Upper	5	83.3	40.0	1,650	90.4	46.4	5	45.5	21.0	1,200	52.2	26.6	40.4
Unknown	0	0.0	29.0	0	0.0	28.0	0	0.0	34.5	0	0.0	33.6	0.0
Total	6	100.0	100.0	1,826	100.0	100.0	11	100.0	100.0	2,298	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table D-60B

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Odessa, TX MSA													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.8
Moderate	0	0.0	33.3	0	0.0	12.9	0	0.0	25.0	0	0.0	29.3	17.3
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.5
Upper	0	0.0	33.3	0	0.0	83.9	0	0.0	75.0	0	0.0	70.7	40.4
Unknown	0	0.0	33.3	0	0.0	3.2	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	5.6	0	0.0	3.6	0	0.0	9.1	0	0.0	5.5	21.8
Moderate	0	0.0	16.7	0	0.0	11.5	0	0.0	45.5	0	0.0	26.6	17.3
Middle	0	0.0	22.2	0	0.0	19.5	1	100.0	0.0	115	100.0	0.0	20.5
Upper	0	0.0	52.8	0	0.0	62.9	0	0.0	27.3	0	0.0	39.3	40.4
Unknown	0	0.0	2.8	0	0.0	2.5	0	0.0	18.2	0	0.0	28.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	115	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.8
Moderate	0	0.0	0.5	0	0.0	0.4	0	0.0	1.7	0	0.0	1.0	17.3
Middle	0	0.0	0.7	0	0.0	0.6	0	0.0	0.0	0	0.0	0.0	20.5
Upper	0	0.0	0.5	0	0.0	0.6	0	0.0	0.0	0	0.0	0.0	40.4
Unknown	0	0.0	98.3	0	0.0	98.3	0	0.0	98.3	0	0.0	99.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-61

Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Odessa, TX MSA													
	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	6	25.0	37.7	1,004	30.8	22.6	9	24.3	42.0	1,320	20.1	25.2	90.0
Over \$1 Million	14	58.3		1,489	45.6		25	67.6		4,753	72.5		9.5
Revenue Unknown	4	16.7		772	23.6		3	8.1		479	7.3		0.5
Total	24	100.0		3,265	100.0		37	100.0		6,552	100.0		100.0
By Loan Size													
\$100,000 or Less	18	75.0	90.9	1,022	31.3	34.8	20	54.1	90.0	1,304	19.9	34.6	
\$100,001 - \$250,000	3	12.5	5.3	606	18.6	20.2	11	29.7	5.5	1,861	28.4	18.6	
\$250,001 - \$1 Million	3	12.5	3.8	1,637	50.1	45.1	6	16.2	4.5	3,387	51.7	46.8	
Total	24	100.0	100.0	3,265	100.0	100.0	37	100.0	100.0	6,552	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	4	66.7		164	16.3		5	55.6		272	20.6		
\$100,001 - \$250,000	1	16.7		112	11.2		3	33.3		511	38.7		
\$250,001 - \$1 Million	1	16.7		728	72.5		1	11.1		537	40.7		
Total	6	100.0		1,004	100.0		9	100.0		1,320	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 D-62

Distribution of 2020 and 2021 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Odessa, TX MSA													
	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	4	19.0	26.6	231	6.6	18.4	4	22.2	33.4	160	3.9	18.2	89.9
Over \$1 Million	6	28.6		2,423	69.1		10	55.6		3,678	89.3		9.6
Revenue Unknown	11	52.4		855	24.4		4	22.2		280	6.8		0.6
Total	21	100.0		3,509	100.0		18	100.0		4,118	100.0		100.0
By Loan Size													
\$100,000 or Less	12	57.1	85.9	445	12.7	27.7	8	44.4	87.9	326	7.9	28.7	
\$100,001 - \$250,000	5	23.8	7.9	691	19.7	21.7	6	33.3	6.7	1,093	26.5	20.4	
\$250,001 - \$1 Million	4	19.0	6.2	2,373	67.6	50.6	4	22.2	5.5	2,699	65.5	50.9	
Total	21	100.0	100.0	3,509	100.0	100.0	18	100.0	100.0	4,118	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	3	75.0		75	32.5		4	100.0		160	100.0		
\$100,001 - \$250,000	1	25.0		156	67.5		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		231	100.0		4	100.0		160	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-63

Distribution of 2021 and 2022 Small Farm Lending by Revenue Size of Farms													
Assessment Area: Odessa, TX MSA													
	Bank and Aggregate Loans by Year												Total Farms %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	0	0.0	84.6	0	0.0	75.1	0	0.0	62.5	0	0.0	68.1	100.0
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Revenue Unknown	1	100.0		11	100.0		1	100.0		33	100.0		0.0
Total	1	100.0		11	100.0		1	100.0		33	100.0		100.0
By Loan Size													
\$100,000 or Less	1	100.0	100.0	11	100.0	100.0	1	100.0	100.0	33	100.0	100.0	
\$100,001 - \$250,000	0	0.0	0.0	0	0.0	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	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	11	100.0	100.0	1	100.0	100.0	33	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$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	0	0.0		0	0.0		0	0.0		0	0.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-64

Distribution of 2020 Small Farm Lending by Revenue Size of Farms Assessment Area: Odessa, TX MSA							
	Bank and Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	0	0.0	25.0	0	0.0	24.0	100.0
Over \$1 Million	0	0.0		0	0.0		0.0
Revenue Unknown	1	100.0		74	100.0		0.0
Total	1	100.0		74	100.0		100.0
By Loan Size							
\$100,000 or Less	1	100.0	100.0	74	100.0	100.0	
\$100,001 - \$250,000	0	0.0	0.0	0	0.0	0.0	
\$250,001 - \$500,000	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	74	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

San Angelo Metropolitan AA

Table D-65

2023 AA Combined Demographics Assessment Area: San Angelo Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	7.4	1,443	5.2	324	22.5	5,289	19.2
Moderate	6	22.2	4,258	15.5	460	10.8	5,089	18.5
Middle	9	33.3	10,089	36.7	927	9.2	5,824	21.2
Upper	9	33.3	11,710	42.6	533	4.6	11,298	41.1
Unknown	1	3.7	0	0.0	0	0.0	0	0.0
Total AA	27	100.0	27,500	100.0	2,244	8.2	27,500	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,998	1,195	4.2	39.9	1,200	40.0	603	20.1
Moderate	7,972	4,285	15.2	53.8	2,348	29.5	1,339	16.8
Middle	17,966	9,482	33.7	52.8	6,853	38.1	1,631	9.1
Upper	19,849	13,213	46.9	66.6	4,377	22.1	2,259	11.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	48,785	28,175	100.0	57.8	14,778	30.3	5,832	12.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	612	13.1	538	12.5	68	20.4	6	13.3
Moderate	638	13.6	570	13.2	58	17.4	10	22.2
Middle	1,408	30.1	1,307	30.4	94	28.1	7	15.6
Upper	2,008	42.9	1,875	43.6	111	33.2	22	48.9
Unknown	15	0.3	12	0.3	3	0.9	0	0.0
Total AA	4,681	100.0	4,302	100.0	334	100.0	45	100.0
Percentage of Total Businesses:				91.9		7.1		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	16	6.9	15	6.7	0	0.0	1	100.0
Moderate	6	2.6	6	2.7	0	0.0	0	0.0
Middle	44	18.9	42	18.8	2	25.0	0	0.0
Upper	167	71.7	161	71.9	6	75.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	233	100.0	224	100.0	8	100.0	1	100.0
Percentage of Total Farms:				96.1		3.4		0.4
Source: 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 D-66

2022 AA Combined Demographics Assessment Area: San Angelo Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	7.4	1,443	5.2	324	22.5	5,289	19.2
Moderate	6	22.2	4,258	15.5	460	10.8	5,089	18.5
Middle	9	33.3	10,089	36.7	927	9.2	5,824	21.2
Upper	9	33.3	11,710	42.6	533	4.6	11,298	41.1
Unknown	1	3.7	0	0.0	0	0.0	0	0.0
Total AA	27	100.0	27,500	100.0	2,244	8.2	27,500	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,998	1,195	4.2	39.9	1,200	40.0	603	20.1
Moderate	7,972	4,285	15.2	53.8	2,348	29.5	1,339	16.8
Middle	17,966	9,482	33.7	52.8	6,853	38.1	1,631	9.1
Upper	19,849	13,213	46.9	66.6	4,377	22.1	2,259	11.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	48,785	28,175	100.0	57.8	14,778	30.3	5,832	12.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	621	12.9	546	12.4	69	20.5	6	13.3
Moderate	653	13.6	584	13.2	59	17.5	10	22.2
Middle	1,435	29.9	1,334	30.2	95	28.2	6	13.3
Upper	2,075	43.2	1,942	44.0	111	32.9	22	48.9
Unknown	15	0.3	11	0.2	3	0.9	1	2.2
Total AA	4,799	100.0	4,417	100.0	337	100.0	45	100.0
Percentage of Total Businesses:				92.0		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	16	6.7	15	6.5	0	0.0	1	100.0
Moderate	7	2.9	7	3.0	0	0.0	0	0.0
Middle	47	19.7	45	19.6	2	28.6	0	0.0
Upper	168	70.6	163	70.9	5	71.4	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	238	100.0	230	100.0	7	100.0	1	100.0
Percentage of Total Farms:				96.6		2.9		0.4
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table D-67

2021 AA Combined Demographics Assessment Area: San Angelo Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	4.0	436	1.6	134	30.7	5,932	21.6
Moderate	8	32.0	6,831	24.9	1,258	18.4	5,001	18.2
Middle	11	44.0	14,319	52.2	1,125	7.9	5,686	20.7
Upper	4	16.0	5,832	21.3	426	7.3	10,799	39.4
Unknown	1	4.0	0	0.0	0	0.0	0	0.0
Total AA	25	100.0	27,418	100.0	2,943	10.7	27,418	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,137	375	1.4	33.0	580	51.0	182	16.0
Moderate	13,616	6,678	25.2	49.0	4,663	34.2	2,275	16.7
Middle	23,275	13,082	49.4	56.2	8,817	37.9	1,376	5.9
Upper	9,339	6,330	23.9	67.8	2,300	24.6	709	7.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	47,367	26,465	100.0	55.9	16,360	34.5	4,542	9.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	540	11.1	470	10.5	64	18.2	6	13.6
Moderate	1,044	21.5	944	21.2	88	25.1	12	27.3
Middle	2,118	43.6	1,956	43.8	143	40.7	19	43.2
Upper	1,140	23.5	1,080	24.2	53	15.1	7	15.9
Unknown	14	0.3	11	0.2	3	0.9	0	0.0
Total AA	4,856	100.0	4,461	100.0	351	100.0	44	100.0
Percentage of Total Businesses:				91.9		7.2		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	17	6.8	16	6.6	0	0.0	1	100.0
Moderate	13	5.2	13	5.4	0	0.0	0	0.0
Middle	79	31.5	78	32.4	1	11.1	0	0.0
Upper	142	56.6	134	55.6	8	88.9	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	251	100.0	241	100.0	9	100.0	1	100.0
Percentage of Total Farms:				96.0		3.6		0.4
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table D-68

2020 AA Combined Demographics Assessment Area: San Angelo Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	4.0	436	1.6	134	30.7	5,932	21.6
Moderate	8	32.0	6,831	24.9	1,258	18.4	5,001	18.2
Middle	11	44.0	14,319	52.2	1,125	7.9	5,686	20.7
Upper	4	16.0	5,832	21.3	426	7.3	10,799	39.4
Unknown	1	4.0	0	0.0	0	0.0	0	0.0
Total AA	25	100.0	27,418	100.0	2,943	10.7	27,418	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,137	375	1.4	33.0	580	51.0	182	16.0
Moderate	13,616	6,678	25.2	49.0	4,663	34.2	2,275	16.7
Middle	23,275	13,082	49.4	56.2	8,817	37.9	1,376	5.9
Upper	9,339	6,330	23.9	67.8	2,300	24.6	709	7.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	47,367	26,465	100.0	55.9	16,360	34.5	4,542	9.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	549	11.2	477	10.6	65	18.0	7	16.3
Moderate	1,057	21.6	954	21.2	94	26.0	9	20.9
Middle	2,138	43.7	1,971	43.9	148	40.9	19	44.2
Upper	1,139	23.3	1,079	24.0	52	14.4	8	18.6
Unknown	14	0.3	11	0.2	3	0.8	0	0.0
Total AA	4,897	100.0	4,492	100.0	362	100.0	43	100.0
Percentage of Total Businesses:				91.7		7.4		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	15	5.9	14	5.8	0	0.0	1	100.0
Moderate	15	5.9	15	6.2	0	0.0	0	0.0
Middle	80	31.6	79	32.5	1	11.1	0	0.0
Upper	143	56.5	135	55.6	8	88.9	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	253	100.0	243	100.0	9	100.0	1	100.0
Percentage of Total Farms:				96.0		3.6		0.4
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table D-69A

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: San Angelo Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	3	2.3	2.2	379	0.9	1.2	1	0.8	3.0	156	0.5	1.6	4.2
Moderate	3	2.3	10.3	478	1.2	7.2	13	10.4	13.2	1,940	6.5	9.9	15.2
Middle	34	26.6	32.4	7,955	19.7	26.7	46	36.8	33.2	7,330	24.6	25.9	33.7
Upper	88	68.8	55.2	31,608	78.2	64.9	65	52.0	50.7	20,365	68.4	62.6	46.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	128	100.0	100.0	40,420	100.0	100.0	125	100.0	100.0	29,791	100.0	100.0	100.0
Refinance Loans													
Low	1	2.4	1.6	86	1.0	1.1	0	0.0	1.9	0	0.0	1.2	4.2
Moderate	4	9.5	9.9	292	3.3	6.0	0	0.0	14.5	0	0.0	13.2	15.2
Middle	17	40.5	34.1	2,143	24.2	25.8	1	25.0	33.3	120	11.3	21.7	33.7
Upper	20	47.6	54.4	6,340	71.5	67.2	3	75.0	50.2	942	88.7	64.0	46.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	42	100.0	100.0	8,861	100.0	100.0	4	100.0	100.0	1,062	100.0	100.0	100.0
Home Improvement Loans													
Low	1	5.6	4.5	20	0.9	1.0	1	5.6	2.5	20	1.7	1.5	4.2
Moderate	1	5.6	13.6	109	5.1	9.7	2	11.1	10.0	100	8.7	5.5	15.2
Middle	4	22.2	25.0	471	22.1	28.0	4	22.2	27.5	164	14.2	14.2	33.7
Upper	12	66.7	56.8	1,531	71.8	61.3	11	61.1	60.0	870	75.4	78.9	46.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	18	100.0	100.0	2,131	100.0	100.0	18	100.0	100.0	1,154	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	14.3	0	0.0	0.8	0	0.0	0.0	0	0.0	0.0	11.5
Moderate	0	0.0	14.3	0	0.0	12.8	0	0.0	15.4	0	0.0	10.2	8.6
Middle	1	50.0	57.1	1,000	40.0	72.3	0	0.0	53.8	0	0.0	23.7	41.5
Upper	1	50.0	14.3	1,500	60.0	14.2	0	0.0	30.8	0	0.0	66.1	38.4
Unknown	0	0.0	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	2,500	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	5	2.6	2.1	485	0.9	1.1	2	1.3	2.8	176	0.5	1.4	4.2
Moderate	8	4.1	10.6	879	1.6	7.2	16	10.1	12.9	2,083	6.4	10.1	15.2
Middle	59	30.3	32.8	11,773	21.7	26.9	56	35.2	33.4	7,865	24.2	25.3	33.7
Upper	123	63.1	54.6	41,123	75.8	64.7	85	53.5	50.9	22,409	68.9	63.3	46.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	195	100.0	100.0	54,260	100.0	100.0	159	100.0	100.0	32,533	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 D-69B

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: San Angelo Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	4.2
Moderate	0	0.0	16.7	0	0.0	10.8	0	0.0	0.0	0	0.0	0.0	15.2
Middle	1	100.0	16.7	115	100.0	8.5	0	0.0	28.6	0	0.0	14.8	33.7
Upper	0	0.0	66.7	0	0.0	80.6	1	100.0	71.4	60	100.0	85.2	46.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	115	100.0	100.0	1	100.0	100.0	60	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	2.2	0	0.0	1.0	4.2
Moderate	0	0.0	31.8	0	0.0	32.3	1	9.1	4.4	43	9.2	2.8	15.2
Middle	2	50.0	31.8	89	38.2	18.3	5	45.5	33.3	251	53.9	26.9	33.7
Upper	2	50.0	36.4	144	61.8	49.3	5	45.5	60.0	172	36.9	69.3	46.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	233	100.0	100.0	11	100.0	100.0	466	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	4.2
Moderate	0	0.0	20.7	0	0.0	11.7	0	0.0	0.0	0	0.0	0.0	15.2
Middle	0	0.0	44.8	0	0.0	36.8	0	0.0	57.1	0	0.0	52.8	33.7
Upper	0	0.0	34.5	0	0.0	51.5	0	0.0	42.9	0	0.0	47.2	46.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	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 D-70A

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography													
Assessment Area: San Angelo Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	1.2	0.5	188	0.5	0.3	0	0.0	1.1	0	0.0	0.6	1.4
Moderate	17	10.6	14.8	2,537	7.3	10.5	16	8.6	16.7	2,014	4.2	11.8	25.2
Middle	71	44.1	55.5	14,396	41.3	53.5	98	52.7	56.6	21,813	45.5	54.9	49.4
Upper	71	44.1	29.3	17,748	50.9	35.7	72	38.7	25.5	24,157	50.3	32.7	23.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	161	100.0	100.0	34,869	100.0	100.0	186	100.0	100.0	47,984	100.0	100.0	100.0
Refinance Loans													
Low	1	0.8	0.2	120	0.4	0.2	0	0.0	0.4	0	0.0	0.1	1.4
Moderate	11	9.0	10.8	1,060	3.8	7.4	18	14.0	11.0	2,087	6.8	7.2	25.2
Middle	55	45.1	51.8	10,812	38.7	48.4	42	32.6	55.1	8,097	26.3	50.9	49.4
Upper	55	45.1	37.2	15,926	57.0	44.0	69	53.5	33.6	20,561	66.9	41.8	23.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	122	100.0	100.0	27,918	100.0	100.0	129	100.0	100.0	30,745	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	1.4
Moderate	0	0.0	3.6	0	0.0	1.2	0	0.0	21.1	0	0.0	17.3	25.2
Middle	4	28.6	46.4	349	27.2	38.7	5	29.4	60.5	414	26.9	67.8	49.4
Upper	10	71.4	50.0	935	72.8	60.0	12	70.6	18.4	1,127	73.1	14.8	23.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	14	100.0	100.0	1,284	100.0	100.0	17	100.0	100.0	1,541	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	18.2	0	0.0	3.8	0	0.0	0.0	0	0.0	0.0	5.7
Moderate	0	0.0	9.1	0	0.0	1.5	1	50.0	50.0	511	27.3	17.8	27.8
Middle	2	100.0	54.5	2,661	100.0	76.4	1	50.0	30.0	1,362	72.7	81.0	59.4
Upper	0	0.0	18.2	0	0.0	18.3	0	0.0	20.0	0	0.0	1.2	7.1
Unknown	0	0.0	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	2,661	100.0	100.0	2	100.0	100.0	1,873	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	3	1.0	0.4	308	0.5	0.5	0	0.0	0.8	0	0.0	0.4	1.4
Moderate	28	9.3	13.6	3,597	5.4	8.9	35	10.4	14.7	4,612	5.6	10.5	25.2
Middle	134	44.5	54.1	28,320	42.4	53.2	147	43.5	56.1	31,756	38.5	54.5	49.4
Upper	136	45.2	32.0	34,609	51.8	37.4	156	46.2	28.4	46,090	55.9	34.6	23.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	301	100.0	100.0	66,834	100.0	100.0	338	100.0	100.0	82,458	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-70B

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography													
Assessment Area: San Angelo Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.4
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	25.2
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	49.4
Upper	0	0.0	0.0	0	0.0	0.0	1	100.0	100.0	100	100.0	100.0	23.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	100	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.4
Moderate	0	0.0	16.7	0	0.0	24.0	0	0.0	35.0	0	0.0	34.8	25.2
Middle	2	100.0	45.8	102	100.0	43.5	1	33.3	40.0	70	32.6	37.6	49.4
Upper	0	0.0	37.5	0	0.0	32.5	2	66.7	25.0	145	67.4	27.5	23.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	102	100.0	100.0	3	100.0	100.0	215	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.4
Moderate	0	0.0	23.0	0	0.0	16.7	0	0.0	14.6	0	0.0	13.6	25.2
Middle	0	0.0	58.0	0	0.0	58.2	0	0.0	72.9	0	0.0	68.6	49.4
Upper	0	0.0	19.0	0	0.0	25.1	0	0.0	12.5	0	0.0	17.8	23.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-71

Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography													
Assessment Area: San Angelo Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	28	16.1	9.4	5,135	19.6	9.0	23	14.6	8.7	4,435	20.7	12.1	13.1
Moderate	30	17.2	15.1	4,590	17.6	15.4	23	14.6	13.7	1,884	8.8	14.6	13.6
Middle	31	17.8	27.9	6,355	24.3	27.0	27	17.2	24.7	5,082	23.7	25.6	30.1
Upper	84	48.3	46.5	10,051	38.5	48.0	81	51.6	51.8	9,499	44.3	45.5	42.9
Unknown	1	0.6	0.1	9	0.0	0.0	3	1.9	0.1	541	2.5	1.9	0.3
Tract-Unk	0	0.0	1.1	0	0.0	0.5	0	0.0	1.0	0	0.0	0.3	
Total	174	100.0	100.0	26,140	100.0	100.0	157	100.0	100.0	21,441	100.0	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 D-72

Distribution of 2020 and 2021 Small Business Lending by Income Level of Geography													
Assessment Area: San Angelo Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	85	17.2	8.7	8,875	20.3	9.2	46	14.4	6.0	7,649	24.4	4.0	11.1
Moderate	105	21.3	20.6	8,883	20.3	18.6	54	16.9	21.3	5,746	18.3	15.9	21.5
Middle	220	44.6	44.9	19,236	44.0	51.2	128	40.0	44.6	11,065	35.3	55.2	43.6
Upper	81	16.4	23.9	6,689	15.3	19.4	91	28.4	25.7	6,913	22.0	24.2	23.5
Unknown	2	0.4	0.0	22	0.1	0.0	1	0.3	0.1	16	0.1	0.1	0.3
Tract-Unk	0	0.0	1.9	0	0.0	1.6	0	0.0	2.2	0	0.0	0.5	
Total	493	100.0	100.0	43,705	100.0	100.0	320	100.0	100.0	31,389	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-73

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: San Angelo Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	4.1	0	0.0	3.3	0	0.0	1.7	0	0.0	0.6	6.9
Moderate	0	0.0	1.4	0	0.0	0.5	0	0.0	3.4	0	0.0	2.5	2.6
Middle	3	8.8	5.4	325	8.7	4.5	3	12.0	3.4	325	10.4	1.8	18.9
Upper	31	91.2	82.4	3,402	91.3	87.5	22	88.0	89.8	2,787	89.6	94.1	71.7
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	6.8	0	0.0	4.2	0	0.0	1.7	0	0.0	0.9	
Total	34	100.0	100.0	3,727	100.0	100.0	25	100.0	100.0	3,112	100.0	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 D-74

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: San Angelo Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	2.7	0	0.0	4.0	6.8
Moderate	1	1.8	4.3	20	0.3	3.9	1	2.8	2.7	15	0.4	1.9	5.2
Middle	29	52.7	17.0	2,842	40.8	5.4	14	38.9	26.0	1,233	29.1	36.5	31.5
Upper	25	45.5	74.5	4,096	58.9	84.5	21	58.3	63.0	2,984	70.5	55.0	56.6
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	4.3	0	0.0	6.2	0	0.0	5.5	0	0.0	2.6	
Total	55	100.0	100.0	6,958	100.0	100.0	36	100.0	100.0	4,232	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table D-75A

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: San Angelo Metropolitan													
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)	\$%	\$%	
Home Purchase Loans													
Low	6	4.7	5.1	819	2.0	2.8	3	2.4	2.5	336	1.1	1.1	19.2
Moderate	26	20.3	20.8	5,001	12.4	15.4	23	18.4	10.9	3,645	12.2	7.6	18.5
Middle	31	24.2	20.5	7,984	19.8	19.9	27	21.6	18.0	5,672	19.0	16.4	21.2
Upper	60	46.9	27.0	25,950	64.2	34.7	69	55.2	30.1	19,933	66.9	39.0	41.1
Unknown	5	3.9	26.5	666	1.6	27.1	3	2.4	38.5	205	0.7	35.8	0.0
Total	128	100.0	100.0	40,420	100.0	100.0	125	100.0	100.0	29,791	100.0	100.0	100.0
Refinance Loans													
Low	5	11.9	10.5	279	3.1	5.6	1	25.0	6.8	99	9.3	2.7	19.2
Moderate	8	19.0	22.9	764	8.6	17.8	0	0.0	16.4	0	0.0	8.7	18.5
Middle	5	11.9	23.1	741	8.4	21.4	0	0.0	16.4	0	0.0	10.9	21.2
Upper	22	52.4	26.6	6,776	76.5	36.5	2	50.0	35.3	843	79.4	40.8	41.1
Unknown	2	4.8	16.9	301	3.4	18.6	1	25.0	25.1	120	11.3	36.9	0.0
Total	42	100.0	100.0	8,861	100.0	100.0	4	100.0	100.0	1,062	100.0	100.0	100.0
Home Improvement Loans													
Low	2	11.1	4.5	126	5.9	3.7	0	0.0	15.0	0	0.0	6.7	19.2
Moderate	2	11.1	18.2	51	2.4	15.2	3	16.7	15.0	85	7.4	9.4	18.5
Middle	3	16.7	20.5	128	6.0	16.6	3	16.7	22.5	161	14.0	14.2	21.2
Upper	10	55.6	40.9	1,451	68.1	48.9	10	55.6	42.5	783	67.9	65.4	41.1
Unknown	1	5.6	15.9	375	17.6	15.5	2	11.1	5.0	125	10.8	4.4	0.0
Total	18	100.0	100.0	2,131	100.0	100.0	18	100.0	100.0	1,154	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	14	7.3	6.5	1,292	2.5	3.5	4	2.5	3.2	435	1.3	1.3	19.2
Moderate	36	18.7	21.0	5,816	11.2	15.8	28	17.6	11.5	3,836	11.8	7.7	18.5
Middle	40	20.7	20.8	8,968	17.3	20.0	37	23.3	18.2	6,097	18.7	16.0	21.2
Upper	95	49.2	27.0	34,342	66.3	35.0	84	52.8	31.1	21,715	66.7	39.5	41.1
Unknown	8	4.1	24.7	1,342	2.6	25.7	6	3.8	36.1	450	1.4	35.5	0.0
Total	193	100.0	100.0	51,760	100.0	100.0	159	100.0	100.0	32,533	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 D-75B

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: San Angelo Metropolitan													
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)	%	%	
Other Purpose LOC													
Low	0	0.0	41.7	0	0.0	69.7	0	0.0	0.0	0	0.0	0.0	19.2
Moderate	0	0.0	8.3	0	0.0	2.2	0	0.0	14.3	0	0.0	4.3	18.5
Middle	1	100.0	8.3	115	100.0	3.1	0	0.0	42.9	0	0.0	57.4	21.2
Upper	0	0.0	41.7	0	0.0	25.0	1	100.0	42.9	60	100.0	38.3	41.1
Unknown	0	0.0	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	115	100.0	100.0	1	100.0	100.0	60	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	25.0	9.1	68	29.2	11.2	0	0.0	6.7	0	0.0	4.3	19.2
Moderate	0	0.0	27.3	0	0.0	26.3	2	18.2	8.9	106	22.7	6.8	18.5
Middle	0	0.0	27.3	0	0.0	15.6	7	63.6	35.6	264	56.7	25.3	21.2
Upper	3	75.0	22.7	165	70.8	23.3	2	18.2	44.4	96	20.6	61.0	41.1
Unknown	0	0.0	13.6	0	0.0	23.6	0	0.0	4.4	0	0.0	2.7	0.0
Total	4	100.0	100.0	233	100.0	100.0	11	100.0	100.0	466	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	3.4	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.2
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.5
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.2
Upper	0	0.0	6.9	0	0.0	14.9	0	0.0	0.0	0	0.0	0.0	41.1
Unknown	0	0.0	89.7	0	0.0	85.1	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 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 D-76A

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: San Angelo Metropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	1.2	5.1	236	0.7	2.7	7	3.8	3.4	1,339	2.8	1.9	21.6
Moderate	14	8.7	17.1	2,105	6.0	12.8	23	12.4	14.4	4,011	8.4	10.6	18.2
Middle	39	24.2	24.3	7,588	21.8	22.8	50	26.9	20.1	10,438	21.8	19.2	20.7
Upper	100	62.1	40.1	23,664	67.9	48.3	98	52.7	30.2	30,537	63.6	40.0	39.4
Unknown	6	3.7	13.4	1,276	3.7	13.3	8	4.3	31.9	1,659	3.5	28.3	0.0
Total	161	100.0	100.0	34,869	100.0	100.0	186	100.0	100.0	47,984	100.0	100.0	100.0
Refinance Loans													
Low	2	1.6	1.7	91	0.3	0.7	5	3.9	3.4	477	1.6	1.6	21.6
Moderate	12	9.8	6.9	1,324	4.7	4.2	6	4.7	8.6	759	2.5	5.2	18.2
Middle	15	12.3	13.4	2,024	7.2	10.5	24	18.6	16.8	3,904	12.7	13.4	20.7
Upper	72	59.0	40.2	18,732	67.1	45.2	83	64.3	35.3	23,124	75.2	42.9	39.4
Unknown	21	17.2	37.8	5,747	20.6	39.4	11	8.5	35.9	2,481	8.1	37.0	0.0
Total	122	100.0	100.0	27,918	100.0	100.0	129	100.0	100.0	30,745	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	14.3	0	0.0	7.4	1	5.9	5.3	41	2.7	4.5	21.6
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	18.4	0	0.0	15.3	18.2
Middle	1	7.1	21.4	75	5.8	26.8	0	0.0	23.7	0	0.0	28.6	20.7
Upper	12	85.7	64.3	1,164	90.7	65.9	15	88.2	50.0	1,412	91.6	48.6	39.4
Unknown	1	7.1	0.0	45	3.5	0.0	1	5.9	2.6	88	5.7	3.1	0.0
Total	14	100.0	100.0	1,284	100.0	100.0	17	100.0	100.0	1,541	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	4	1.3	3.7	327	0.5	1.8	13	3.9	3.4	1,857	2.3	1.8	21.6
Moderate	26	8.7	12.3	3,429	5.3	8.9	31	9.2	12.0	4,860	6.0	8.5	18.2
Middle	56	18.7	18.9	9,755	15.2	17.3	74	22.0	18.6	14,342	17.8	16.9	20.7
Upper	185	61.9	38.5	43,594	67.9	46.0	198	58.9	32.2	55,298	68.6	41.0	39.4
Unknown	28	9.4	26.7	7,068	11.0	26.0	20	6.0	33.8	4,228	5.2	31.7	0.0
Total	299	100.0	100.0	64,173	100.0	100.0	336	100.0	100.0	80,585	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table D-76B

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: San Angelo Metropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.6
Moderate	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	18.2
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.7
Upper	0	0.0	0.0	0	0.0	0.0	1	100.0	100.0	100	100.0	100.0	39.4
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	1	100.0	100.0	100	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	8.3	0	0.0	3.9	0	0.0	10.0	0	0.0	3.3	21.6
Moderate	0	0.0	16.7	0	0.0	8.8	2	66.7	5.0	90	41.9	2.2	18.2
Middle	1	50.0	8.3	68	66.7	6.0	0	0.0	15.0	0	0.0	7.9	20.7
Upper	1	50.0	41.7	34	33.3	46.5	1	33.3	65.0	125	58.1	82.2	39.4
Unknown	0	0.0	25.0	0	0.0	34.8	0	0.0	5.0	0	0.0	4.5	0.0
Total	2	100.0	100.0	102	100.0	100.0	3	100.0	100.0	215	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	2.1	0	0.0	2.4	21.6
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	2.1	0	0.0	3.1	18.2
Middle	0	0.0	1.0	0	0.0	1.7	0	0.0	0.0	0	0.0	0.0	20.7
Upper	0	0.0	2.0	0	0.0	3.0	0	0.0	0.0	0	0.0	0.0	39.4
Unknown	0	0.0	97.0	0	0.0	95.3	0	0.0	95.8	0	0.0	94.5	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
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-77

Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses													
Assessment Area: San Angelo Metropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	97	55.7	48.8	8,842	33.8	27.2	66	42.0	49.8	5,005	23.3	26.8	91.9
Over \$1 Million	56	32.2		11,390	43.6		71	45.2		13,745	64.1		7.1
Revenue Unknown	21	12.1		5,908	22.6		20	12.7		2,691	12.6		1.0
Total	174	100.0		26,140	100.0		157	100.0		21,441	100.0		100.0
By Loan Size													
\$100,000 or Less	106	60.9	96.7	4,694	18.0	53.2	110	70.1	96.1	5,485	25.6	49.7	
\$100,001 - \$250,000	34	19.5	1.9	5,588	21.4	13.8	21	13.4	2.0	3,850	18.0	11.9	
\$250,001 - \$1 Million	34	19.5	1.4	15,858	60.7	32.9	26	16.6	1.9	12,106	56.5	38.5	
Total	174	100.0	100.0	26,140	100.0	100.0	157	100.0	100.0	21,441	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	75	77.3		3,047	34.5		54	81.8		2,288	45.7		
\$100,001 - \$250,000	13	13.4		2,062	23.3		7	10.6		1,077	21.5		
\$250,001 - \$1 Million	9	9.3		3,733	42.2		5	7.6		1,640	32.8		
Total	97	100.0		8,842	100.0		66	100.0		5,005	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 D-78

Distribution of 2020 and 2021 Small Business Lending by Revenue Size of Businesses													
Assessment Area: San Angelo Metropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	218	44.2	36.6	10,560	24.2	33.7	140	43.8	45.2	11,904	37.9	31.9	91.9
Over \$1 Million	161	32.7		24,331	55.7		97	30.3		15,762	50.2		7.2
Revenue Unknown	114	23.1		8,814	20.2		83	25.9		3,723	11.9		0.9
Total	493	100.0		43,705	100.0		320	100.0		31,389	100.0		100.0
By Loan Size													
\$100,000 or Less	383	77.7	94.8	13,312	30.5	45.6	242	75.6	96.7	9,267	29.5	49.6	
\$100,001 - \$250,000	67	13.6	2.8	10,517	24.1	14.4	45	14.1	1.8	7,557	24.1	12.1	
\$250,001 - \$1 Million	43	8.7	2.4	19,876	45.5	40.0	33	10.3	1.6	14,565	46.4	38.3	
Total	493	100.0	100.0	43,705	100.0	100.0	320	100.0	100.0	31,389	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	200	91.7		5,869	55.6		114	81.4		4,637	39.0		
\$100,001 - \$250,000	11	5.0		1,708	16.2		16	11.4		2,631	22.1		
\$250,001 - \$1 Million	7	3.2		2,983	28.2		10	7.1		4,636	38.9		
Total	218	100.0		10,560	100.0		140	100.0		11,904	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table D-79

Distribution of 2022 and 2023 Small Farm Lending by Revenue Size of Farms													
Assessment Area: San Angelo Metropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	23	67.6	44.6	2,632	70.6	40.0	13	52.0	37.3	1,276	41.0	50.0	96.1
Over \$1 Million	2	5.9		330	8.9		6	24.0		1,374	44.2		3.4
Revenue Unknown	9	26.5		765	20.5		6	24.0		462	14.8		0.4
Total	34	100.0		3,727	100.0		25	100.0		3,112	100.0		100.0
By Loan Size													
\$100,000 or Less	19	55.9	100.0	864	23.2	100.0	11	44.0	96.6	493	15.8	57.1	
\$100,001 - \$250,000	14	41.2	0.0	2,463	66.1	0.0	12	48.0	1.7	1,919	61.7	14.3	
\$250,001 - \$500,000	1	2.9	0.0	400	10.7	0.0	2	8.0	1.7	700	22.5	28.6	
Total	34	100.0	100.0	3,727	100.0	100.0	25	100.0	100.0	3,112	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	11	47.8		444	16.9		7	53.8		273	21.4		
\$100,001 - \$250,000	11	47.8		1,788	67.9		6	46.2		1,003	78.6		
\$250,001 - \$500,000	1	4.3		400	15.2		0	0.0		0	0.0		
Total	23	100.0		2,632	100.0		13	100.0		1,276	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 D-80

Distribution of 2020 and 2021 Small Farm Lending by Revenue Size of Farms													
Assessment Area: San Angelo Metropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	45	81.8	61.7	5,748	82.6	43.7	30	83.3	34.2	3,627	85.7	40.7	96.0
Over \$1 Million	5	9.1		920	13.2		3	8.3		375	8.9		3.6
Revenue Unknown	5	9.1		290	4.2		3	8.3		230	5.4		0.4
Total	55	100.0		6,958	100.0		36	100.0		4,232	100.0		100.0
By Loan Size													
\$100,000 or Less	30	54.5	97.9	1,358	19.5	88.6	23	63.9	97.3	1,254	29.6	56.8	
\$100,001 - \$250,000	18	32.7	2.1	2,896	41.6	11.4	10	27.8	0.0	1,772	41.9	0.0	
\$250,001 - \$500,000	7	12.7	0.0	2,704	38.9	0.0	3	8.3	2.7	1,206	28.5	43.2	
Total	55	100.0	100.0	6,958	100.0	100.0	36	100.0	100.0	4,232	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	22	48.9		958	16.7		20	66.7		1,141	31.5		
\$100,001 - \$250,000	18	40.0		2,896	50.4		7	23.3		1,280	35.3		
\$250,001 - \$500,000	5	11.1		1,894	33.0		3	10.0		1,206	33.3		
Total	45	100.0		5,748	100.0		30	100.0		3,627	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

APPENDIX E – NONMETROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS

Deaf Smith County Nonmetropolitan AA

Table E-1

2023 AA Combined Demographics Assessment Area: Deaf Smith County Nonmetropolitan								
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	971	20.9
Moderate	0	0.0	0	0.0	0	0.0	1,117	24.1
Middle	4	100.0	4,639	100.0	531	11.4	838	18.1
Upper	0	0.0	0	0.0	0	0.0	1,713	36.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,639	100.0	531	11.4	4,639	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	7,079	3,962	100.0	56.0	2,091	29.5	1,026	14.5
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	7,079	3,962	100.0	56.0	2,091	29.5	1,026	14.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	608	100.0	552	100.0	52	100.0	4	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	608	100.0	552	100.0	52	100.0	4	100.0
Percentage of Total Businesses:				90.8		8.6		0.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	140	100.0	126	100.0	14	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	140	100.0	126	100.0	14	100.0	0	0.0
Percentage of Total Farms:				90.0		10.0		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.								

Table E-2

2022 AA Combined Demographics Assessment Area: Deaf Smith County Nonmetropolitan								
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	971	20.9
Moderate	0	0.0	0	0.0	0	0.0	1,117	24.1
Middle	4	100.0	4,639	100.0	531	11.4	838	18.1
Upper	0	0.0	0	0.0	0	0.0	1,713	36.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,639	100.0	531	11.4	4,639	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	7,079	3,962	100.0	56.0	2,091	29.5	1,026	14.5
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	7,079	3,962	100.0	56.0	2,091	29.5	1,026	14.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	619	100.0	565	100.0	50	100.0	4	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	619	100.0	565	100.0	50	100.0	4	100.0
Percentage of Total Businesses:				91.3		8.1		0.6
	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	142	100.0	128	100.0	14	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	142	100.0	128	100.0	14	100.0	0	0.0
Percentage of Total Farms:				90.1		9.9		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-3

2021 AA Combined Demographics Assessment Area: Deaf Smith County Nonmetropolitan								
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	954	21.1
Moderate	1	25.0	835	18.5	226	27.1	842	18.6
Middle	2	50.0	2,755	60.9	484	17.6	936	20.7
Upper	1	25.0	932	20.6	63	6.8	1,790	39.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,522	100.0	773	17.1	4,522	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	1,402	621	14.7	44.3	565	40.3	216	15.4
Middle	3,969	2,663	63.2	67.1	1,051	26.5	255	6.4
Upper	1,693	930	22.1	54.9	364	21.5	399	23.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	7,064	4,214	100.0	59.7	1,980	28.0	870	12.3
	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	200	32.7	180	32.0	16	36.4	4	80.0
Middle	229	37.5	220	39.1	9	20.5	0	0.0
Upper	182	29.8	162	28.8	19	43.2	1	20.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	611	100.0	562	100.0	44	100.0	5	100.0
Percentage of Total Businesses:				92.0		7.2		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	13	9.2	10	7.9	3	18.8	0	0.0
Middle	24	16.9	23	18.3	1	6.3	0	0.0
Upper	105	73.9	93	73.8	12	75.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	142	100.0	126	100.0	16	100.0	0	0.0
Percentage of Total Farms:				88.7		11.3		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-4

2020 AA Combined Demographics Assessment Area: Deaf Smith County Nonmetropolitan								
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	954	21.1
Moderate	1	25.0	835	18.5	226	27.1	842	18.6
Middle	2	50.0	2,755	60.9	484	17.6	936	20.7
Upper	1	25.0	932	20.6	63	6.8	1,790	39.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,522	100.0	773	17.1	4,522	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	1,402	621	14.7	44.3	565	40.3	216	15.4
Middle	3,969	2,663	63.2	67.1	1,051	26.5	255	6.4
Upper	1,693	930	22.1	54.9	364	21.5	399	23.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	7,064	4,214	100.0	59.7	1,980	28.0	870	12.3
	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	200	32.9	179	32.3	17	35.4	4	80.0
Middle	235	38.7	225	40.6	10	20.8	0	0.0
Upper	172	28.3	150	27.1	21	43.8	1	20.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	607	100.0	554	100.0	48	100.0	5	100.0
Percentage of Total Businesses:				91.3		7.9		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	13	8.8	10	7.6	3	18.8	0	0.0
Middle	26	17.6	25	18.9	1	6.3	0	0.0
Upper	109	73.6	97	73.5	12	75.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	148	100.0	132	100.0	16	100.0	0	0.0
Percentage of Total Farms:				89.2		10.8		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-5A

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography Assessment Area: Deaf Smith 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)	\$%	\$%	
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	13	100.0	100.0	1,812	100.0	100.0	11	100.0	100.0	1,700	100.0	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
Total	13	100.0	100.0	1,812	100.0	100.0	11	100.0	100.0	1,700	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	6	100.0	100.0	617	100.0	100.0	1	100.0	100.0	75	100.0	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
Total	6	100.0	100.0	617	100.0	100.0	1	100.0	100.0	75	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	4	100.0	100.0	362	100.0	100.0	4	100.0	100.0	288	100.0	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
Total	4	100.0	100.0	362	100.0	100.0	4	100.0	100.0	288	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	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
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	24	100.0	100.0	2,845	100.0	100.0	19	100.0	100.0	2,246	100.0	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
Total	24	100.0	100.0	2,845	100.0	100.0	19	100.0	100.0	2,246	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 E-5B

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Deaf Smith 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)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	0.0	54	100.0	0.0	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
Total	1	100.0	0.0	54	100.0	0.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	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	3	100.0	100.0	183	100.0	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
Total	0	0.0	100.0	0	0.0	100.0	3	100.0	100.0	183	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	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
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	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 E-6A

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography Assessment Area: Deaf Smith County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	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	7.7	8.2	60	3.5	6.3	0	0.0	11.2	0	0.0	11.8	14.7
Middle	12	92.3	71.7	1,661	96.5	72.0	12	85.7	54.1	1,671	85.0	47.6	63.2
Upper	0	0.0	20.1	0	0.0	21.7	2	14.3	34.7	295	15.0	40.6	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	13	100.0	100.0	1,721	100.0	100.0	14	100.0	100.0	1,966	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	7.7	10.1	140	6.6	10.2	0	0.0	9.2	0	0.0	9.9	14.7
Middle	7	53.8	75.4	1,164	55.2	67.8	2	100.0	69.0	149	100.0	56.8	63.2
Upper	5	38.5	14.5	805	38.2	21.9	0	0.0	21.8	0	0.0	33.3	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	13	100.0	100.0	2,109	100.0	100.0	2	100.0	100.0	149	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	25.0	0	0.0	18.6	14.7
Middle	2	66.7	100.0	92	36.5	100.0	3	100.0	75.0	119	100.0	81.4	63.2
Upper	1	33.3	0.0	160	63.5	0.0	0	0.0	0.0	0	0.0	0.0	22.1
Unknown	0	0.0	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	252	100.0	100.0	3	100.0	100.0	119	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	50.0	0	0.0	21.8	45.5
Middle	1	100.0	100.0	450	100.0	100.0	0	0.0	50.0	0	0.0	78.2	54.5
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
Total	1	100.0	100.0	450	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	2	6.7	9.1	200	4.4	5.8	0	0.0	11.0	0	0.0	11.7	14.7
Middle	22	73.3	73.5	3,367	74.3	78.6	17	89.5	58.2	1,939	86.8	50.7	63.2
Upper	6	20.0	17.4	965	21.3	15.6	2	10.5	30.8	295	13.2	37.6	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	30	100.0	100.0	4,532	100.0	100.0	19	100.0	100.0	2,234	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-6B

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Deaf Smith County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	14.7
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	63.2
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.1
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	100.0
Other Purpose Closed/Exempt													
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	33.3	0	0.0	62.5	0	0.0	0.0	0	0.0	0.0	14.7
Middle	0	0.0	66.7	0	0.0	37.5	0	0.0	0.0	0	0.0	0.0	63.2
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	100.0	0	0.0	100.0	22.1
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
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	15.0	0	0.0	18.1	0	0.0	0.0	0	0.0	0.0	14.7
Middle	0	0.0	80.0	0	0.0	76.5	0	0.0	100.0	0	0.0	100.0	63.2
Upper	0	0.0	5.0	0	0.0	5.3	0	0.0	0.0	0	0.0	0.0	22.1
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
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-7

Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography													
Assessment Area: Deaf Smith County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	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	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	60	100.0	97.1	8,171	100.0	99.0	50	100.0	97.5	5,830	100.0	99.5	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	2.9	0	0.0	1.0	0	0.0	2.5	0	0.0	0.5	
Total	60	100.0	100.0	8,171	100.0	100.0	50	100.0	100.0	5,830	100.0	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 E-8

Distribution of 2020 and 2021 Small Business Lending by Income Level of Geography													
Assessment Area: Deaf Smith County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	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	32	26.9	35.0	4,197	26.3	24.0	35	26.3	29.0	4,432	43.9	12.9	32.7
Middle	47	39.5	31.6	5,702	35.7	21.7	41	30.8	33.4	2,212	21.9	19.4	37.5
Upper	40	33.6	32.3	6,084	38.1	49.1	57	42.9	35.2	3,445	34.1	67.3	29.8
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	1.1	0	0.0	5.2	0	0.0	2.4	0	0.0	0.3	
Total	119	100.0	100.0	15,983	100.0	100.0	133	100.0	100.0	10,089	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-9

Distribution of 2022 and 2023 Small Farm Lending by Income Level of Geography													
Assessment Area: Deaf Smith County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	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	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	48	100.0	95.5	9,423	100.0	99.7	41	100.0	98.1	6,678	100.0	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	4.5	0	0.0	0.3	0	0.0	1.9	0	0.0	0.0	
Total	48	100.0	100.0	9,423	100.0	100.0	41	100.0	100.0	6,678	100.0	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 E-10

Distribution of 2020 and 2021 Small Farm Lending by Income Level of Geography													
Assessment Area: Deaf Smith County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	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	13.3	0	0.0	7.0	3	5.0	5.4	52	0.6	5.1	9.2
Middle	7	14.3	10.0	1,140	13.2	7.9	12	20.0	16.3	1,238	14.4	2.3	16.9
Upper	42	85.7	76.7	7,472	86.8	85.1	45	75.0	76.1	7,300	85.0	92.4	73.9
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	2.2	0	0.0	0.1	
Total	49	100.0	100.0	8,612	100.0	100.0	60	100.0	100.0	8,590	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-11A

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Deaf Smith 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)	%	%	
Home Purchase Loans													
Low	1	7.7	1.5	67	3.7	0.7	0	0.0	0.0	0	0.0	0.0	20.9
Moderate	3	23.1	16.5	306	16.9	13.1	3	27.3	15.4	584	34.4	13.7	24.1
Middle	4	30.8	32.6	648	35.8	32.3	5	45.5	32.4	776	45.6	31.0	18.1
Upper	5	38.5	16.9	791	43.7	20.6	1	9.1	21.3	212	12.5	26.1	36.9
Unknown	0	0.0	32.6	0	0.0	33.3	2	18.2	30.9	128	7.5	29.2	0.0
Total	13	100.0	100.0	1,812	100.0	100.0	11	100.0	100.0	1,700	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.8	0	0.0	0.2	0	0.0	7.7	0	0.0	4.6	20.9
Moderate	1	16.7	26.8	73	11.8	21.4	1	100.0	11.5	75	100.0	9.2	24.1
Middle	1	16.7	32.1	50	8.1	32.8	0	0.0	34.6	0	0.0	23.6	18.1
Upper	3	50.0	23.2	366	59.3	24.7	0	0.0	34.6	0	0.0	52.7	36.9
Unknown	1	16.7	16.1	128	20.7	20.9	0	0.0	11.5	0	0.0	9.9	0.0
Total	6	100.0	100.0	617	100.0	100.0	1	100.0	100.0	75	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	100.0	0	0.0	100.0	20.9
Moderate	0	0.0	28.6	0	0.0	22.8	0	0.0	0.0	0	0.0	0.0	24.1
Middle	1	25.0	28.6	93	25.7	32.5	1	25.0	0.0	83	28.8	0.0	18.1
Upper	2	50.0	42.9	219	60.5	44.8	3	75.0	0.0	205	71.2	0.0	36.9
Unknown	1	25.0	0.0	50	13.8	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	362	100.0	100.0	4	100.0	100.0	288	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	4.2	1.5	67	2.4	0.6	0	0.0	1.4	0	0.0	0.5	20.9
Moderate	4	16.7	18.5	379	13.3	14.1	5	26.3	15.1	709	31.6	13.2	24.1
Middle	7	29.2	31.8	845	29.7	32.0	7	36.8	32.0	918	40.9	30.1	18.1
Upper	10	41.7	18.5	1,376	48.4	21.4	5	26.3	22.8	491	21.9	28.5	36.9
Unknown	2	8.3	29.7	178	6.3	31.8	2	10.5	28.8	128	5.7	27.7	0.0
Total	24	100.0	100.0	2,845	100.0	100.0	19	100.0	100.0	2,246	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 E-11B

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Deaf Smith 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)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.9
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	24.1
Middle	1	100.0	0.0	54	100.0	0.0	0	0.0	0.0	0	0.0	0.0	18.1
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	100.0	0	0.0	100.0	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	0.0	54	100.0	0.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.9
Moderate	0	0.0	40.0	0	0.0	39.3	1	33.3	100.0	50	27.3	100.0	24.1
Middle	0	0.0	20.0	0	0.0	9.3	1	33.3	0.0	59	32.2	0.0	18.1
Upper	0	0.0	40.0	0	0.0	51.4	1	33.3	0.0	74	40.4	0.0	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	3	100.0	100.0	183	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.9
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	24.1
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.1
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	36.9
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 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 E-12A

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Deaf Smith County Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	##	##	#	##	##	\$(000)	##	##	
Home Purchase Loans													
Low	0	0.0	5.0	0	0.0	3.5	0	0.0	1.5	0	0.0	1.0	21.1
Moderate	1	7.7	16.9	180	10.5	15.5	0	0.0	16.0	0	0.0	13.4	18.6
Middle	1	7.7	29.7	100	5.8	30.8	3	21.4	25.1	402	20.4	24.9	20.7
Upper	11	84.6	34.7	1,441	83.7	35.4	11	78.6	22.1	1,564	79.6	27.2	39.6
Unknown	0	0.0	13.7	0	0.0	14.8	0	0.0	35.3	0	0.0	33.4	0.0
Total	13	100.0	100.0	1,721	100.0	100.0	14	100.0	100.0	1,966	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	3.4	0	0.0	2.1	21.1
Moderate	0	0.0	7.2	0	0.0	5.2	0	0.0	10.3	0	0.0	6.6	18.6
Middle	3	23.1	29.0	344	16.3	26.4	1	50.0	24.1	67	45.0	20.6	20.7
Upper	10	76.9	43.5	1,765	83.7	48.0	1	50.0	46.0	82	55.0	51.9	39.6
Unknown	0	0.0	20.3	0	0.0	20.4	0	0.0	16.1	0	0.0	18.7	0.0
Total	13	100.0	100.0	2,109	100.0	100.0	2	100.0	100.0	149	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	12.5	0	0.0	7.3	21.1
Moderate	0	0.0	20.0	0	0.0	8.1	1	33.3	37.5	29	24.4	33.1	18.6
Middle	2	66.7	40.0	92	36.5	33.6	2	66.7	50.0	90	75.6	59.5	20.7
Upper	0	0.0	40.0	0	0.0	58.3	0	0.0	0.0	0	0.0	0.0	39.6
Unknown	1	33.3	0.0	160	63.5	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	252	100.0	100.0	3	100.0	100.0	119	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	3.8	0	0.0	2.7	0	0.0	2.1	0	0.0	1.3	21.1
Moderate	1	3.4	13.6	180	4.4	12.6	1	5.3	14.9	29	1.3	12.2	18.6
Middle	6	20.7	27.8	536	13.1	28.9	6	31.6	25.0	559	25.0	24.5	20.7
Upper	21	72.4	34.5	3,206	78.5	37.4	12	63.2	25.9	1,646	73.7	31.0	39.6
Unknown	1	3.4	20.3	160	3.9	18.4	0	0.0	32.1	0	0.0	31.0	0.0
Total	29	100.0	100.0	4,082	100.0	100.0	19	100.0	100.0	2,234	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-12B

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Deaf Smith County Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.1
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.6
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	39.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	33.3	0	0.0	18.8	0	0.0	0.0	0	0.0	0.0	21.1
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.6
Middle	0	0.0	33.3	0	0.0	18.8	0	0.0	100.0	0	0.0	100.0	20.7
Upper	0	0.0	33.3	0	0.0	62.5	0	0.0	0.0	0	0.0	0.0	39.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.1
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.6
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	39.6
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-13

Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Deaf Smith County Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	27	45.0	35.7	2,507	30.7	22.2	22	44.0	40.1	1,324	22.7	37.3	90.8
Over \$1 Million	18	30.0		4,787	58.6		11	22.0		2,937	50.4		8.6
Revenue Unknown	15	25.0		877	10.7		17	34.0		1,569	26.9		0.7
Total	60	100.0		8,171	100.0		50	100.0		5,830	100.0		100.0
By Loan Size													
\$100,000 or Less	41	68.3	92.0	1,696	20.8	36.5	38	76.0	92.1	1,267	21.7	34.9	
\$100,001 - \$250,000	9	15.0	5.5	1,395	17.1	26.5	6	12.0	5.4	1,113	19.1	26.1	
\$250,001 - \$1 Million	10	16.7	2.6	5,080	62.2	37.0	6	12.0	2.5	3,450	59.2	39.0	
Total	60	100.0	100.0	8,171	100.0	100.0	50	100.0	100.0	5,830	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	22	81.5		959	38.3		19	86.4		501	37.8		
\$100,001 - \$250,000	2	7.4		328	13.1		2	9.1		323	24.4		
\$250,001 - \$1 Million	3	11.1		1,220	48.7		1	4.5		500	37.8		
Total	27	100.0		2,507	100.0		22	100.0		1,324	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 E-14

Distribution of 2020 and 2021 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Deaf Smith County Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	28	23.5	33.8	1,505	9.4	23.3	46	34.6	34.5	2,288	22.7	22.8	92.0
Over \$1 Million	39	32.8		10,048	62.9		30	22.6		6,479	64.2		7.2
Revenue Unknown	52	43.7		4,430	27.7		57	42.9		1,322	13.1		0.8
Total	119	100.0		15,983	100.0		133	100.0		10,089	100.0		100.0
By Loan Size													
\$100,000 or Less	90	75.6	91.0	3,067	19.2	35.0	120	90.2	87.0	4,012	39.8	24.0	
\$100,001 - \$250,000	8	6.7	5.3	1,149	7.2	22.1	4	3.0	8.5	683	6.8	26.8	
\$250,001 - \$1 Million	21	17.6	3.8	11,767	73.6	42.9	9	6.8	4.4	5,394	53.5	49.2	
Total	119	100.0	100.0	15,983	100.0	100.0	133	100.0	100.0	10,089	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	24	85.7		1,040	69.1		44	95.7		1,666	72.8		
\$100,001 - \$250,000	4	14.3		465	30.9		1	2.2		122	5.3		
\$250,001 - \$1 Million	0	0.0		0	0.0		1	2.2		500	21.9		
Total	28	100.0		1,505	100.0		46	100.0		2,288	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-15

Distribution of 2022 and 2023 Small Farm Lending by Revenue Size of Farms													
Assessment Area: Deaf Smith County Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	35	72.9	47.0	6,288	66.7	45.9	21	51.2	37.0	3,511	52.6	41.8	90.0
Over \$1 Million	11	22.9		2,985	31.7		12	29.3		2,955	44.2		10.0
Revenue Unknown	2	4.2		150	1.6		8	19.5		212	3.2		0.0
Total	48	100.0		9,423	100.0		41	100.0		6,678	100.0		100.0
By Loan Size													
\$100,000 or Less	19	39.6	71.2	932	9.9	14.2	20	48.8	77.8	863	12.9	26.3	
\$100,001 - \$250,000	15	31.3	19.7	2,495	26.5	41.3	12	29.3	16.7	2,180	32.6	39.9	
\$250,001 - \$500,000	14	29.2	9.1	5,996	63.6	44.5	9	22.0	5.6	3,635	54.4	33.8	
Total	48	100.0	100.0	9,423	100.0	100.0	41	100.0	100.0	6,678	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	15	42.9		617	9.8		9	42.9		516	14.7		
\$100,001 - \$250,000	10	28.6		1,486	23.6		7	33.3		1,210	34.5		
\$250,001 - \$500,000	10	28.6		4,185	66.6		5	23.8		1,785	50.8		
Total	35	100.0		6,288	100.0		21	100.0		3,511	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 E-16

Distribution of 2020 and 2021 Small Farm Lending by Revenue Size of Farms													
Assessment Area: Deaf Smith County Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	30	61.2	46.7	4,931	57.3	75.9	41	68.3	46.7	5,737	66.8	69.5	88.7
Over \$1 Million	13	26.5		3,304	38.4		10	16.7		2,585	30.1		11.3
Revenue Unknown	6	12.2		377	4.4		9	15.0		268	3.1		0.0
Total	49	100.0		8,612	100.0		60	100.0		8,590	100.0		100.0
By Loan Size													
\$100,000 or Less	22	44.9	65.0	964	11.2	18.5	31	51.7	77.2	1,116	13.0	21.4	
\$100,001 - \$250,000	14	28.6	21.7	2,227	25.9	35.2	17	28.3	15.2	2,564	29.8	39.6	
\$250,001 - \$500,000	13	26.5	13.3	5,421	62.9	46.3	12	20.0	7.6	4,910	57.2	39.1	
Total	49	100.0	100.0	8,612	100.0	100.0	60	100.0	100.0	8,590	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	13	43.3		525	10.6		20	48.8		783	13.6		
\$100,001 - \$250,000	9	30.0		1,296	26.3		13	31.7		1,819	31.7		
\$250,001 - \$500,000	8	26.7		3,110	63.1		8	19.5		3,135	54.6		
Total	30	100.0		4,931	100.0		41	100.0		5,737	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Newton County Nonmetropolitan AA

Table E-17

2023 AA Combined Demographics Assessment Area: Newton County Nonmetropolitan								
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	1,393	35.4
Moderate	2	40.0	1,772	45.0	413	23.3	520	13.2
Middle	3	60.0	2,164	55.0	391	18.1	842	21.4
Upper	0	0.0	0	0.0	0	0.0	1,181	30.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	3,936	100.0	804	20.4	3,936	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,021	1,929	45.6	63.9	293	9.7	799	26.4
Middle	4,381	2,299	54.4	52.5	603	13.8	1,479	33.8
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	7,402	4,228	100.0	57.1	896	12.1	2,278	30.8
	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	84	33.3	79	34.5	3	18.8	2	28.6
Middle	168	66.7	150	65.5	13	81.3	5	71.4
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	252	100.0	229	100.0	16	100.0	7	100.0
Percentage of Total Businesses:				90.9		6.3		2.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	10	62.5	9	64.3	1	50.0	0	0.0
Middle	6	37.5	5	35.7	1	50.0	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	16	100.0	14	100.0	2	100.0	0	0.0
Percentage of Total Farms:				87.5		12.5		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 E-18

2022 AA Combined Demographics Assessment Area: Newton County Nonmetropolitan								
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	1,393	35.4
Moderate	2	40.0	1,772	45.0	413	23.3	520	13.2
Middle	3	60.0	2,164	55.0	391	18.1	842	21.4
Upper	0	0.0	0	0.0	0	0.0	1,181	30.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	3,936	100.0	804	20.4	3,936	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,021	1,929	45.6	63.9	293	9.7	799	26.4
Middle	4,381	2,299	54.4	52.5	603	13.8	1,479	33.8
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	7,402	4,228	100.0	57.1	896	12.1	2,278	30.8
	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	82	33.2	77	34.4	3	18.8	2	28.6
Middle	165	66.8	147	65.6	13	81.3	5	71.4
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	247	100.0	224	100.0	16	100.0	7	100.0
Percentage of Total Businesses:				90.7		6.5		2.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	10	62.5	9	64.3	1	50.0	0	0.0
Middle	6	37.5	5	35.7	1	50.0	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	16	100.0	14	100.0	2	100.0	0	0.0
Percentage of Total Farms:				87.5		12.5		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-19

2021 AA Combined Demographics Assessment Area: Newton County Nonmetropolitan								
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	562	18.5
Moderate	1	25.0	1,103	36.3	72	6.5	792	26.1
Middle	3	75.0	1,935	63.7	151	7.8	611	20.1
Upper	0	0.0	0	0.0	0	0.0	1,073	35.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	3,038	100.0	223	7.3	3,038	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	2,746	1,359	36.8	49.5	544	19.8	843	30.7
Middle	4,401	2,335	63.2	53.1	587	13.3	1,479	33.6
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	7,147	3,694	100.0	51.7	1,131	15.8	2,322	32.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	114	50.4	103	50.2	6	46.2	5	62.5
Middle	112	49.6	102	49.8	7	53.8	3	37.5
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	226	100.0	205	100.0	13	100.0	8	100.0
Percentage of Total Businesses:				90.7		5.8		3.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	4	25.0	4	28.6	0	0.0	0	0.0
Middle	12	75.0	10	71.4	2	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	16	100.0	14	100.0	2	100.0	0	0.0
Percentage of Total Farms:				87.5		12.5		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-20

2020 AA Combined Demographics Assessment Area: Newton County Nonmetropolitan								
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	562	18.5
Moderate	1	25.0	1,103	36.3	72	6.5	792	26.1
Middle	3	75.0	1,935	63.7	151	7.8	611	20.1
Upper	0	0.0	0	0.0	0	0.0	1,073	35.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	3,038	100.0	223	7.3	3,038	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	2,746	1,359	36.8	49.5	544	19.8	843	30.7
Middle	4,401	2,335	63.2	53.1	587	13.3	1,479	33.6
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	7,147	3,694	100.0	51.7	1,131	15.8	2,322	32.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	115	50.4	105	50.7	6	46.2	4	50.0
Middle	113	49.6	102	49.3	7	53.8	4	50.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	228	100.0	207	100.0	13	100.0	8	100.0
Percentage of Total Businesses:				90.8		5.7		3.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	3	18.8	3	21.4	0	0.0	0	0.0
Middle	13	81.3	11	78.6	2	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	16	100.0	14	100.0	2	100.0	0	0.0
Percentage of Total Farms:				87.5		12.5		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-21A

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography Assessment Area: Newton 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)	\$%	\$%	
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	25.0	33.1	248	35.5	33.8	1	33.3	31.1	404	51.2	31.7	45.6
Middle	3	75.0	66.9	450	64.5	66.2	2	66.7	68.9	385	48.8	68.3	54.4
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
Total	4	100.0	100.0	698	100.0	100.0	3	100.0	100.0	789	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	16.7	22.2	332	31.4	14.7	0	0.0	57.1	0	0.0	61.8	45.6
Middle	5	83.3	77.8	726	68.6	85.3	0	0.0	42.9	0	0.0	38.2	54.4
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
Total	6	100.0	100.0	1,058	100.0	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	1	33.3	33.3	100	42.6	53.2	1	50.0	25.0	40	44.4	17.6	45.6
Middle	2	66.7	66.7	135	57.4	46.8	1	50.0	75.0	50	55.6	82.4	54.4
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
Total	3	100.0	100.0	235	100.0	100.0	2	100.0	100.0	90	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	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	
Upper	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	
Total	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
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	4	28.6	30.7	707	35.0	30.2	2	40.0	33.3	444	50.5	33.7	
Middle	10	71.4	69.3	1,311	65.0	69.8	3	60.0	66.7	435	49.5	66.3	
Upper	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	
Total	14	100.0	100.0	2,018	100.0	100.0	5	100.0	100.0	879	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 E-21B

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Newton 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)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	45.6
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	54.4
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
Total	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	100.0
Other Purpose Closed/Exempt													
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	0.0	27	100.0	0.0	0	0.0	0.0	0	0.0	0.0	45.6
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	54.4
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
Total	1	100.0	100.0	27	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	45.6
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	100.0	0	0.0	100.0	54.4
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
Total	0	0.0	0.0	0	0.0	0.0	0	0.0	100.0	0	0.0	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 E-22A

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography Assessment Area: Newton County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	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	32.8	0	0.0	29.4	1	33.3	30.1	70	22.0	24.7	36.8
Middle	0	0.0	67.2	0	0.0	70.6	2	66.7	69.9	248	78.0	75.3	63.2
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
Total	0	0.0	100.0	0	0.0	100.0	3	100.0	100.0	318	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	25.0	0	0.0	17.1	3	75.0	20.6	458	86.6	21.1	36.8
Middle	1	100.0	75.0	110	100.0	82.9	1	25.0	79.4	71	13.4	78.9	63.2
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
Total	1	100.0	100.0	110	100.0	100.0	4	100.0	100.0	529	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	3	100.0	33.3	292	100.0	10.9	0	0.0	0.0	0	0.0	0.0	36.8
Middle	0	0.0	66.7	0	0.0	89.1	1	100.0	100.0	220	100.0	100.0	63.2
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
Total	3	100.0	100.0	292	100.0	100.0	1	100.0	100.0	220	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
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	3	75.0	30.6	292	72.6	24.9	5	50.0	27.2	598	46.3	24.3	36.8
Middle	1	25.0	69.4	110	27.4	75.1	5	50.0	72.8	693	53.7	75.7	63.2
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
Total	4	100.0	100.0	402	100.0	100.0	10	100.0	100.0	1,291	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table E-22B

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Newton County Nonmetropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	36.8
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	63.2
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
Total	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	100.0
Other Purpose Closed/Exempt													
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	1	50.0	33.3	70	31.3	20.6	36.8
Middle	0	0.0	0.0	0	0.0	0.0	1	50.0	66.7	154	68.8	79.4	63.2
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
Total	0	0.0	0.0	0	0.0	0.0	2	100.0	100.0	224	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	42.9	0	0.0	28.2	0	0.0	0.0	0	0.0	0.0	36.8
Middle	0	0.0	57.1	0	0.0	71.8	0	0.0	100.0	0	0.0	100.0	63.2
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
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-23

Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography													
Assessment Area: Newton County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	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	3	23.1	36.9	214	26.1	31.9	8	42.1	36.5	416	31.2	40.2	33.3
Middle	10	76.9	62.1	605	73.9	66.9	11	57.9	63.5	916	68.8	59.8	66.7
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	1.0	0	0.0	1.2	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	819	100.0	100.0	19	100.0	100.0	1,332	100.0	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 E-24

Distribution of 2020 and 2021 Small Business Lending by Income Level of Geography													
Assessment Area: Newton County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	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	32	78.0	55.9	1,252	77.0	56.6	29	70.7	63.0	982	50.6	67.4	50.4
Middle	9	22.0	40.7	375	23.0	37.2	12	29.3	37.0	957	49.4	32.6	49.6
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	3.4	0	0.0	6.2	0	0.0	0.0	0	0.0	0.0	
Total	41	100.0	100.0	1,627	100.0	100.0	41	100.0	100.0	1,939	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-25A

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Newton 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)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	4.9	0	0.0	1.9	0	0.0	3.8	0	0.0	1.2	35.4
Moderate	0	0.0	12.0	0	0.0	7.2	0	0.0	13.2	0	0.0	7.9	13.2
Middle	2	50.0	22.5	448	64.2	15.9	0	0.0	23.6	0	0.0	17.4	21.4
Upper	2	50.0	47.2	250	35.8	60.1	3	100.0	36.8	789	100.0	51.2	30.0
Unknown	0	0.0	13.4	0	0.0	14.8	0	0.0	22.6	0	0.0	22.2	0.0
Total	4	100.0	100.0	698	100.0	100.0	3	100.0	100.0	789	100.0	100.0	100.0
Refinance Loans													
Low	1	16.7	3.7	65	6.1	1.4	0	0.0	0.0	0	0.0	0.0	35.4
Moderate	0	0.0	7.4	0	0.0	5.0	0	0.0	7.1	0	0.0	3.8	13.2
Middle	0	0.0	14.8	0	0.0	12.9	0	0.0	42.9	0	0.0	29.3	21.4
Upper	5	83.3	66.7	993	93.9	72.3	0	0.0	42.9	0	0.0	54.1	30.0
Unknown	0	0.0	7.4	0	0.0	8.3	0	0.0	7.1	0	0.0	12.7	0.0
Total	6	100.0	100.0	1,058	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans													
Low	1	33.3	0.0	60	25.5	0.0	0	0.0	25.0	0	0.0	17.6	35.4
Moderate	0	0.0	0.0	0	0.0	0.0	1	50.0	0.0	40	44.4	0.0	13.2
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	25.0	0	0.0	17.6	21.4
Upper	2	66.7	100.0	175	74.5	100.0	1	50.0	25.0	50	55.6	41.1	30.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	25.0	0	0.0	23.8	0.0
Total	3	100.0	100.0	235	100.0	100.0	2	100.0	100.0	90	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	14.3	4.5	125	6.2	1.8	0	0.0	4.0	0	0.0	1.4	35.4
Moderate	0	0.0	10.8	0	0.0	6.7	1	20.0	11.9	40	4.6	7.3	13.2
Middle	3	21.4	21.0	475	23.5	15.4	0	0.0	25.4	0	0.0	18.3	21.4
Upper	9	64.3	51.7	1,418	70.3	62.7	4	80.0	37.3	839	95.4	51.4	30.0
Unknown	0	0.0	11.9	0	0.0	13.4	0	0.0	21.4	0	0.0	21.7	0.0
Total	14	100.0	100.0	2,018	100.0	100.0	5	100.0	100.0	879	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 E-25B

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Newton 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)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	35.4
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	13.2
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	30.0
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	35.4
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	13.2
Middle	1	100.0	25.0	27	100.0	17.4	0	0.0	0.0	0	0.0	0.0	21.4
Upper	0	0.0	75.0	0	0.0	82.6	0	0.0	100.0	0	0.0	100.0	30.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	27	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	35.4
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	13.2
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	30.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	100.0	0	0.0	100.0	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
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 E-26A

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Newton County Nonmetropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	2.6	0	0.0	0.6	0	0.0	7.7	0	0.0	4.0	18.5
Moderate	0	0.0	11.2	0	0.0	5.8	1	33.3	10.9	70	22.0	6.6	26.1
Middle	0	0.0	24.1	0	0.0	18.3	1	33.3	20.5	120	37.7	19.5	20.1
Upper	0	0.0	51.7	0	0.0	65.9	1	33.3	44.2	128	40.3	52.9	35.3
Unknown	0	0.0	10.3	0	0.0	9.3	0	0.0	16.7	0	0.0	17.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	3	100.0	100.0	318	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.3	0	0.0	1.0	0	0.0	1.6	0	0.0	1.1	18.5
Moderate	0	0.0	6.7	0	0.0	1.9	0	0.0	4.8	0	0.0	2.6	26.1
Middle	0	0.0	6.7	0	0.0	5.6	1	25.0	22.2	63	11.9	13.5	20.1
Upper	1	100.0	68.3	110	100.0	71.7	2	50.0	50.8	216	40.8	61.5	35.3
Unknown	0	0.0	15.0	0	0.0	19.9	1	25.0	20.6	250	47.3	21.4	0.0
Total	1	100.0	100.0	110	100.0	100.0	4	100.0	100.0	529	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	33.3	0	0.0	24.0	0	0.0	0.0	0	0.0	0.0	18.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	26.1
Middle	1	33.3	33.3	33	11.3	10.9	0	0.0	50.0	0	0.0	60.2	20.1
Upper	2	66.7	33.3	259	88.7	65.1	1	100.0	50.0	220	100.0	39.8	35.3
Unknown	0	0.0	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	292	100.0	100.0	1	100.0	100.0	220	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	3.2	0	0.0	0.9	0	0.0	6.6	0	0.0	3.3	18.5
Moderate	0	0.0	9.1	0	0.0	4.3	1	10.0	8.8	70	5.4	5.1	26.1
Middle	1	25.0	17.7	33	8.2	13.4	2	20.0	21.1	183	14.2	17.4	20.1
Upper	3	75.0	54.8	369	91.8	66.3	6	60.0	45.8	788	61.0	55.7	35.3
Unknown	0	0.0	15.1	0	0.0	15.1	1	10.0	17.6	250	19.4	18.5	0.0
Total	4	100.0	100.0	402	100.0	100.0	10	100.0	100.0	1,291	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-26B

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Newton County Nonmetropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	26.1
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.1
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	35.3
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	66.7	0	0.0	35.3	18.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	26.1
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.1
Upper	0	0.0	0.0	0	0.0	0.0	2	100.0	33.3	224	100.0	64.7	35.3
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	0.0	0	0.0	0.0	2	100.0	100.0	224	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	26.1
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.1
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	35.3
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-27

Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Newton County Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	%	%	#	##	##	\$(000)	%	%	
By Revenue													
\$1 Million or Less	8	61.5	62.1	482	58.9	52.0	6	31.6	53.1	177	13.3	45.8	90.9
Over \$1 Million	1	7.7		150	18.3		3	15.8		650	48.8		6.3
Revenue Unknown	4	30.8		187	22.8		10	52.6		505	37.9		2.8
Total	13	100.0		819	100.0		19	100.0		1,332	100.0		100.0
By Loan Size													
\$100,000 or Less	11	84.6	97.1	369	45.1	75.4	14	73.7	96.9	464	34.8	69.0	
\$100,001 - \$250,000	1	7.7	2.9	150	18.3	24.6	5	26.3	2.1	868	65.2	15.3	
\$250,001 - \$1 Million	1	7.7	0.0	300	36.6	0.0	0	0.0	1.0	0	0.0	15.7	
Total	13	100.0	100.0	819	100.0	100.0	19	100.0	100.0	1,332	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	7	87.5		182	37.8		6	100.0		177	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	1	12.5		300	62.2		0	0.0		0	0.0		
Total	8	100.0		482	100.0		6	100.0		177	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 E-28

Distribution of 2020 and 2021 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Newton County Nonmetropolitan													
	Bank and Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	8	19.5	30.5	279	17.1	27.6	8	19.5	47.0	365	18.8	32.4	90.7
Over \$1 Million	3	7.3		127	7.8		14	34.1		1,015	52.3		5.8
Revenue Unknown	30	73.2		1,221	75.0		19	46.3		559	28.8		3.5
Total	41	100.0		1,627	100.0		41	100.0		1,939	100.0		100.0
By Loan Size													
\$100,000 or Less	40	97.6	94.9	1,230	75.6	69.3	37	90.2	95.0	1,181	60.9	54.4	
\$100,001 - \$250,000	0	0.0	4.2	0	0.0	21.6	3	7.3	4.0	358	18.5	26.2	
\$250,001 - \$1 Million	1	2.4	0.8	397	24.4	9.1	1	2.4	1.0	400	20.6	19.5	
Total	41	100.0	100.0	1,627	100.0	100.0	41	100.0	100.0	1,939	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	8	100.0		279	100.0		7	87.5		264	72.3		
\$100,001 - \$250,000	0	0.0		0	0.0		1	12.5		101	27.7		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	8	100.0		279	100.0		8	100.0		365	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Southeast Texas Nonmetropolitan AA

Table E-29

2023 AA Combined Demographics								
Assessment Area: Southeast Texas Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	4.0	388	2.0	76	19.6	4,209	21.2
Moderate	5	20.0	3,911	19.7	622	15.9	3,460	17.4
Middle	12	48.0	9,550	48.1	1,187	12.4	3,764	18.9
Upper	6	24.0	6,021	30.3	545	9.1	8,437	42.5
Unknown	1	4.0	0	0.0	0	0.0	0	0.0
Total AA	25	100.0	19,870	100.0	2,430	12.2	19,870	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	729	339	1.7	46.5	262	35.9	128	17.6
Moderate	9,507	3,700	18.6	38.9	2,778	29.2	3,029	31.9
Middle	16,380	9,307	46.7	56.8	4,507	27.5	2,566	15.7
Upper	10,825	6,568	33.0	60.7	1,687	15.6	2,570	23.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	37,441	19,914	100.0	53.2	9,234	24.7	8,293	22.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	112	4.0	93	3.6	18	8.6	1	2.4
Moderate	471	16.7	434	16.9	33	15.8	4	9.8
Middle	1,390	49.3	1,276	49.6	95	45.5	19	46.3
Upper	847	30.0	767	29.8	63	30.1	17	41.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,820	100.0	2,570	100.0	209	100.0	41	100.0
Percentage of Total Businesses:				91.1		7.4		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	13	4.7	12	4.6	1	5.9	0	0.0
Moderate	24	8.7	22	8.5	2	11.8	0	0.0
Middle	111	40.1	101	38.8	10	58.8	0	0.0
Upper	129	46.6	125	48.1	4	23.5	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	277	100.0	260	100.0	17	100.0	0	0.0
Percentage of Total Farms:				93.9		6.1		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 E-30

2022 AA Combined Demographics								
Assessment Area: Southeast Texas Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	4.0	388	2.0	76	19.6	4,209	21.2
Moderate	5	20.0	3,911	19.7	622	15.9	3,460	17.4
Middle	12	48.0	9,550	48.1	1,187	12.4	3,764	18.9
Upper	6	24.0	6,021	30.3	545	9.1	8,437	42.5
Unknown	1	4.0	0	0.0	0	0.0	0	0.0
Total AA	25	100.0	19,870	100.0	2,430	12.2	19,870	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	729	339	1.7	46.5	262	35.9	128	17.6
Moderate	9,507	3,700	18.6	38.9	2,778	29.2	3,029	31.9
Middle	16,380	9,307	46.7	56.8	4,507	27.5	2,566	15.7
Upper	10,825	6,568	33.0	60.7	1,687	15.6	2,570	23.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	37,441	19,914	100.0	53.2	9,234	24.7	8,293	22.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	115	4.0	95	3.6	19	9.1	1	2.4
Moderate	478	16.6	440	16.7	33	15.8	5	11.9
Middle	1,423	49.4	1,311	49.8	94	45.0	18	42.9
Upper	865	30.0	784	29.8	63	30.1	18	42.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,881	100.0	2,630	100.0	209	100.0	42	100.0
Percentage of Total Businesses:				91.3		7.3		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	16	5.8	14	5.4	2	11.8	0	0.0
Moderate	23	8.3	21	8.1	2	11.8	0	0.0
Middle	108	39.0	99	38.1	9	52.9	0	0.0
Upper	130	46.9	126	48.5	4	23.5	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	277	100.0	260	100.0	17	100.0	0	0.0
Percentage of Total Farms:				93.9		6.1		0.0
Source: 2022 FFIEC Census Data								
2022 Dun & Bradstreet Data								
2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-31

2021 AA Combined Demographics Assessment Area: Southeast Texas Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	4,483	23.2
Moderate	6	27.3	4,900	25.3	1,361	27.8	3,251	16.8
Middle	11	50.0	10,014	51.7	1,419	14.2	3,635	18.8
Upper	4	18.2	4,439	22.9	331	7.5	7,984	41.3
Unknown	1	4.5	0	0.0	0	0.0	0	0.0
Total AA	22	100.0	19,353	100.0	3,111	16.1	19,353	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	8,375	4,321	22.7	51.6	2,907	34.7	1,147	13.7
Middle	20,068	9,990	52.4	49.8	4,532	22.6	5,546	27.6
Upper	7,830	4,739	24.9	60.5	1,634	20.9	1,457	18.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	36,273	19,050	100.0	52.5	9,073	25.0	8,150	22.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	743	26.0	682	26.1	57	27.7	4	10.5
Middle	1,334	46.7	1,222	46.8	88	42.7	24	63.2
Upper	780	27.3	709	27.1	61	29.6	10	26.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,857	100.0	2,613	100.0	206	100.0	38	100.0
Percentage of Total Businesses:				91.5		7.2		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	44	16.9	41	16.7	3	18.8	0	0.0
Middle	102	39.1	94	38.4	8	50.0	0	0.0
Upper	115	44.1	110	44.9	5	31.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	261	100.0	245	100.0	16	100.0	0	0.0
Percentage of Total Farms:				93.9		6.1		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-32

2020 AA Combined Demographics Assessment Area: Southeast Texas Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	4,483	23.2
Moderate	6	27.3	4,900	25.3	1,361	27.8	3,251	16.8
Middle	11	50.0	10,014	51.7	1,419	14.2	3,635	18.8
Upper	4	18.2	4,439	22.9	331	7.5	7,984	41.3
Unknown	1	4.5	0	0.0	0	0.0	0	0.0
Total AA	22	100.0	19,353	100.0	3,111	16.1	19,353	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	8,375	4,321	22.7	51.6	2,907	34.7	1,147	13.7
Middle	20,068	9,990	52.4	49.8	4,532	22.6	5,546	27.6
Upper	7,830	4,739	24.9	60.5	1,634	20.9	1,457	18.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	36,273	19,050	100.0	52.5	9,073	25.0	8,150	22.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	748	26.4	689	26.7	55	25.7	4	10.8
Middle	1,316	46.5	1,198	46.4	95	44.4	23	62.2
Upper	769	27.1	695	26.9	64	29.9	10	27.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,833	100.0	2,582	100.0	214	100.0	37	100.0
Percentage of Total Businesses:				91.1		7.6		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	43	16.3	40	16.2	3	17.6	0	0.0
Middle	105	39.8	97	39.3	8	47.1	0	0.0
Upper	116	43.9	110	44.5	6	35.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	264	100.0	247	100.0	17	100.0	0	0.0
Percentage of Total Farms:				93.6		6.4		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-33A

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Southeast Texas 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)	%	%	
Home Purchase Loans													
Low	0	0.0	0.6	0	0.0	0.5	1	5.9	1.1	258	12.8	1.0	1.7
Moderate	5	45.5	19.3	456	35.4	20.3	4	23.5	22.4	604	30.0	21.3	18.6
Middle	3	27.3	42.1	339	26.3	37.8	3	17.6	47.2	337	16.7	44.2	46.7
Upper	3	27.3	38.0	494	38.3	41.4	9	52.9	29.3	817	40.5	33.5	33.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	11	100.0	100.0	1,289	100.0	100.0	17	100.0	100.0	2,016	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.2	0	0.0	1.8	0	0.0	0.7	0	0.0	0.9	1.7
Moderate	0	0.0	23.1	0	0.0	21.0	0	0.0	17.3	0	0.0	17.7	18.6
Middle	1	100.0	35.5	250	100.0	37.8	1	50.0	43.3	115	42.0	39.7	46.7
Upper	0	0.0	39.2	0	0.0	39.4	1	50.0	38.7	159	58.0	41.7	33.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	250	100.0	100.0	2	100.0	100.0	274	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	1.7
Moderate	0	0.0	5.9	0	0.0	8.6	1	50.0	38.1	45	40.9	37.4	18.6
Middle	1	33.3	35.3	100	68.0	32.5	0	0.0	19.0	0	0.0	23.0	46.7
Upper	2	66.7	58.8	47	32.0	58.9	1	50.0	42.9	65	59.1	39.6	33.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	147	100.0	100.0	2	100.0	100.0	110	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	1	33.3	0.0	600	36.8	0.0	
Moderate	2	100.0	37.5	726	100.0	67.2	0	0.0	42.9	0	0.0	86.6	
Middle	0	0.0	50.0	0	0.0	18.6	2	66.7	28.6	1,030	63.2	8.1	
Upper	0	0.0	12.5	0	0.0	14.3	0	0.0	28.6	0	0.0	5.3	
Unknown	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	726	100.0	100.0	3	100.0	100.0	1,630	100.0	100.0	
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.9	0	0.0	0.7	3	12.0	1.0	958	23.2	0.9	
Moderate	7	38.9	20.5	1,182	47.5	26.0	5	20.0	22.3	649	15.7	25.2	
Middle	6	33.3	40.8	764	30.7	35.6	6	24.0	45.3	1,482	35.9	40.7	
Upper	5	27.8	37.8	541	21.8	37.6	11	44.0	31.4	1,041	25.2	33.2	
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	18	100.0	100.0	2,487	100.0	100.0	25	100.0	100.0	4,130	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 E-33B

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Southeast Texas 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)	##%	##%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	1	100.0	0.0	100	100.0	0.0	1.7
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	37.5	0	0.0	38.5	18.6
Middle	0	0.0	50.0	0	0.0	21.9	0	0.0	12.5	0	0.0	9.4	46.7
Upper	0	0.0	50.0	0	0.0	78.1	0	0.0	50.0	0	0.0	52.1	33.0
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	1	100.0	100.0	100	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.7
Moderate	0	0.0	40.9	0	0.0	36.0	0	0.0	31.6	0	0.0	32.3	18.6
Middle	1	100.0	40.9	75	100.0	37.7	0	0.0	31.6	0	0.0	33.4	46.7
Upper	0	0.0	18.2	0	0.0	26.3	0	0.0	36.8	0	0.0	34.3	33.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	75	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.7
Moderate	0	0.0	21.1	0	0.0	16.5	0	0.0	11.1	0	0.0	1.2	18.6
Middle	0	0.0	57.9	0	0.0	62.5	0	0.0	44.4	0	0.0	32.1	46.7
Upper	0	0.0	21.1	0	0.0	21.0	0	0.0	44.4	0	0.0	66.7	33.0
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
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 E-34A

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography Assessment Area: Southeast Texas Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	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	3	42.9	17.9	196	20.8	13.9	4	33.3	23.1	403	17.8	19.4	22.7
Middle	2	28.6	55.2	190	20.1	56.0	6	50.0	49.7	1,448	64.0	49.2	52.4
Upper	2	28.6	26.8	558	59.1	30.1	2	16.7	27.2	411	18.2	31.4	24.9
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.0
Total	7	100.0	100.0	944	100.0	100.0	12	100.0	100.0	2,262	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	2	20.0	16.8	117	6.6	14.9	0	0.0	19.3	0	0.0	17.6	22.7
Middle	4	40.0	50.3	745	42.3	49.1	4	57.1	49.7	646	45.2	47.6	52.4
Upper	4	40.0	32.9	898	51.0	35.9	3	42.9	30.9	784	54.8	34.8	24.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	1,760	100.0	100.0	7	100.0	100.0	1,430	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	9.5	0	0.0	7.0	0	0.0	10.0	0	0.0	3.1	22.7
Middle	2	50.0	57.1	140	41.1	55.8	0	0.0	35.0	0	0.0	38.0	52.4
Upper	2	50.0	33.3	201	58.9	37.2	0	0.0	55.0	0	0.0	58.9	24.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	341	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	
Moderate	0	0.0	33.3	0	0.0	16.9	1	100.0	37.5	458	100.0	41.0	
Middle	0	0.0	66.7	0	0.0	83.1	0	0.0	37.5	0	0.0	49.7	
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	25.0	0	0.0	9.3	
Unknown	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	458	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	5	22.7	17.5	313	10.0	14.4	5	25.0	21.6	861	20.7	19.7	
Middle	8	36.4	52.8	1,075	34.5	52.0	10	50.0	49.3	2,094	50.5	48.5	
Upper	9	40.9	29.7	1,732	55.5	33.5	5	25.0	29.1	1,195	28.8	31.8	
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	
Total	22	100.0	100.0	3,120	100.0	100.0	20	100.0	100.0	4,150	100.0	100.0	
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table E-34B

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Southeast Texas Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.7
Middle	0	0.0	40.0	0	0.0	28.8	0	0.0	33.3	0	0.0	24.3	52.4
Upper	1	100.0	60.0	75	100.0	71.2	0	0.0	66.7	0	0.0	75.7	24.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	75	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	18.8	0	0.0	14.7	0	0.0	10.5	0	0.0	10.7	22.7
Middle	0	0.0	50.0	0	0.0	42.6	0	0.0	52.6	0	0.0	60.2	52.4
Upper	0	0.0	31.3	0	0.0	42.7	0	0.0	36.8	0	0.0	29.1	24.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	23.2	0	0.0	16.7	0	0.0	41.7	0	0.0	42.2	22.7
Middle	0	0.0	52.2	0	0.0	34.5	0	0.0	37.5	0	0.0	34.6	52.4
Upper	0	0.0	24.6	0	0.0	48.8	0	0.0	20.8	0	0.0	23.3	24.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Source: 2021 FFIEC Census Data

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

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

Table E-35

Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography													
Assessment Area: Southeast Texas Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	5	8.6	4.9	1,335	10.2	3.8	5	7.2	4.9	1,663	13.3	3.7	4.0
Moderate	6	10.3	14.5	1,157	8.9	11.4	3	4.3	14.0	206	1.7	15.3	16.7
Middle	19	32.8	44.9	4,334	33.2	50.0	25	36.2	42.8	5,344	42.9	43.1	49.3
Upper	28	48.3	32.8	6,224	47.7	33.6	36	52.2	36.3	5,248	42.1	37.5	30.0
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	2.9	0	0.0	1.2	0	0.0	1.9	0	0.0	0.4	
Total	58	100.0	100.0	13,050	100.0	100.0	69	100.0	100.0	12,461	100.0	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.													

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 E-36

Distribution of 2020 and 2021 Small Business Lending by Income Level of Geography													
Assessment Area: Southeast Texas Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	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	36	20.2	25.2	5,561	25.9	23.9	28	17.1	22.6	2,779	16.9	20.5	26.0
Middle	73	41.0	47.0	7,621	35.5	47.1	81	49.4	44.8	6,537	39.8	44.1	46.7
Upper	69	38.8	25.9	8,296	38.6	28.1	55	33.5	30.5	7,107	43.3	34.7	27.3
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	1.9	0	0.0	0.9	0	0.0	2.1	0	0.0	0.6	
Total	178	100.0	100.0	21,478	100.0	100.0	164	100.0	100.0	16,423	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-37

Distribution of 2022 and 2023 Small Farm Lending by Income Level of Geography													
Assessment Area: Southeast Texas Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	5.9	0	0.0	3.2	0	0.0	5.9	0	0.0	5.0	4.7
Moderate	1	3.3	8.8	218	5.0	21.7	3	11.1	11.8	352	9.3	21.3	8.7
Middle	15	50.0	43.5	2,603	59.3	39.5	18	66.7	44.5	2,804	73.8	43.6	40.1
Upper	14	46.7	39.5	1,572	35.8	34.1	6	22.2	35.8	645	17.0	29.6	46.6
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	2.3	0	0.0	1.5	0	0.0	2.0	0	0.0	0.6	
Total	30	100.0	100.0	4,393	100.0	100.0	27	100.0	100.0	3,801	100.0	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 E-38

Distribution of 2020 and 2021 Small Farm Lending by Income Level of Geography													
Assessment Area: Southeast Texas Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	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	4	8.2	16.9	822	13.5	20.7	2	5.1	16.8	242	4.8	18.9	16.9
Middle	28	57.1	43.0	3,617	59.4	39.7	24	61.5	47.7	3,738	74.5	47.4	39.1
Upper	17	34.7	38.8	1,647	27.1	39.2	13	33.3	34.4	1,038	20.7	33.7	44.1
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	1.2	0	0.0	0.5	0	0.0	1.1	0	0.0	0.1	
Total	49	100.0	100.0	6,086	100.0	100.0	39	100.0	100.0	5,018	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-39A

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Southeast Texas 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)	%	%	
Home Purchase Loans													
Low	0	0.0	2.2	0	0.0	1.0	1	5.9	1.5	72	3.6	0.7	21.2
Moderate	2	18.2	11.7	184	14.3	7.3	2	11.8	9.7	220	10.9	6.1	17.4
Middle	1	9.1	21.2	50	3.9	17.3	2	11.8	19.6	122	6.1	15.8	18.9
Upper	4	36.4	48.4	506	39.3	58.2	9	52.9	42.9	1,116	55.4	53.6	42.5
Unknown	4	36.4	16.5	549	42.6	16.3	3	17.6	26.4	486	24.1	23.9	0.0
Total	11	100.0	100.0	1,289	100.0	100.0	17	100.0	100.0	2,016	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	4.4	0	0.0	2.2	0	0.0	2.7	0	0.0	1.2	21.2
Moderate	0	0.0	8.4	0	0.0	5.8	0	0.0	5.3	0	0.0	2.5	17.4
Middle	0	0.0	14.7	0	0.0	11.3	0	0.0	15.3	0	0.0	10.5	18.9
Upper	1	100.0	58.2	250	100.0	65.6	2	100.0	58.7	274	100.0	65.8	42.5
Unknown	0	0.0	14.3	0	0.0	15.1	0	0.0	18.0	0	0.0	20.1	0.0
Total	1	100.0	100.0	250	100.0	100.0	2	100.0	100.0	274	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	4.8	0	0.0	1.0	21.2
Moderate	1	33.3	5.9	100	68.0	2.3	0	0.0	9.5	0	0.0	5.3	17.4
Middle	1	33.3	17.6	25	17.0	17.7	1	50.0	23.8	65	59.1	21.0	18.9
Upper	1	33.3	58.8	22	15.0	67.8	1	50.0	57.1	45	40.9	66.7	42.5
Unknown	0	0.0	17.6	0	0.0	12.1	0	0.0	4.8	0	0.0	6.1	0.0
Total	3	100.0	100.0	147	100.0	100.0	2	100.0	100.0	110	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	2.8	0	0.0	1.3	1	4.5	2.0	72	2.9	0.9	21.2
Moderate	4	25.0	10.6	359	20.4	6.8	2	9.1	9.0	220	8.8	5.4	17.4
Middle	2	12.5	19.5	75	4.3	15.9	3	13.6	19.0	187	7.5	15.0	18.9
Upper	6	37.5	50.0	778	44.2	59.5	13	59.1	45.4	1,535	61.4	55.6	42.5
Unknown	4	25.0	17.1	549	31.2	16.4	3	13.6	24.6	486	19.4	23.1	0.0
Total	16	100.0	100.0	1,761	100.0	100.0	22	100.0	100.0	2,500	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 E-39B

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Southeast Texas 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)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	37.5	0	0.0	34.9	21.2
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	12.5	0	0.0	7.5	17.4
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	12.5	0	0.0	9.4	18.9
Upper	0	0.0	100.0	0	0.0	100.0	1	100.0	25.0	100	100.0	23.4	42.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	12.5	0	0.0	24.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	100	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	9.1	0	0.0	3.6	0	0.0	0.0	0	0.0	0.0	21.2
Moderate	1	100.0	9.1	75	100.0	4.2	0	0.0	5.3	0	0.0	3.5	17.4
Middle	0	0.0	36.4	0	0.0	22.4	0	0.0	31.6	0	0.0	34.2	18.9
Upper	0	0.0	40.9	0	0.0	65.0	0	0.0	63.2	0	0.0	62.3	42.5
Unknown	0	0.0	4.5	0	0.0	4.8	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	75	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.2
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	11.1	0	0.0	7.0	17.4
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	42.5
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	88.9	0	0.0	93.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 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 E-40A

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Southeast Texas Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	2.2	0	0.0	1.0	0	0.0	2.4	0	0.0	1.0	23.2
Moderate	0	0.0	14.3	0	0.0	8.5	0	0.0	8.9	0	0.0	5.7	16.8
Middle	1	14.3	23.0	46	4.9	17.9	4	33.3	20.5	1,010	44.7	17.8	18.8
Upper	3	42.9	51.1	610	64.6	63.0	5	41.7	47.6	758	33.5	55.7	41.3
Unknown	3	42.9	9.4	288	30.5	9.6	3	25.0	20.6	494	21.8	19.7	0.0
Total	7	100.0	100.0	944	100.0	100.0	12	100.0	100.0	2,262	100.0	100.0	100.0
Refinance Loans													
Low	1	10.0	0.8	20	1.1	0.3	0	0.0	1.7	0	0.0	0.9	23.2
Moderate	0	0.0	3.9	0	0.0	2.3	0	0.0	4.6	0	0.0	3.1	16.8
Middle	1	10.0	11.1	135	7.7	8.5	3	42.9	14.4	521	36.4	11.0	18.8
Upper	8	80.0	64.4	1,605	91.2	68.8	4	57.1	53.9	909	63.6	59.2	41.3
Unknown	0	0.0	19.8	0	0.0	20.1	0	0.0	25.6	0	0.0	25.8	0.0
Total	10	100.0	100.0	1,760	100.0	100.0	7	100.0	100.0	1,430	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	23.2
Moderate	0	0.0	9.5	0	0.0	2.7	0	0.0	10.0	0	0.0	3.1	16.8
Middle	0	0.0	19.0	0	0.0	21.5	0	0.0	10.0	0	0.0	6.5	18.8
Upper	2	50.0	66.7	200	58.7	72.1	0	0.0	75.0	0	0.0	75.2	41.3
Unknown	2	50.0	4.8	141	41.3	3.8	0	0.0	5.0	0	0.0	15.2	0.0
Total	4	100.0	100.0	341	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	4.5	1.4	20	0.6	0.6	0	0.0	2.1	0	0.0	1.0	23.2
Moderate	0	0.0	8.8	0	0.0	5.1	0	0.0	7.0	0	0.0	4.6	16.8
Middle	2	9.1	16.6	181	5.8	12.8	7	36.8	17.5	1,531	41.5	14.8	18.8
Upper	14	63.6	55.4	2,490	79.8	64.4	9	47.4	50.1	1,667	45.2	57.2	41.3
Unknown	5	22.7	17.9	429	13.8	17.1	3	15.8	23.3	494	13.4	22.4	0.0
Total	22	100.0	100.0	3,120	100.0	100.0	19	100.0	100.0	3,692	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-40B

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Southeast Texas Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	23.2
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.8
Middle	0	0.0	40.0	0	0.0	28.8	0	0.0	33.3	0	0.0	20.8	18.8
Upper	1	100.0	40.0	75	100.0	43.2	0	0.0	66.7	0	0.0	79.2	41.3
Unknown	0	0.0	20.0	0	0.0	27.9	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	75	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	5.3	0	0.0	1.1	23.2
Moderate	0	0.0	12.5	0	0.0	11.5	0	0.0	10.5	0	0.0	9.2	16.8
Middle	0	0.0	18.8	0	0.0	17.2	0	0.0	5.3	0	0.0	3.6	18.8
Upper	0	0.0	56.3	0	0.0	61.8	0	0.0	73.7	0	0.0	83.1	41.3
Unknown	0	0.0	12.5	0	0.0	9.6	0	0.0	5.3	0	0.0	3.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	23.2
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.8
Middle	0	0.0	2.9	0	0.0	0.9	0	0.0	0.0	0	0.0	0.0	18.8
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	41.3
Unknown	0	0.0	97.1	0	0.0	99.1	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-41

Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Southeast Texas Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	24	41.4	48.9	5,492	42.1	38.8	33	47.8	47.9	4,415	35.4	27.5	91.1
Over \$1 Million	17	29.3		5,747	44.0		19	27.5		4,729	38.0		7.4
Revenue Unknown	17	29.3		1,811	13.9		17	24.6		3,317	26.6		1.5
Total	58	100.0		13,050	100.0		69	100.0		12,461	100.0		100.0
By Loan Size													
\$100,000 or Less	27	46.6	94.9	1,231	9.4	47.2	36	52.2	93.8	1,767	14.2	42.2	
\$100,001 - \$250,000	13	22.4	2.8	2,190	16.8	17.1	16	23.2	3.6	2,367	19.0	16.1	
\$250,001 - \$1 Million	18	31.0	2.2	9,629	73.8	35.7	17	24.6	2.7	8,327	66.8	41.7	
Total	58	100.0	100.0	13,050	100.0	100.0	69	100.0	100.0	12,461	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	11	45.8		486	8.8		18	54.5		725	16.4		
\$100,001 - \$250,000	7	29.2		1,212	22.1		9	27.3		1,250	28.3		
\$250,001 - \$1 Million	6	25.0		3,794	69.1		6	18.2		2,440	55.3		
Total	24	100.0		5,492	100.0		33	100.0		4,415	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 E-42

Distribution of 2020 and 2021 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Southeast Texas Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	71	39.9	42.6	5,290	24.6	33.2	53	32.3	36.2	4,203	25.6	31.7	91.5
Over \$1 Million	59	33.1		13,484	62.8		40	24.4		9,034	55.0		7.2
Revenue Unknown	48	27.0		2,704	12.6		71	43.3		3,186	19.4		1.3
Total	178	100.0		21,478	100.0		164	100.0		16,423	100.0		100.0
By Loan Size													
\$100,000 or Less	129	72.5	89.7	4,557	21.2	41.1	120	73.2	93.5	3,958	24.1	47.0	
\$100,001 - \$250,000	21	11.8	7.2	3,429	16.0	25.3	28	17.1	4.2	4,768	29.0	21.9	
\$250,001 - \$1 Million	28	15.7	3.2	13,492	62.8	33.6	16	9.8	2.3	7,697	46.9	31.1	
Total	178	100.0	100.0	21,478	100.0	100.0	164	100.0	100.0	16,423	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	60	84.5		2,061	39.0		39	73.6		1,426	33.9		
\$100,001 - \$250,000	5	7.0		700	13.2		12	22.6		1,976	47.0		
\$250,001 - \$1 Million	6	8.5		2,529	47.8		2	3.8		801	19.1		
Total	71	100.0		5,290	100.0		53	100.0		4,203	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-43

Distribution of 2022 and 2023 Small Farm Lending by Revenue Size of Farms													
Assessment Area: Southeast Texas Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	22	73.3	46.4	3,699	84.2	68.9	15	55.6	46.1	2,254	59.3	73.5	93.9
Over \$1 Million	4	13.3		420	9.6		8	29.6		1,010	26.6		6.1
Revenue Unknown	4	13.3		274	6.2		4	14.8		537	14.1		0.0
Total	30	100.0		4,393	100.0		27	100.0		3,801	100.0		100.0
By Loan Size													
\$100,000 or Less	14	46.7	86.3	568	12.9	37.9	11	40.7	85.4	631	16.6	35.5	
\$100,001 - \$250,000	10	33.3	8.8	1,660	37.8	29.9	12	44.4	9.8	1,799	47.3	32.1	
\$250,001 - \$500,000	6	20.0	4.9	2,165	49.3	32.2	4	14.8	4.7	1,371	36.1	32.4	
Total	30	100.0	100.0	4,393	100.0	100.0	27	100.0	100.0	3,801	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	9	40.9		244	6.6		7	46.7		305	13.5		
\$100,001 - \$250,000	7	31.8		1,290	34.9		5	33.3		843	37.4		
\$250,001 - \$500,000	6	27.3		2,165	58.5		3	20.0		1,106	49.1		
Total	22	100.0		3,699	100.0		15	100.0		2,254	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 E-44

Distribution of 2020 and 2021 Small Farm Lending by Revenue Size of Farms													
Assessment Area: Southeast Texas Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	33	67.3	56.6	3,922	64.4	76.0	27	69.2	50.9	3,877	77.3	70.3	93.9
Over \$1 Million	10	20.4		1,738	28.6		6	15.4		670	13.4		6.1
Revenue Unknown	6	12.2		426	7.0		6	15.4		471	9.4		0.0
Total	49	100.0		6,086	100.0		39	100.0		5,018	100.0		100.0
By Loan Size													
\$100,000 or Less	30	61.2	78.5	1,330	21.9	30.6	21	53.8	86.4	855	17.0	38.2	
\$100,001 - \$250,000	11	22.4	14.9	1,985	32.6	38.7	11	28.2	9.0	1,704	34.0	30.2	
\$250,001 - \$500,000	8	16.3	6.6	2,771	45.5	30.7	7	17.9	4.7	2,459	49.0	31.6	
Total	49	100.0	100.0	6,086	100.0	100.0	39	100.0	100.0	5,018	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	21	63.6		871	22.2		15	55.6		527	13.6		
\$100,001 - \$250,000	7	21.2		1,283	32.7		5	18.5		891	23.0		
\$250,001 - \$500,000	5	15.2		1,768	45.1		7	25.9		2,459	63.4		
Total	33	100.0		3,922	100.0		27	100.0		3,877	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Sweetwater Nonmetropolitan AA

Table E-45

2023 AA Combined Demographics								
Assessment Area: Sweetwater Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	14.3	443	9.1	129	29.1	1,104	22.6
Moderate	1	14.3	971	19.9	128	13.2	971	19.9
Middle	4	57.1	2,945	60.2	258	8.8	988	20.2
Upper	1	14.3	531	10.9	31	5.8	1,827	37.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7	100.0	4,890	100.0	546	11.2	4,890	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	996	390	7.8	39.2	307	30.8	299	30.0
Moderate	1,834	719	14.3	39.2	705	38.4	410	22.4
Middle	5,494	3,245	64.8	59.1	1,064	19.4	1,185	21.6
Upper	987	657	13.1	66.6	105	10.6	225	22.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,311	5,011	100.0	53.8	2,181	23.4	2,119	22.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	104	17.3	94	17.5	8	16.7	2	13.3
Moderate	130	21.7	120	22.3	10	20.8	0	0.0
Middle	297	49.5	264	49.2	22	45.8	11	73.3
Upper	69	11.5	59	11.0	8	16.7	2	13.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	600	100.0	537	100.0	48	100.0	15	100.0
Percentage of Total Businesses:				89.5		8.0		2.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	2.4	2	2.4	0	0.0	0	0.0
Moderate	1	1.2	1	1.2	0	0.0	0	0.0
Middle	72	85.7	71	85.5	1	100.0	0	0.0
Upper	9	10.7	9	10.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	84	100.0	83	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.8		1.2		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 E-46

2022 AA Combined Demographics Assessment Area: Sweetwater Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	14.3	443	9.1	129	29.1	1,104	22.6
Moderate	1	14.3	971	19.9	128	13.2	971	19.9
Middle	4	57.1	2,945	60.2	258	8.8	988	20.2
Upper	1	14.3	531	10.9	31	5.8	1,827	37.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7	100.0	4,890	100.0	546	11.2	4,890	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	996	390	7.8	39.2	307	30.8	299	30.0
Moderate	1,834	719	14.3	39.2	705	38.4	410	22.4
Middle	5,494	3,245	64.8	59.1	1,064	19.4	1,185	21.6
Upper	987	657	13.1	66.6	105	10.6	225	22.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,311	5,011	100.0	53.8	2,181	23.4	2,119	22.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	101	16.8	92	17.2	7	13.7	2	13.3
Moderate	131	21.8	121	22.6	10	19.6	0	0.0
Middle	301	50.0	265	49.4	25	49.0	11	73.3
Upper	69	11.5	58	10.8	9	17.6	2	13.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	602	100.0	536	100.0	51	100.0	15	100.0
Percentage of Total Businesses:				89.0		8.5		2.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	2.4	2	2.4	0	0.0	0	0.0
Moderate	1	1.2	1	1.2	0	0.0	0	0.0
Middle	72	85.7	71	85.5	1	100.0	0	0.0
Upper	9	10.7	9	10.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	84	100.0	83	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.8		1.2		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-47

2021 AA Combined Demographics Assessment Area: Sweetwater Nonmetropolitan								
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	1,042	22.5
Moderate	2	28.6	1,413	30.5	298	21.1	921	19.9
Middle	2	28.6	1,148	24.8	132	11.5	889	19.2
Upper	3	42.9	2,068	44.7	248	12.0	1,777	38.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7	100.0	4,629	100.0	678	14.6	4,629	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	2,918	1,375	27.8	47.1	964	33.0	579	19.8
Middle	2,197	1,144	23.1	52.1	556	25.3	497	22.6
Upper	4,174	2,431	49.1	58.2	796	19.1	947	22.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,289	4,950	100.0	53.3	2,316	24.9	2,023	21.8
	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	239	39.6	221	41.2	16	31.4	2	13.3
Middle	131	21.7	108	20.1	17	33.3	6	40.0
Upper	233	38.6	208	38.7	18	35.3	7	46.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	603	100.0	537	100.0	51	100.0	15	100.0
Percentage of Total Businesses:				89.1		8.5		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	3	3.4	3	3.5	0	0.0	0	0.0
Middle	27	31.0	27	31.4	0	0.0	0	0.0
Upper	57	65.5	56	65.1	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	87	100.0	86	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.9		1.1		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-48

2020 AA Combined Demographics Assessment Area: Sweetwater Nonmetropolitan								
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	1,042	22.5
Moderate	2	28.6	1,413	30.5	298	21.1	921	19.9
Middle	2	28.6	1,148	24.8	132	11.5	889	19.2
Upper	3	42.9	2,068	44.7	248	12.0	1,777	38.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7	100.0	4,629	100.0	678	14.6	4,629	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	2,918	1,375	27.8	47.1	964	33.0	579	19.8
Middle	2,197	1,144	23.1	52.1	556	25.3	497	22.6
Upper	4,174	2,431	49.1	58.2	796	19.1	947	22.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,289	4,950	100.0	53.3	2,316	24.9	2,023	21.8
	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	244	39.9	227	41.3	15	30.6	2	14.3
Middle	130	21.2	109	19.9	16	32.7	5	35.7
Upper	238	38.9	213	38.8	18	36.7	7	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	612	100.0	549	100.0	49	100.0	14	100.0
Percentage of Total Businesses:				89.7		8.0		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	4	4.5	4	4.6	0	0.0	0	0.0
Middle	29	33.0	29	33.3	0	0.0	0	0.0
Upper	55	62.5	54	62.1	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	88	100.0	87	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.9		1.1		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-49A

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Sweetwater 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)	\$%	\$%	
Home Purchase Loans													
Low	3	6.5	2.4	118	1.6	1.0	1	2.8	5.9	221	3.6	5.5	7.8
Moderate	9	19.6	14.2	1,321	18.3	10.7	8	22.2	18.3	719	11.7	15.3	14.3
Middle	31	67.4	63.0	5,043	70.0	59.8	25	69.4	67.5	4,701	76.2	69.5	64.8
Upper	3	6.5	20.5	724	10.0	28.5	2	5.6	8.3	528	8.6	9.7	13.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	46	100.0	100.0	7,206	100.0	100.0	36	100.0	100.0	6,169	100.0	100.0	100.0
Refinance Loans													
Low	1	6.3	5.1	22	1.0	2.0	1	16.7	0.0	64	5.3	0.0	7.8
Moderate	1	6.3	10.3	70	3.3	7.4	2	33.3	0.0	150	12.3	0.0	14.3
Middle	11	68.8	71.8	1,509	71.4	69.8	3	50.0	69.2	1,003	82.4	61.9	64.8
Upper	3	18.8	12.8	511	24.2	20.8	0	0.0	30.8	0	0.0	38.1	13.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	16	100.0	100.0	2,112	100.0	100.0	6	100.0	100.0	1,217	100.0	100.0	100.0
Home Improvement Loans													
Low	1	14.3	0.0	80	20.7	0.0	0	0.0	0.0	0	0.0	0.0	7.8
Moderate	2	28.6	0.0	70	18.1	0.0	1	16.7	25.0	41	9.7	33.2	14.3
Middle	3	42.9	100.0	185	47.8	100.0	3	50.0	75.0	198	46.7	66.8	64.8
Upper	1	14.3	0.0	52	13.4	0.0	2	33.3	0.0	185	43.6	0.0	13.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	7	100.0	100.0	387	100.0	100.0	6	100.0	100.0	424	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	15.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.5
Middle	1	100.0	0.0	289	100.0	0.0	1	100.0	0.0	75	100.0	0.0	37.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	27.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	0.0	289	100.0	0.0	1	100.0	0.0	75	100.0	0.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	5	7.0	2.9	220	2.2	1.2	2	4.0	4.9	285	3.6	4.6	7.8
Moderate	12	16.9	12.6	1,461	14.6	9.7	11	22.0	16.3	910	11.5	13.2	14.3
Middle	47	66.2	66.1	7,069	70.4	62.6	33	66.0	67.5	6,037	76.0	68.0	64.8
Upper	7	9.9	18.4	1,287	12.8	26.4	4	8.0	11.3	713	9.0	14.3	13.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	71	100.0	100.0	10,037	100.0	100.0	50	100.0	100.0	7,945	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 E-49B

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Sweetwater 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)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	7.8
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	14.3
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	50.0	0	0.0	32.1	64.8
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	50.0	0	0.0	67.9	13.1
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	0.0	0	0.0	0.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	7.8
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	50.0	0	0.0	58.6	14.3
Middle	1	100.0	0.0	43	100.0	0.0	1	100.0	50.0	60	100.0	41.4	64.8
Upper	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	13.1
Unknown	0	0.0	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	43	100.0	100.0	1	100.0	100.0	60	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	7.8
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	14.3
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	64.8
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	13.1
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	0.0	0	0.0	0.0	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 E-50A

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography Assessment Area: Sweetwater Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	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	3	7.0	14.7	321	7.0	9.8	12	21.8	14.0	1,022	14.2	9.3	27.8
Middle	13	30.2	19.3	1,881	41.0	24.9	12	21.8	24.4	2,013	28.0	32.5	23.1
Upper	27	62.8	66.0	2,385	52.0	65.3	31	56.4	61.6	4,143	57.7	58.1	49.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	43	100.0	100.0	4,587	100.0	100.0	55	100.0	100.0	7,178	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	2	11.1	7.8	84	4.8	3.9	2	6.9	11.5	247	5.4	7.8	27.8
Middle	3	16.7	45.1	253	14.3	48.1	3	10.3	21.8	716	15.6	28.9	23.1
Upper	13	72.2	47.1	1,428	80.9	48.0	24	82.8	66.7	3,626	79.0	63.4	49.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	18	100.0	100.0	1,765	100.0	100.0	29	100.0	100.0	4,589	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	2	18.2	28.6	50	6.6	31.1	2	28.6	0.0	93	14.0	0.0	27.8
Middle	2	18.2	28.6	162	21.3	24.7	0	0.0	0.0	0	0.0	0.0	23.1
Upper	7	63.6	42.9	548	72.1	44.2	5	71.4	0.0	573	86.0	0.0	49.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	11	100.0	100.0	760	100.0	100.0	7	100.0	0.0	666	100.0	0.0	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	1	50.0	0.0	189	11.2	0.0	34.3
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	29.5
Upper	1	100.0	0.0	200	100.0	0.0	1	50.0	0.0	1,500	88.8	0.0	36.2
Unknown	0	0.0	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	200	100.0	100.0	2	100.0	0.0	1,689	100.0	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	8	10.4	14.5	480	6.4	11.0	19	19.4	13.6	1,678	11.7	9.0	27.8
Middle	19	24.7	25.1	2,336	31.2	29.4	15	15.3	23.0	2,729	19.0	31.0	23.1
Upper	50	64.9	60.4	4,676	62.4	59.6	64	65.3	63.4	9,972	69.4	59.9	49.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	77	100.0	100.0	7,492	100.0	100.0	98	100.0	100.0	14,379	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table E-50B

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Sweetwater Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	27.8
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	23.1
Upper	0	0.0	0.0	0	0.0	0.0	1	100.0	0.0	60	100.0	0.0	49.1
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	0.0	0	0.0	0.0	1	100.0	0.0	60	100.0	0.0	100.0
Other Purpose Closed/Exempt													
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	0.0	25	13.9	0.0	2	50.0	0.0	127	64.5	0.0	27.8
Middle	1	25.0	25.0	40	22.2	10.4	0	0.0	0.0	0	0.0	0.0	23.1
Upper	2	50.0	75.0	115	63.9	89.6	2	50.0	0.0	70	35.5	0.0	49.1
Unknown	0	0.0	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	180	100.0	100.0	4	100.0	0.0	197	100.0	0.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	28.6	0	0.0	26.0	0	0.0	33.3	0	0.0	31.2	27.8
Middle	0	0.0	14.3	0	0.0	3.9	0	0.0	0.0	0	0.0	0.0	23.1
Upper	0	0.0	57.1	0	0.0	70.0	0	0.0	66.7	0	0.0	68.8	49.1
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
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-51

Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography													
Assessment Area: Sweetwater Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	12	25.0	14.1	1,030	27.7	14.9	16	30.2	14.4	1,392	26.0	6.1	17.3
Moderate	5	10.4	16.2	156	4.2	14.5	6	11.3	15.4	326	6.1	18.5	21.7
Middle	26	54.2	57.3	2,233	60.0	59.9	26	49.1	57.4	3,398	63.5	43.0	49.5
Upper	5	10.4	11.4	301	8.1	9.7	5	9.4	11.7	231	4.3	31.9	11.5
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	1.1	0	0.0	1.0	0	0.0	1.1	0	0.0	0.5	
Total	48	100.0	100.0	3,720	100.0	100.0	53	100.0	100.0	5,347	100.0	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 E-52

Distribution of 2020 and 2021 Small Business Lending by Income Level of Geography													
Assessment Area: Sweetwater Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	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	54	36.7	34.8	2,756	30.6	49.4	37	28.2	31.3	2,271	26.0	42.5	39.6
Middle	35	23.8	19.6	3,787	42.0	15.5	30	22.9	30.3	3,629	41.5	20.2	21.7
Upper	58	39.5	42.8	2,471	27.4	30.8	64	48.9	37.9	2,850	32.6	37.1	38.6
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	2.9	0	0.0	4.2	0	0.0	0.5	0	0.0	0.2	
Total	147	100.0	100.0	9,014	100.0	100.0	131	100.0	100.0	8,750	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-53

Distribution of 2022 and 2023 Small Farm Lending by Income Level of Geography													
Assessment Area: Sweetwater Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	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	2.4
Moderate	2	4.0	0.0	23	0.5	0.0	0	0.0	0.0	0	0.0	0.0	1.2
Middle	44	88.0	87.8	4,757	96.3	92.9	58	85.3	75.8	4,592	81.7	90.8	85.7
Upper	4	8.0	9.8	161	3.3	5.4	10	14.7	21.2	1,032	18.3	8.8	10.7
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	2.4	0	0.0	1.6	0	0.0	3.0	0	0.0	0.5	
Total	50	100.0	100.0	4,941	100.0	100.0	68	100.0	100.0	5,624	100.0	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 E-54

Distribution of 2020 and 2021 Small Farm Lending by Income Level of Geography													
Assessment Area: Sweetwater Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	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	10	12.8	0.0	329	6.6	0.0	6	7.6	0.0	112	1.7	0.0	3.4
Middle	17	21.8	6.7	1,357	27.2	1.9	22	27.8	31.1	2,024	31.2	21.0	31.0
Upper	51	65.4	93.3	3,296	66.2	98.1	51	64.6	66.7	4,343	67.0	78.6	65.5
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	2.2	0	0.0	0.4	
Total	78	100.0	100.0	4,982	100.0	100.0	79	100.0	100.0	6,479	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-55A

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Sweetwater 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)	\$%	\$%	
Home Purchase Loans													
Low	2	4.3	6.3	136	1.9	3.3	0	0.0	1.2	0	0.0	0.6	22.6
Moderate	7	15.2	13.4	709	9.8	10.0	4	11.1	10.1	457	7.4	7.7	19.9
Middle	6	13.0	24.4	562	7.8	24.0	16	44.4	16.0	2,002	32.5	14.2	20.2
Upper	27	58.7	37.0	5,093	70.7	42.1	14	38.9	34.9	3,509	56.9	45.7	37.4
Unknown	4	8.7	18.9	706	9.8	20.5	2	5.6	37.9	201	3.3	31.8	0.0
Total	46	100.0	100.0	7,206	100.0	100.0	36	100.0	100.0	6,169	100.0	100.0	100.0
Refinance Loans													
Low	1	6.3	2.6	22	1.0	0.7	1	16.7	3.8	109	9.0	1.4	22.6
Moderate	2	12.5	33.3	171	8.1	18.6	0	0.0	15.4	0	0.0	7.8	19.9
Middle	1	6.3	7.7	29	1.4	8.4	1	16.7	15.4	50	4.1	9.0	20.2
Upper	11	68.8	53.8	1,820	86.2	71.1	3	50.0	46.2	958	78.7	46.3	37.4
Unknown	1	6.3	2.6	70	3.3	1.2	1	16.7	19.2	100	8.2	35.5	0.0
Total	16	100.0	100.0	2,112	100.0	100.0	6	100.0	100.0	1,217	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	22.6
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.9
Middle	0	0.0	16.7	0	0.0	7.5	1	16.7	25.0	50	11.8	15.3	20.2
Upper	6	85.7	83.3	307	79.3	92.5	4	66.7	75.0	274	64.6	84.7	37.4
Unknown	1	14.3	0.0	80	20.7	0.0	1	16.7	0.0	100	23.6	0.0	0.0
Total	7	100.0	100.0	387	100.0	100.0	6	100.0	100.0	424	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	3	4.3	5.2	158	1.6	2.7	1	2.0	2.0	109	1.4	1.0	22.6
Moderate	9	12.9	17.2	880	9.0	11.6	4	8.2	10.3	457	5.8	7.6	19.9
Middle	7	10.0	20.1	591	6.1	20.3	18	36.7	16.7	2,102	26.7	13.8	20.2
Upper	45	64.3	42.5	7,263	74.5	49.3	22	44.9	36.9	4,801	61.0	45.8	37.4
Unknown	6	8.6	14.9	856	8.8	16.1	4	8.2	34.0	401	5.1	31.8	0.0
Total	70	100.0	100.0	9,748	100.0	100.0	49	100.0	100.0	7,870	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 E-55B

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Sweetwater 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)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	50.0	0	0.0	67.9	22.6
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.9
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	50.0	0	0.0	32.1	20.2
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	37.4
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	0.0	0	0.0	0.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.6
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.9
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	50.0	0	0.0	58.6	20.2
Upper	1	100.0	100.0	43	100.0	100.0	1	100.0	50.0	60	100.0	41.4	37.4
Unknown	0	0.0	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	43	100.0	100.0	1	100.0	100.0	60	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.6
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.9
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.2
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	37.4
Unknown	0	0.0	100.0	0	0.0	100.0	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
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 E-56A

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Sweetwater Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##%	##%	\$(000)	\$%	\$%	#	##%	##%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	2.3	1.3	45	1.0	0.4	1	1.8	2.3	66	0.9	1.3	22.5
Moderate	6	14.0	10.0	303	6.6	5.5	5	9.1	10.5	377	5.3	7.2	19.9
Middle	14	32.6	26.0	1,253	27.3	19.9	13	23.6	25.0	1,610	22.4	23.5	19.2
Upper	20	46.5	52.0	2,800	61.0	64.1	28	50.9	37.8	4,224	58.8	46.3	38.4
Unknown	2	4.7	10.7	186	4.1	10.1	8	14.5	24.4	901	12.6	21.7	0.0
Total	43	100.0	100.0	4,587	100.0	100.0	55	100.0	100.0	7,178	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.0	0	0.0	0.4	0	0.0	2.3	0	0.0	0.9	22.5
Moderate	0	0.0	2.0	0	0.0	1.8	1	3.4	2.3	20	0.4	1.4	19.9
Middle	3	16.7	9.8	250	14.2	6.4	5	17.2	18.4	383	8.3	14.7	19.2
Upper	14	77.8	41.2	1,378	78.1	44.5	23	79.3	49.4	4,186	91.2	50.6	38.4
Unknown	1	5.6	45.1	137	7.8	46.9	0	0.0	27.6	0	0.0	32.4	0.0
Total	18	100.0	100.0	1,765	100.0	100.0	29	100.0	100.0	4,589	100.0	100.0	100.0
Home Improvement Loans													
Low	1	9.1	14.3	44	5.8	11.3	0	0.0	0.0	0	0.0	0.0	22.5
Moderate	1	9.1	28.6	20	2.6	24.7	0	0.0	0.0	0	0.0	0.0	19.9
Middle	2	18.2	42.9	80	10.5	49.8	1	14.3	0.0	61	9.2	0.0	19.2
Upper	6	54.5	14.3	563	74.1	14.1	6	85.7	0.0	605	90.8	0.0	38.4
Unknown	1	9.1	0.0	53	7.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	11	100.0	100.0	760	100.0	100.0	7	100.0	0.0	666	100.0	0.0	100.0
Total Home Mortgage Loans													
Low	2	2.6	1.8	89	1.2	0.5	1	1.0	2.6	66	0.5	1.3	22.5
Moderate	7	9.2	8.0	323	4.4	4.5	6	6.3	7.5	397	3.1	5.2	19.9
Middle	21	27.6	21.7	1,683	23.1	16.8	21	21.9	22.3	2,146	16.9	20.4	19.2
Upper	42	55.3	45.1	4,821	66.1	56.1	60	62.5	40.8	9,180	72.3	47.2	38.4
Unknown	4	5.3	23.5	376	5.2	22.1	8	8.3	26.8	901	7.1	25.7	0.0
Total	76	100.0	100.0	7,292	100.0	100.0	96	100.0	100.0	12,690	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-56B

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Sweetwater Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.9
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.2
Upper	0	0.0	0.0	0	0.0	0.0	1	100.0	0.0	60	100.0	0.0	38.4
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	0.0	0	0.0	0.0	1	100.0	0.0	60	100.0	0.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.9
Middle	2	50.0	50.0	100	55.6	67.6	2	50.0	0.0	92	46.7	0.0	19.2
Upper	2	50.0	50.0	80	44.4	32.4	2	50.0	0.0	105	53.3	0.0	38.4
Unknown	0	0.0	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	180	100.0	100.0	4	100.0	0.0	197	100.0	0.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	16.7	0	0.0	15.5	22.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.9
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.2
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	38.4
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	83.3	0	0.0	84.5	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
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-57

Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Sweetwater Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	26	54.2	51.4	2,429	65.3	40.7	14	26.4	56.4	857	16.0	44.0	89.5
Over \$1 Million	5	10.4		397	10.7		6	11.3		2,255	42.2		8.0
Revenue Unknown	17	35.4		894	24.0		33	62.3		2,235	41.8		2.5
Total	48	100.0		3,720	100.0		53	100.0		5,347	100.0		100.0
By Loan Size													
\$100,000 or Less	35	72.9	97.3	1,321	35.5	76.7	41	77.4	97.3	1,748	32.7	54.3	
\$100,001 - \$250,000	11	22.9	2.7	1,689	45.4	23.3	8	15.1	1.6	1,292	24.2	11.4	
\$250,001 - \$1 Million	2	4.2	0.0	710	19.1	0.0	4	7.5	1.1	2,307	43.1	34.3	
Total	48	100.0	100.0	3,720	100.0	100.0	53	100.0	100.0	5,347	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	16	61.5		705	29.0		11	78.6		402	46.9		
\$100,001 - \$250,000	9	34.6		1,414	58.2		3	21.4		455	53.1		
\$250,001 - \$1 Million	1	3.8		310	12.8		0	0.0		0	0.0		
Total	26	100.0		2,429	100.0		14	100.0		857	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 E-58

Distribution of 2020 and 2021 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Sweetwater Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	63	42.9	29.0	2,765	30.7	47.4	45	34.4	37.9	2,852	32.6	29.8	89.1
Over \$1 Million	25	17.0		3,752	41.6		21	16.0		2,820	32.2		8.5
Revenue Unknown	59	40.1		2,497	27.7		65	49.6		3,078	35.2		2.5
Total	147	100.0		9,014	100.0		131	100.0		8,750	100.0		100.0
By Loan Size													
\$100,000 or Less	134	91.2	95.7	4,799	53.2	53.1	108	82.4	96.4	3,261	37.3	56.1	
\$100,001 - \$250,000	7	4.8	2.9	1,123	12.5	15.7	19	14.5	2.1	2,835	32.4	12.8	
\$250,001 - \$1 Million	6	4.1	1.4	3,092	34.3	31.2	4	3.1	1.5	2,654	30.3	31.1	
Total	147	100.0	100.0	9,014	100.0	100.0	131	100.0	100.0	8,750	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	59	93.7		1,815	65.6		39	86.7		1,434	50.3		
\$100,001 - \$250,000	3	4.8		425	15.4		4	8.9		514	18.0		
\$250,001 - \$1 Million	1	1.6		525	19.0		2	4.4		904	31.7		
Total	63	100.0		2,765	100.0		45	100.0		2,852	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-59

Distribution of 2022 and 2023 Small Farm Lending by Revenue Size of Farms													
Assessment Area: Sweetwater Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	31	62.0	29.3	2,492	50.4	61.2	32	47.1	27.3	2,683	47.7	32.0	98.8
Over \$1 Million	7	14.0		1,595	32.3		6	8.8		1,148	20.4		1.2
Revenue Unknown	12	24.0		854	17.3		30	44.1		1,793	31.9		0.0
Total	50	100.0		4,941	100.0		68	100.0		5,624	100.0		100.0
By Loan Size													
\$100,000 or Less	35	70.0	92.7	1,191	24.1	39.7	53	77.9	100.0	2,217	39.4	100.0	
\$100,001 - \$250,000	10	20.0	0.0	1,633	33.0	0.0	9	13.2	0.0	1,470	26.1	0.0	
\$250,001 - \$500,000	5	10.0	7.3	2,117	42.8	60.3	6	8.8	0.0	1,937	34.4	0.0	
Total	50	100.0	100.0	4,941	100.0	100.0	68	100.0	100.0	5,624	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	22	71.0		921	37.0		25	78.1		1,363	50.8		
\$100,001 - \$250,000	7	22.6		904	36.3		5	15.6		750	28.0		
\$250,001 - \$500,000	2	6.5		667	26.8		2	6.3		570	21.2		
Total	31	100.0		2,492	100.0		32	100.0		2,683	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 E-60

Distribution of 2020 and 2021 Small Farm Lending by Revenue Size of Farms													
Assessment Area: Sweetwater Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	41	52.6	33.3	3,201	64.3	43.2	43	54.4	13.3	3,783	58.4	59.7	98.9
Over \$1 Million	9	11.5		638	12.8		7	8.9		1,030	15.9		1.1
Revenue Unknown	28	35.9		1,143	22.9		29	36.7		1,666	25.7		0.0
Total	78	100.0		4,982	100.0		79	100.0		6,479	100.0		100.0
By Loan Size													
\$100,000 or Less	66	84.6	90.0	2,276	45.7	42.8	59	74.7	97.8	2,111	32.6	60.1	
\$100,001 - \$250,000	9	11.5	6.7	1,414	28.4	20.1	13	16.5	0.0	1,831	28.3	0.0	
\$250,001 - \$500,000	3	3.8	3.3	1,292	25.9	37.1	7	8.9	2.2	2,537	39.2	39.9	
Total	78	100.0	100.0	4,982	100.0	100.0	79	100.0	100.0	6,479	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	33	80.5		1,159	36.2		32	74.4		1,420	37.5		
\$100,001 - \$250,000	5	12.2		750	23.4		7	16.3		845	22.3		
\$250,001 - \$500,000	3	7.3		1,292	40.4		4	9.3		1,518	40.1		
Total	41	100.0		3,201	100.0		43	100.0		3,783	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Walker County Nonmetropolitan AA

Table E-61

2023 AA Combined Demographics								
Assessment Area: Walker County Nonmetropolitan								
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	2,827	22.0
Moderate	4	33.3	4,252	33.2	967	22.7	2,553	19.9
Middle	5	41.7	5,808	45.3	743	12.8	2,282	17.8
Upper	3	25.0	2,766	21.6	61	2.2	5,164	40.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	12,826	100.0	1,771	13.8	12,826	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	11,912	2,086	17.9	17.5	8,576	72.0	1,250	10.5
Middle	9,647	5,829	49.9	60.4	1,843	19.1	1,975	20.5
Upper	5,041	3,762	32.2	74.6	419	8.3	860	17.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	26,600	11,677	100.0	43.9	10,838	40.7	4,085	15.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	799	38.6	738	38.4	51	44.0	10	34.5
Middle	884	42.7	826	42.9	46	39.7	12	41.4
Upper	386	18.7	360	18.7	19	16.4	7	24.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,069	100.0	1,924	100.0	116	100.0	29	100.0
Percentage of Total Businesses:				93.0		5.6		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	7	12.7	7	13.0	0	0.0	0	0.0
Middle	28	50.9	27	50.0	1	100.0	0	0.0
Upper	20	36.4	20	37.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	55	100.0	54	100.0	1	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.								

Table E-62

2022 AA Combined Demographics Assessment Area: Walker County Nonmetropolitan								
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	2,827	22.0
Moderate	4	33.3	4,252	33.2	967	22.7	2,553	19.9
Middle	5	41.7	5,808	45.3	743	12.8	2,282	17.8
Upper	3	25.0	2,766	21.6	61	2.2	5,164	40.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	12,826	100.0	1,771	13.8	12,826	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	11,912	2,086	17.9	17.5	8,576	72.0	1,250	10.5
Middle	9,647	5,829	49.9	60.4	1,843	19.1	1,975	20.5
Upper	5,041	3,762	32.2	74.6	419	8.3	860	17.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	26,600	11,677	100.0	43.9	10,838	40.7	4,085	15.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	818	37.7	755	37.3	52	44.8	11	37.9
Middle	939	43.3	884	43.7	44	37.9	11	37.9
Upper	410	18.9	383	18.9	20	17.2	7	24.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,167	100.0	2,022	100.0	116	100.0	29	100.0
Percentage of Total Businesses:				93.3		5.4		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	13.0	7	13.2	0	0.0	0	0.0
Middle	29	53.7	28	52.8	1	100.0	0	0.0
Upper	18	33.3	18	34.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	54	100.0	53	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.1		1.9		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-63

2021 AA Combined Demographics Assessment Area: Walker County Nonmetropolitan								
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	2,547	20.8
Moderate	3	30.0	2,616	21.3	860	32.9	1,968	16.0
Middle	4	40.0	5,200	42.4	832	16.0	2,267	18.5
Upper	3	30.0	4,455	36.3	315	7.1	5,489	44.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	12,271	100.0	2,007	16.4	12,271	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	6,644	942	8.2	14.2	4,912	73.9	790	11.9
Middle	9,936	5,186	45.3	52.2	3,021	30.4	1,729	17.4
Upper	8,264	5,311	46.4	64.3	1,313	15.9	1,640	19.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	24,844	11,439	100.0	46.0	9,246	37.2	4,159	16.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	454	21.4	417	21.1	35	29.7	2	7.7
Middle	869	41.0	807	40.9	47	39.8	15	57.7
Upper	796	37.6	751	38.0	36	30.5	9	34.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,119	100.0	1,975	100.0	118	100.0	26	100.0
Percentage of Total Businesses:				93.2		5.6		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	3	5.7	3	5.8	0	0.0	0	0.0
Middle	26	49.1	25	48.1	1	100.0	0	0.0
Upper	24	45.3	24	46.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	53	100.0	52	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.1		1.9		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-64

2020 AA Combined Demographics Assessment Area: Walker County Nonmetropolitan								
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	2,547	20.8
Moderate	3	30.0	2,616	21.3	860	32.9	1,968	16.0
Middle	4	40.0	5,200	42.4	832	16.0	2,267	18.5
Upper	3	30.0	4,455	36.3	315	7.1	5,489	44.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	12,271	100.0	2,007	16.4	12,271	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	6,644	942	8.2	14.2	4,912	73.9	790	11.9
Middle	9,936	5,186	45.3	52.2	3,021	30.4	1,729	17.4
Upper	8,264	5,311	46.4	64.3	1,313	15.9	1,640	19.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	24,844	11,439	100.0	46.0	9,246	37.2	4,159	16.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	462	21.8	421	21.3	39	31.0	2	9.1
Middle	878	41.4	815	41.3	51	40.5	12	54.5
Upper	783	36.9	739	37.4	36	28.6	8	36.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,123	100.0	1,975	100.0	126	100.0	22	100.0
Percentage of Total Businesses:				93.0		5.9		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	3	5.3	3	5.4	0	0.0	0	0.0
Middle	28	49.1	27	48.2	1	100.0	0	0.0
Upper	26	45.6	26	46.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	57	100.0	56	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.2		1.8		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-65A

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Walker 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)	№%	№%	
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	7.7	14.4	193	4.6	7.6	4	28.6	11.9	937	24.9	7.2	17.9
Middle	7	53.8	46.2	2,748	65.1	41.2	5	35.7	53.7	1,433	38.1	49.1	49.9
Upper	5	38.5	39.4	1,281	30.3	51.1	5	35.7	34.4	1,390	37.0	43.7	32.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	13	100.0	100.0	4,222	100.0	100.0	14	100.0	100.0	3,760	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	2	13.3	11.3	273	7.6	6.5	2	50.0	3.4	350	49.0	1.0	17.9
Middle	4	26.7	43.3	1,304	36.1	39.5	1	25.0	38.5	180	25.2	29.4	49.9
Upper	9	60.0	45.4	2,038	56.4	53.9	1	25.0	58.1	185	25.9	69.6	32.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	15	100.0	100.0	3,615	100.0	100.0	4	100.0	100.0	715	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	17.1	0	0.0	9.5	0	0.0	7.4	0	0.0	3.0	17.9
Middle	2	50.0	42.9	80	25.8	35.7	5	62.5	40.7	554	62.2	21.8	49.9
Upper	2	50.0	40.0	230	74.2	54.7	3	37.5	51.9	336	37.8	75.3	32.2
Unknown	0	0.0	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	310	100.0	100.0	8	100.0	100.0	890	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	77.8	0	0.0	95.5	1	100.0	60.0	1,050	100.0	45.7	95.6
Middle	1	100.0	11.1	325	100.0	1.6	0	0.0	20.0	0	0.0	5.2	2.3
Upper	0	0.0	11.1	0	0.0	2.9	0	0.0	20.0	0	0.0	49.2	2.1
Unknown	0	0.0	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	325	100.0	100.0	1	100.0	100.0	1,050	100.0	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	4	10.5	15.0	544	6.1	13.6	7	23.3	11.1	2,337	35.4	7.5	17.9
Middle	16	42.1	44.9	4,628	51.5	38.0	12	40.0	51.1	2,251	34.1	44.3	49.9
Upper	18	47.4	40.1	3,814	42.4	48.4	11	36.7	37.8	2,021	30.6	48.2	32.2
Unknown	0	0.0	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	8,986	100.0	100.0	30	100.0	100.0	6,609	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 E-65B

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Walker 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)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	16.7	0	0.0	5.1	0	0.0	0.0	0	0.0	0.0	17.9
Middle	1	50.0	33.3	120	45.6	26.8	0	0.0	37.5	0	0.0	51.8	49.9
Upper	1	50.0	50.0	143	54.4	68.1	1	100.0	62.5	50	100.0	48.2	32.2
Unknown	0	0.0	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	263	100.0	100.0	1	100.0	100.0	50	100.0	100.0	100.0
Other Purpose Closed/Exempt													
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	33.3	16.7	78	31.1	18.2	0	0.0	11.1	0	0.0	17.7	17.9
Middle	1	33.3	44.4	51	20.3	25.0	1	50.0	61.1	84	58.3	64.5	49.9
Upper	1	33.3	38.9	122	48.6	56.8	1	50.0	27.8	60	41.7	17.8	32.2
Unknown	0	0.0	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	251	100.0	100.0	2	100.0	100.0	144	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	72.2	0	0.0	35.4	0	0.0	60.0	0	0.0	65.7	17.9
Middle	0	0.0	16.7	0	0.0	28.8	0	0.0	20.0	0	0.0	17.6	49.9
Upper	0	0.0	11.1	0	0.0	35.8	0	0.0	20.0	0	0.0	16.7	32.2
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
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 E-66A

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Walker County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	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	2	8.3	12.1	193	3.2	8.8	0	0.0	9.1	0	0.0	6.4	8.2
Middle	12	50.0	31.4	3,545	58.7	30.9	7	41.2	31.4	1,798	39.0	32.4	45.3
Upper	10	41.7	56.5	2,297	38.1	60.3	10	58.8	59.5	2,811	61.0	61.3	46.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	24	100.0	100.0	6,035	100.0	100.0	17	100.0	100.0	4,609	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	6.9	0	0.0	6.0	2	5.4	5.5	267	3.2	3.1	8.2
Middle	13	44.8	37.1	3,625	47.3	36.2	17	45.9	35.7	4,142	50.1	37.3	45.3
Upper	16	55.2	56.0	4,034	52.7	57.8	18	48.6	58.7	3,863	46.7	59.6	46.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	29	100.0	100.0	7,659	100.0	100.0	37	100.0	100.0	8,272	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	1	16.7	12.0	120	14.1	10.4	1	11.1	9.5	140	20.9	7.5	8.2
Middle	3	50.0	36.0	440	51.5	35.8	5	55.6	38.1	306	45.6	34.1	45.3
Upper	2	33.3	52.0	294	34.4	53.8	3	33.3	52.4	225	33.5	58.4	46.4
Unknown	0	0.0	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	854	100.0	100.0	9	100.0	100.0	671	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	1	33.3	85.7	2,558	57.6	98.7	0	0.0	41.7	0	0.0	11.2	68.4
Middle	2	66.7	0.0	1,885	42.4	0.0	1	100.0	33.3	444	100.0	59.4	29.4
Upper	0	0.0	14.3	0	0.0	1.3	0	0.0	25.0	0	0.0	29.4	2.3
Unknown	0	0.0	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	4,443	100.0	100.0	1	100.0	100.0	444	100.0	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	4	6.0	10.5	2,871	14.7	9.6	3	4.3	8.0	407	2.8	5.8	8.2
Middle	31	46.3	33.6	9,575	49.1	32.7	35	50.0	33.5	7,088	49.1	37.7	45.3
Upper	32	47.8	55.9	7,046	36.1	57.7	32	45.7	58.6	6,934	48.1	56.5	46.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	67	100.0	100.0	19,492	100.0	100.0	70	100.0	100.0	14,429	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-66B

Distribution of 2020 and 2021 Home Mortgage Lending by Income Level of Geography													
Assessment Area: Walker County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	8.2
Middle	0	0.0	0.0	0	0.0	0.0	1	100.0	75.0	80	100.0	79.5	45.3
Upper	1	100.0	0.0	150	100.0	0.0	0	0.0	25.0	0	0.0	20.5	46.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	0.0	150	100.0	0.0	1	100.0	100.0	80	100.0	100.0	100.0
Other Purpose Closed/Exempt													
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	15.4	0	0.0	8.4	0	0.0	0.0	0	0.0	0.0	8.2
Middle	1	25.0	23.1	80	22.8	23.3	4	80.0	54.5	318	90.1	47.4	45.3
Upper	3	75.0	61.5	271	77.2	68.4	1	20.0	45.5	35	9.9	52.6	46.4
Unknown	0	0.0	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	351	100.0	100.0	5	100.0	100.0	353	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	17.1	0	0.0	15.0	0	0.0	33.3	0	0.0	35.8	8.2
Middle	0	0.0	34.3	0	0.0	36.8	0	0.0	33.3	0	0.0	22.4	45.3
Upper	0	0.0	48.6	0	0.0	48.1	0	0.0	33.3	0	0.0	41.8	46.4
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
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-67

Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography													
Assessment Area: Walker County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	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	19	26.8	28.2	2,927	40.9	18.9	16	23.9	27.7	3,241	50.2	27.3	38.6
Middle	37	52.1	47.6	2,701	37.7	60.4	34	50.7	48.3	2,130	33.0	53.2	42.7
Upper	15	21.1	21.9	1,530	21.4	19.9	17	25.4	22.3	1,087	16.8	19.0	18.7
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	2.2	0	0.0	0.8	0	0.0	1.6	0	0.0	0.5	
Total	71	100.0	100.0	7,158	100.0	100.0	67	100.0	100.0	6,458	100.0	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 E-68

Distribution of 2020 and 2021 Small Business Lending by Income Level of Geography													
Assessment Area: Walker County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	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	46	21.7	20.3	3,850	20.6	19.8	21	15.2	17.2	2,053	16.3	8.7	21.4
Middle	92	43.4	45.3	9,393	50.2	42.9	64	46.4	45.1	6,972	55.2	51.0	41.0
Upper	74	34.9	33.6	5,461	29.2	36.1	53	38.4	36.0	3,598	28.5	39.9	37.6
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	0.8	0	0.0	1.2	0	0.0	1.7	0	0.0	0.4	
Total	212	100.0	100.0	18,704	100.0	100.0	138	100.0	100.0	12,623	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-69

Distribution of 2022 and 2023 Small Farm Lending by Income Level of Geography													
Assessment Area: Walker County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	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	2	12.5	8.3	35	2.9	4.9	1	5.3	4.8	25	2.0	5.0	12.7
Middle	8	50.0	83.3	902	75.4	73.9	13	68.4	73.8	1,003	81.9	49.1	50.9
Upper	6	37.5	8.3	259	21.7	21.2	5	26.3	21.4	197	16.1	45.9	36.4
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	16	100.0	100.0	1,196	100.0	100.0	19	100.0	100.0	1,225	100.0	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 E-70

Distribution of 2020 and 2021 Small Farm Lending by Income Level of Geography													
Assessment Area: Walker County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	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	5.7
Middle	11	47.8	71.8	356	33.7	64.4	9	40.9	62.9	851	48.8	67.3	49.1
Upper	12	52.2	28.2	700	66.3	35.6	13	59.1	28.6	894	51.2	30.9	45.3
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	8.6	0	0.0	1.8	
Total	23	100.0	100.0	1,056	100.0	100.0	22	100.0	100.0	1,745	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-71A

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Walker 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)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.1	0	0.0	0.4	0	0.0	2.2	0	0.0	0.8	22.0
Moderate	1	7.7	9.3	144	3.4	5.5	1	7.1	9.1	252	6.7	4.9	19.9
Middle	1	7.7	17.6	193	4.6	13.6	3	21.4	19.3	563	15.0	14.4	17.8
Upper	10	76.9	51.0	3,737	88.5	63.9	6	42.9	49.4	2,217	59.0	61.2	40.3
Unknown	1	7.7	20.9	148	3.5	16.6	4	28.6	20.2	728	19.4	18.7	0.0
Total	13	100.0	100.0	4,222	100.0	100.0	14	100.0	100.0	3,760	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	4.5	0	0.0	1.5	0	0.0	6.0	0	0.0	1.5	22.0
Moderate	0	0.0	9.3	0	0.0	5.8	0	0.0	4.3	0	0.0	1.3	19.9
Middle	2	13.3	15.8	369	10.2	11.1	0	0.0	8.5	0	0.0	3.8	17.8
Upper	12	80.0	56.7	3,100	85.8	69.4	3	75.0	62.4	513	71.7	73.2	40.3
Unknown	1	6.7	13.7	146	4.0	12.2	1	25.0	18.8	202	28.3	20.2	0.0
Total	15	100.0	100.0	3,615	100.0	100.0	4	100.0	100.0	715	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	3.7	0	0.0	0.3	22.0
Moderate	0	0.0	14.3	0	0.0	9.5	0	0.0	18.5	0	0.0	5.4	19.9
Middle	2	50.0	20.0	125	40.3	22.9	1	12.5	3.7	75	8.4	1.4	17.8
Upper	2	50.0	60.0	185	59.7	63.9	7	87.5	66.7	815	91.6	83.2	40.3
Unknown	0	0.0	5.7	0	0.0	3.7	0	0.0	7.4	0	0.0	9.7	0.0
Total	4	100.0	100.0	310	100.0	100.0	8	100.0	100.0	890	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	2.0	0	0.0	0.7	0	0.0	2.7	0	0.0	1.0	22.0
Moderate	1	2.7	9.4	144	1.7	5.7	1	3.4	8.8	252	4.5	4.3	19.9
Middle	5	13.5	17.3	687	7.9	13.3	4	13.8	17.4	638	11.5	12.5	17.8
Upper	29	78.4	51.4	7,536	87.0	64.6	19	65.5	51.3	3,739	67.3	63.2	40.3
Unknown	2	5.4	19.9	294	3.4	15.7	5	17.2	19.8	930	16.7	18.9	0.0
Total	37	100.0	100.0	8,661	100.0	100.0	29	100.0	100.0	5,559	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 E-71B

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Walker 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)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	33.3	0	0.0	41.2	0	0.0	12.5	0	0.0	28.9	22.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.9
Middle	0	0.0	16.7	0	0.0	16.9	0	0.0	0.0	0	0.0	0.0	17.8
Upper	2	100.0	50.0	263	100.0	41.9	1	100.0	75.0	50	100.0	62.4	40.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	12.5	0	0.0	8.7	0.0
Total	2	100.0	100.0	263	100.0	100.0	1	100.0	100.0	50	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	11.1	0	0.0	7.3	0	0.0	0.0	0	0.0	0.0	22.0
Moderate	0	0.0	16.7	0	0.0	16.1	0	0.0	16.7	0	0.0	7.1	19.9
Middle	0	0.0	33.3	0	0.0	43.3	0	0.0	27.8	0	0.0	31.8	17.8
Upper	3	100.0	27.8	251	100.0	20.2	2	100.0	44.4	144	100.0	41.4	40.3
Unknown	0	0.0	11.1	0	0.0	13.2	0	0.0	11.1	0	0.0	19.7	0.0
Total	3	100.0	100.0	251	100.0	100.0	2	100.0	100.0	144	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.9
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.8
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	40.3
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 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 E-72A

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Walker County Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##%	##%	\$(000)	\$%	\$%	#	##%	##%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	4.2	1.5	136	2.3	0.7	2	11.8	2.2	268	5.8	0.8	20.8
Moderate	0	0.0	11.5	0	0.0	6.4	0	0.0	11.0	0	0.0	6.8	16.0
Middle	1	4.2	21.5	142	2.4	17.3	4	23.5	18.3	580	12.6	14.6	18.5
Upper	18	75.0	54.6	4,986	82.6	65.5	10	58.8	45.9	3,589	77.9	57.7	44.7
Unknown	4	16.7	10.9	771	12.8	10.2	1	5.9	22.6	172	3.7	20.1	0.0
Total	24	100.0	100.0	6,035	100.0	100.0	17	100.0	100.0	4,609	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.7	0	0.0	0.3	0	0.0	1.0	0	0.0	0.4	20.8
Moderate	2	6.9	4.7	147	1.9	2.3	0	0.0	6.6	0	0.0	3.9	16.0
Middle	2	6.9	10.9	232	3.0	7.2	6	16.2	12.7	1,132	13.7	9.7	18.5
Upper	25	86.2	59.5	7,280	95.1	66.6	30	81.1	53.7	6,954	84.1	61.5	44.7
Unknown	0	0.0	24.2	0	0.0	23.5	1	2.7	26.0	186	2.2	24.4	0.0
Total	29	100.0	100.0	7,659	100.0	100.0	37	100.0	100.0	8,272	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	9.5	0	0.0	2.4	20.8
Moderate	1	16.7	0.0	75	8.8	0.0	0	0.0	0.0	0	0.0	0.0	16.0
Middle	1	16.7	12.0	245	28.7	7.7	2	22.2	14.3	94	14.0	14.3	18.5
Upper	4	66.7	84.0	534	62.5	82.9	6	66.7	71.4	502	74.8	81.5	44.7
Unknown	0	0.0	4.0	0	0.0	9.4	1	11.1	4.8	75	11.2	1.7	0.0
Total	6	100.0	100.0	854	100.0	100.0	9	100.0	100.0	671	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	1.6	1.1	136	0.9	0.5	2	2.9	1.8	268	1.9	0.7	20.8
Moderate	4	6.3	8.3	282	1.9	4.4	3	4.3	8.9	278	2.0	5.5	16.0
Middle	5	7.8	16.4	669	4.4	12.2	12	17.4	15.9	1,806	12.9	12.5	18.5
Upper	50	78.1	55.8	13,191	87.7	65.4	49	71.0	49.4	11,200	80.1	59.5	44.7
Unknown	4	6.3	18.3	771	5.1	17.5	3	4.3	24.0	433	3.1	21.8	0.0
Total	64	100.0	100.0	15,049	100.0	100.0	69	100.0	100.0	13,985	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-72B

Distribution of 2020 and 2021 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Walker County Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.8
Moderate	0	0.0	0.0	0	0.0	0.0	1	100.0	0.0	80	100.0	0.0	16.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	25.0	0	0.0	2.4	18.5
Upper	1	100.0	0.0	150	100.0	0.0	0	0.0	75.0	0	0.0	97.6	44.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	0.0	150	100.0	0.0	1	100.0	100.0	80	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.8
Moderate	1	25.0	23.1	60	17.1	13.2	2	40.0	0.0	198	56.1	0.0	16.0
Middle	1	25.0	15.4	50	14.2	3.4	0	0.0	18.2	0	0.0	8.8	18.5
Upper	2	50.0	53.8	241	68.7	77.9	3	60.0	81.8	155	43.9	91.2	44.7
Unknown	0	0.0	7.7	0	0.0	5.5	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	351	100.0	100.0	5	100.0	100.0	353	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.8
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.5
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	44.7
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-73

Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Walker County Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	22	31.0	48.2	2,344	32.7	40.2	20	29.9	50.7	2,019	31.3	28.6	93.0
Over \$1 Million	20	28.2		3,497	48.9		22	32.8		3,462	53.6		5.6
Revenue Unknown	29	40.8		1,317	18.4		25	37.3		977	15.1		1.4
Total	71	100.0		7,158	100.0		67	100.0		6,458	100.0		100.0
By Loan Size													
\$100,000 or Less	58	81.7	95.4	2,797	39.1	40.7	55	82.1	95.8	2,528	39.1	49.9	
\$100,001 - \$250,000	7	9.9	2.5	1,138	15.9	12.7	8	11.9	2.3	1,196	18.5	15.1	
\$250,001 - \$1 Million	6	8.5	2.2	3,223	45.0	46.6	4	6.0	1.9	2,734	42.3	35.0	
Total	71	100.0	100.0	7,158	100.0	100.0	67	100.0	100.0	6,458	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	18	81.8		776	33.1		17	85.0		770	38.1		
\$100,001 - \$250,000	2	9.1		270	11.5		2	10.0		349	17.3		
\$250,001 - \$1 Million	2	9.1		1,298	55.4		1	5.0		900	44.6		
Total	22	100.0		2,344	100.0		20	100.0		2,019	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 E-74

Distribution of 2020 and 2021 Small Business Lending by Revenue Size of Businesses													
Assessment Area: Walker County Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	83	39.2	34.1	3,764	20.1	29.2	44	31.9	38.3	3,237	25.6	24.3	93.2
Over \$1 Million	69	32.5		9,625	51.5		33	23.9		5,348	42.4		5.6
Revenue Unknown	60	28.3		5,315	28.4		61	44.2		4,038	32.0		1.2
Total	212	100.0		18,704	100.0		138	100.0		12,623	100.0		100.0
By Loan Size													
\$100,000 or Less	160	75.5	93.4	5,883	31.5	46.9	106	76.8	94.5	3,665	29.0	43.8	
\$100,001 - \$250,000	39	18.4	4.4	6,313	33.8	18.8	18	13.0	2.9	3,057	24.2	13.2	
\$250,001 - \$1 Million	13	6.1	2.2	6,508	34.8	34.3	14	10.1	2.6	5,901	46.7	43.0	
Total	212	100.0	100.0	18,704	100.0	100.0	138	100.0	100.0	12,623	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	75	90.4		2,079	55.2		35	79.5		1,170	36.1		
\$100,001 - \$250,000	7	8.4		1,085	28.8		6	13.6		929	28.7		
\$250,001 - \$1 Million	1	1.2		600	15.9		3	6.8		1,138	35.2		
Total	83	100.0		3,764	100.0		44	100.0		3,237	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-75

Distribution of 2022 and 2023 Small Farm Lending by Revenue Size of Farms													
Assessment Area: Walker County Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	8	50.0	63.9	921	77.0	56.2	11	57.9	64.3	668	54.5	75.0	98.2
Over \$1 Million	0	0.0		0	0.0		1	5.3		150	12.2		1.8
Revenue Unknown	8	50.0		275	23.0		7	36.8		407	33.2		0.0
Total	16	100.0		1,196	100.0		19	100.0		1,225	100.0		100.0
By Loan Size													
\$100,000 or Less	14	87.5	83.3	603	50.4	32.7	16	84.2	90.5	668	54.5	51.3	
\$100,001 - \$250,000	1	6.3	13.9	193	16.1	47.7	3	15.8	7.1	557	45.5	29.0	
\$250,001 - \$500,000	1	6.3	2.8	400	33.4	19.6	0	0.0	2.4	0	0.0	19.8	
Total	16	100.0	100.0	1,196	100.0	100.0	19	100.0	100.0	1,225	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	6	75.0		328	35.6		10	90.9		492	73.7		
\$100,001 - \$250,000	1	12.5		193	21.0		1	9.1		176	26.3		
\$250,001 - \$500,000	1	12.5		400	43.4		0	0.0		0	0.0		
Total	8	100.0		921	100.0		11	100.0		668	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 E-76

Distribution of 2020 and 2021 Small Farm Lending by Revenue Size of Farms													
Assessment Area: Walker County Nonmetropolitan													
	Bank and Aggregate Loans by Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	12	52.2	53.8	693	65.6	76.0	6	27.3	57.1	345	19.8	88.9	98.1
Over \$1 Million	1	4.3		20	1.9		0	0.0		0	0.0		1.9
Revenue Unknown	10	43.5		343	32.5		16	72.7		1,400	80.2		0.0
Total	23	100.0		1,056	100.0		22	100.0		1,745	100.0		100.0
By Loan Size													
\$100,000 or Less	21	91.3	94.9	772	73.1	76.7	18	81.8	82.9	770	44.1	33.5	
\$100,001 - \$250,000	2	8.7	5.1	284	26.9	23.3	2	9.1	17.1	333	19.1	66.5	
\$250,001 - \$500,000	0	0.0	0.0	0	0.0	0.0	2	9.1	0.0	642	36.8	0.0	
Total	23	100.0	100.0	1,056	100.0	100.0	22	100.0	100.0	1,745	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	10	83.3		409	59.0		6	100.0		345	100.0		
\$100,001 - \$250,000	2	16.7		284	41.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	12	100.0		693	100.0		6	100.0		345	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

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, relatively permanent statistical subdivision of a county. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts average about 4,000 inhabitants, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to the population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language:

1. Affordable housing (including multi-family rental housing) for low- or moderate-income individuals.
2. Community services targeted to low- or moderate-income individuals.
3. 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.
4. Activities that revitalize or stabilize –
 - a. Low- or moderate-income geographies.
 - b. Designated disaster areas.
 - c. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - i. Rates of poverty, unemployment, and population loss.
 - ii. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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 non-relatives 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).

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 income of the applicants; the amount of loan requested; and the disposition of the application (for example, approved, denied, or 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 refinancing 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.

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.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA evaluation. 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) and the Thrift Financial Reporting (TFR) 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 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 120 percent or more of the area median income, or a median family income that is 120 percent or more, in the case of a geography.