



PUBLIC DISCLOSURE

November 27, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The City National Bank of San Saba
Charter Number: 10806

209 E. Brown
San Saba, TX 76877

Office of the Comptroller of the Currency

San Antonio Office
10001 Reunion Place, Suite 250
San Antonio, TX 78216

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, and should not 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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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

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

The major factors that support this rating include:

- A substantial majority of the bank's loans are inside of its assessment area (AA).
- The bank demonstrated a reasonable distribution of loans by income level of geography.
- The bank exhibits an excellent distribution of loans to individuals of different income levels and to businesses of different sizes.
- The bank did not receive any CRA-related complaints during the evaluation period.
- The bank's loan-to-deposit (LTD) ratio is less than reasonable.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio is less than reasonable.

The bank's quarterly average loan-to-deposit (LTD) ratio during the evaluation period is 11 percent ranging from a low of 9 percent to a high of 13 percent. The City National Bank of San Saba (City NB) is a single-branch institution that competes with two other financial institutions in the AA. These institutions are 3 to 3.5 times larger than City NB and include offices outside of San Saba County. City NB had total assets of \$85 million. The June 30, 2023 FDIC Deposit Market Share Report showed the bank had a deposit market share of 44 percent in San Saba County.

One of two other institutions, The Commercial National Bank of Brady, had total assets of \$276 million as of September 30, 2023 and four offices in other counties. The June 30, 2023, FDIC Deposit Market Share Report showed it had deposits totaling \$33 million in San Saba County or a 19 percent market share. The deposits in San Saba County represent just 16 percent of total combined deposits for all five City National Bank of Brady offices. The other institution, Arrowhead Bank, had total assets of \$288 million and four offices in other counties. The June 30, 2023 FDIC Deposit Market Share Report showed it had deposits totaling \$65 million in San Saba County or 36 percent market share. The deposits in San Saba County represent just 31 percent of total combined deposits for all offices of Arrowhead Bank. Both institutions offer similar products and services as City NB; however, neither institution is considered similarly situated due to asset size and offices outside of San Saba County.

To find similarly situated institutions, we expanded the search to include surrounding counties and identified four institutions with just one office and similar asset size as City NB. The average quarterly loan-to-deposit ratio for the four institutions is 54 percent ranging from a low of 38 percent to a high of 83 percent. However, these banks were larger than City NB, ranging in assets of \$94 million to \$144 million.

While the LTD ratio is low, it is partially mitigated due to the level of lending needs in the AA and the influx of deposits during the pandemic. San Saba City NB's deposits grew \$19 million or 33 percent during the evaluation period. Lending opportunities are limited in San Saba County with a population totaling 5,833 and two significantly larger banks with presences in the county. Community contacts noted limited economic growth and that financial institutions were meeting the credit needs of the community. Although competitive and economic pressures are mitigating factors, the bank's current LTD ratio is less than reasonable.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its assessment area (AA).

The bank originated and purchased 88 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	52	87	8	13	60	954	83	191	17	1,145
Consumer	53	88	7	12	60	384	80	98	20	482
Total	105	88	15	12	120	1,338	82	289	18	1,627

Description of Institution

The City National Bank of San Saba (City NB) is a \$85 million single state institution headquartered in San Saba, Texas. City NB's single location is in San Saba, Texas about 105 miles northwest of Austin, Texas. It is a wholly owned subsidiary of CNB National Financial Corporation, a one-bank holding company also headquartered in San Saba, Texas. The bank's AA is all of San Saba County and includes two census tracts (CTs). City NB has no affiliates or related organizations; and does not have an ATM. During the evaluation period, the bank did not engage in any merger or acquisition activities; nor did it open or close any branches.

City NB offers traditional banking products and services from 9:00am to 2:30pm Monday through Friday at its main office. The onsite drive-in facility is open from 8:00am to 5:00pm Monday through Friday and 8:30am to 12:30pm Saturday. Customers can access their deposit, loan, or safety deposit box accounts, as well as bill pay, through internet banking. Telephone banking is also available as a courtesy.

At December 31, 2022, City NB had total assets of \$90 million. Net loans totaled \$8.6 million or 9.6 percent of total assets. By dollar volume, commercial loans, including commercial real estate, represented 49 percent of the loan portfolio; farm and agricultural loans represented 29 percent; consumer loans represented 20 percent; and 1 to 4 residential real estate represented 2 percent. Tier 1

capital totaled \$8.8 million and total assets averaged \$90 million during the quarter resulting in a Leverage Ratio of 11.31 percent.

Based on its financial condition and size, there are no legal or financial factors that inhibit City NB's ability to meet credit needs in its AA. The current business strategy is to focus on originating loans, especially commercial, agricultural/farm, and consumer loans. The prior CRA examination, dated November 12, 2019, assigned an overall Satisfactory rating to City NB's lending performance.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated City NB lending activities using Small Bank CRA examination procedures. The initial examination scope covered the period from January 1, 2020 to December 31, 2022. Our analysis of lending activity focused on consumer and farm/agricultural lending as they represent the primary loan products during the evaluation period. We selected a sample of 20 consumer loans each originating in 2020, 2021, and 2022 for a total sample of 60 consumer loans. We selected a sample of 20 farm/agricultural loans originating in 2020, 2021, and 2022 for a total sample of 60 farm/agricultural loans.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is limited to the state of Texas, as City NB has their only branch in Texas. Refer to the "Scope" section under the State Rating section for details regarding how the areas and lending products were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Texas

CRA rating for the State of Texas: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A substantial majority of the bank's loans are inside its AA.
- The bank demonstrated a reasonable distribution of loans by income level of geography.
- The bank exhibits an excellent distribution of loans to individuals of different income levels and to businesses of different sizes given the product lines offered by the bank.
- The bank did not receive any CRA-related complaints during the evaluation period.
- The bank's LTD ratio is less than reasonable.

Description of Institution's Operations in Texas

The bank has one AA which includes their only location in San Saba. It has one office and no ATM. The bank offers traditional products and services including checking and savings accounts, certificates of deposit, as well as consumer and commercial lending products. Additionally, the bank offers 24-hour access to account information and transfers between accounts via an online banking portal.

San Saba AA

City NB's AA includes both census tracts (CTs) in San Saba County. This AA includes the communities of San Saba and Richland Springs as well as surrounding unincorporated areas within San Saba County. For years 2020 and 2021, the AA includes one moderate income CT and one middle income CT. For 2022, the AA includes two middle income CTs. The AA does not contain any upper income CTs. The bank's AA meets regulatory requirements and does not arbitrarily exclude low- or moderate-income geographies.

The June 30, 2023, FDIC Deposit Market Share Report indicates 3 financial institutions operate within the AA with deposits totaling \$421 million. City NB ranks first in the deposit market with 44 percent of the market share and \$80 million in AA deposits. Competition in the AA includes two other community banks and two privately-owned cooperatives specializing in agricultural loans.

Per DataUSA, the economy of San Saba County employs just over 2,000 people. The largest industries in the county are Services (244 people), Retail Trade (118 people), Agriculture (87 people), and Finance, Insurance & Real Estate (84 people). Of the 817 total businesses in San Saba County, 91 percent are single location businesses and 88 percent have annual revenue of less than a million dollars.

The US Bureau of Labor and Statistics reported that annual employment levels in the AA during the evaluation period were lower than both state and national levels. Unemployment rates for 2020, 2021, and 2022 were 5 percent, 3.4 percent, and 3.1 percent respectively. This compares favorably to 6.9 percent, 4.5 percent, and 3.8 percent for the state of Texas; and 6.7 percent, 3.9 percent, and 3.5 percent nationwide. Updated ACS data from 2017-2021 and US Census data from 2020 shows moderate poverty levels within the AA at 10.6 percent for 2021 and 8.1 percent for 2022. The following tables include other relevant information about the AA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: San Saba AA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.0	50.0	50.0	0.0	0.0
Population by Geography	5,893	0.0	41.4	58.6	0.0	0.0
Housing Units by Geography	3,172	0.0	31.3	68.7	0.0	0.0
Owner-Occupied Units by Geography	1,573	0.0	36.8	63.2	0.0	0.0
Occupied Rental Units by Geography	553	0.0	46.1	53.9	0.0	0.0
Vacant Units by Geography	1,046	0.0	15.1	84.9	0.0	0.0
Businesses by Geography	545	0.0	61.8	38.2	0.0	0.0
Farms by Geography	65	0.0	15.4	84.6	0.0	0.0
Family Distribution by Income Level	1,367	20.4	22.9	22.2	34.5	0.0
Household Distribution by Income Level	2,126	25.7	16.3	22.3	35.7	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$73,616
			Median Gross Rent			\$578
			Families Below Poverty Level			10.6%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: San Saba AA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.0	0.0	100.0	0.0	0.0
Population by Geography	5,730	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	3,198	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	1,512	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	622	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	1,064	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	678	0.0	0.0	100.0	0.0	0.0
Farms by Geography	81	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	1,405	23.6	20.0	25.1	31.2	0.0
Household Distribution by Income Level	2,134	28.3	19.9	13.9	38.0	0.0
Median Family Income Non-MSAs - TX		\$61,785	Median Housing Value			\$137,598
			Median Gross Rent			\$692
			Families Below Poverty Level			8.1%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Community Contacts

To help identify the needs and opportunities in the area we contacted two members of the community to provide context of San Saba County’s credit needs. The contacts stated the local economy is overall stable with limited economic growth in the area. Both contacts stated that the local financial institutions are meeting the needs of the community with no complaints noted.

Scope of Evaluation in Texas

We performed a full-scope review of City NB’s only AA. Our analysis of lending activity focused on consumer and agricultural/farm lending as these represent the bank’s primary products during the evaluation period.

Lending Test

The bank’s performance under the Lending Test in Texas is rated **Satisfactory**.

Based on the full scope review, the bank’s lending performance in the state of Texas is reasonable. Our analysis focused on small farm and consumer loans as these loans, by number originated, are the primary lending product during the evaluation period. City NB originated a minimal number of home

mortgage loans and small business loans during the evaluation period. Analyzing these products would not be meaningful.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review the bank's performance in the San Saba County AA is **good**.

Distribution of Loans by Income Level of the Geography

The bank exhibits **reasonable** geographic distribution of loans in the State.

Small Loans to Farms

Refer to Table S in the state of **Texas** section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

For years 2020-2021, the geographic distribution of loans to small farms is reasonable. The percentage of bank loans in moderate income geographies is well above the percentage of farms in the AA. The percentage of bank loans in middle income geographies is modestly below the percentage of farms and aggregate lending in these geographies.

For year 2022, all census tracts in the AA geography were designated as middle income, indicating 100 percent of all farms loans made by the bank within the AA are in middle income geographies.

Consumer Loans

Refer to Table U in the state of **Texas** section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

For years 2020-2021, the geographic distribution of consumer loans is excellent. The percentage of bank loans in moderate income geographies exceeds the percentage of households in the AA. The percentage of bank loans in middle income geographies is less than the percentage of households in the AA.

For year 2022, all census tracts in the AA geography were designated as middle income, indicating 100 of all consumer loans made by the bank within the AA are in middle income geographies.

Lending Gap Analysis

During our analysis, we did not identify any unexplained or conspicuous gaps in the bank's loan distributions.

Distribution of Loans by Income Level of the Borrower

The bank exhibits **an excellent** distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Small Loans to Farms

Refer to Table T in the state of **Texas** section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

For years 2020-2021, the distribution of small loans to farms is excellent. The percentage of bank loans to farms with revenues of less than \$1 million is in line with the percentage of farms within the AA.

For year 2022, the distribution of small loans to farmers is excellent. The percentage of bank loans to farms with revenues of less than \$1 million is in line with the percentage of farms within the AA.

Consumer Loans

Refer to Table V in the state of **Texas** section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

For years 2020-2021, the distribution of consumer loans to borrowers of different income levels is excellent. The percentage of bank loans to low-income borrowers moderately exceeds the percentage of households in the AA. The percentage of bank loans to moderate income borrowers significantly exceeds the percentage of households in the AA.

For year 2022, the distribution of consumer loans to borrowers of different income levels is excellent. The percentage of bank loan to low-income borrowers is in line with the percentage of households in the AA. The percentage of bank loans to moderate income borrowers significantly exceeds the percentage of households in the AA.

Responses to Complaints

There were no complaints against City NB during the current evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	(01/01/20 to 12/31/22)	
Bank Products Reviewed:	Small farm and consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	Not Applicable	Not Applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Texas		
San Saba Assessment Area	Full Scope	County of San Saba

Appendix B: Summary of MMSA and State Ratings

RATINGS: City National Bank of San Saba	
Overall Bank:	Lending Test Rating
City National Bank of San Saba	Satisfactory
State:	
Texas	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

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

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include 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).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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.

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.

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical 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) 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.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (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.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																2020-2021		
Assessment Area:	Total Loans to Farms			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
San Saba AA	40	723	100.0	0.0	0.0	0.0	15.4	27.5	11.0	84.6	72.5	29	0.0	0.0	0.0	0.0	0.0	0.0
Total	40	723	100.0	0.0	0.0	0.0	15.4	27.5	11.0	84.6	72.5	29	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																2022		
Assessment Area:	Total Loans to Farms			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
San Saba AA	20	415	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	20	0.0	0.0	0.0	0.0	0.0	0.0
Total	20	415	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	20	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues										2020-2021	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
San Saba AA	40	723	100	33	96.9	100	40	1.5	0.0	0.0	0.0
Total	40	723	100	33	96.9	100	40	1.5	0.0	0.0	0.0

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues										2022	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
San Saba AA	20	415	100	--	96.3	100	20	1.2	0.0	2.5	0.0
Total	20	415	100	--	96.3	100	20	1.2	0.0	2.5	0.0

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography												2020-2021	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
San Saba AA	40	243	100	0.0	0.0	39.2	55.0	60.8	45.0	0.0	0.0	0.0	0.0
<i>Source: 2015 ACS; 01/01/2020 -12/31/2021 Bank Data. Due to rounding, totals may not equal 100.0</i>													

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography												2022	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
San Saba AA	20	156	100.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0
<i>Source: 2020 U.S Census; 01/01/2022 - 12/31/2022 Bank Data. Due to rounding, totals may not equal 100.0</i>													

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2020-2021	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
San Saba AA	20	243	100.0	25.7	32.5	16.3	40.0	22.3	20.0	35.7	7.5	0.0	0.0	
Total	20	243	100.0	25.7	32.5	16.3	40.0	22.3	20.0	35.7	7.5	0.0	0.0	

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0*

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2022	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
San Saba AA	20	156	100.0	28.3	25.0	19.9	50.0	13.9	20.0	38.0	5.0	0.0	0.0	
Total	20	156	100.0	28.3	25.0	19.9	50.0	13.9	20.0	38.0	5.0	0.0	0.0	

*Source: 2020 U.S Census; 01/01/2022 - 12/31/2022 Bank Data.
Due to rounding, totals may not equal 100.0*