



PUBLIC DISCLOSURE

November 30, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

TexStar National Bank
Charter Number 24465

600 Pat Booker Road
Universal City, TX 78148

Office of the Comptroller of the Currency
Southern District
San Antonio Field Office
10001 Reunion Place, Suite 250
San Antonio, TX 78216-4165

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.

Table of Contents

Overall CRA Rating..... 1
Description of Institution..... 1
Scope of the Evaluation..... 2
Discriminatory or Other Illegal Credit Practices Review..... 3
State Rating..... 4
 State of Texas..... 4
Appendix A: Scope of Examination..... A-1
Appendix B: Summary of MMSA and State Ratings..... B-1
Appendix C: Definitions and Common Abbreviations..... C-1
Appendix D: Tables of Performance Data..... D-1

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:

- The quarterly average loan-to-deposit (LTD) ratio is more than reasonable.
- A substantial majority of loans originated inside the assessment area (AA).
- The bank exhibits a reasonable distribution of loans to businesses of different sizes, given the product lines offered by the bank.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio (LTD) is more than reasonable. TexStar National Bank's (TexStar) quarterly LTD ratio, as calculated on a bank-wide basis, averaged 91.4 percent over the 12-quarter evaluation period ending December 31, 2019. During this timeframe, the bank's LTD ratio ranged from a low of 87.0 percent to a high of 97.6 percent. TexStar's average quarterly LTD ratio exceeded the average quarterly ratio of three similarly sized institutions with offices in the AA. The overall average quarterly LTD ratio for the other three banks was 65.2 percent and ranged from 52.7 percent to 81.6 percent.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA. By number of loans, TexStar originated 90 percent of the business loan sample inside the bank's AA 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. Bank management routinely monitors loan originations. Internal reports reflect that during the evaluation period, 72 percent of loans originated inside the AA.

Lending Inside and Outside of the TexStar Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Business Loans	18	90	2	10	20	7,114	84	1,356	16	8,470

Source: Bank Data; business loan sample. Due to rounding, totals may not equal 100.0%

Description of Institution

TexStar National Bank (TexStar), an intrastate bank headquartered in Universal City, Texas, is a wholly owned subsidiary of TexStar Bancshares Inc., a one-bank holding company based in Universal City. We did not review any activities of the bank holding company in this Performance Evaluation (PE). Holding company activities do not adversely affect TexStar's capacity to lend or invest in its AA.

TexStar operates 6 full-service banking centers; 5 in Bexar County and 1 in Comal County. All six have drive-through locations and non-deposit taking automated teller machines (ATMs) are available at five of six banking centers. The bank has not opened or closed any branches since the previous evaluation.

At December 31, 2019, TexStar reported total assets of \$282.9 million. Tier 1 capital totaled \$31.3 million and the tier 1 leverage ratio was 10.9 percent. Net loans totaled \$210.9 million and represented 74.5 percent of total assets. The bank's loan-to-deposit ratio was 89.0 percent. The bank's loan portfolio consisted of commercial real estate (61.6 percent); commercial and industrial loans (14.5 percent); construction/development loans secured by real estate (11.4 percent); residential real estate (10.2 percent); farmland and farm-related (1.6 percent); and consumer and other loans (0.6 percent). TexStar offers a full range of commercial and consumer loan and deposit products and services, including online banking, through its website (www.texstar-bank.com).

TexStar faces strong competition in its AA from local community banks, credit unions, mortgage companies, regional banks, as well as the largest banks in the nation. The FDIC's June 30, 2019 Institution Market Share Report reflects TexStar had an institution deposit market share of 0.2 percent in its AA. It ranked 20th of 63 institutions; USAA Federal Savings Bank ranked 1st with a deposit market share of 65.5 percent. Randolph Brooks Credit Union ranked 2nd with a market share of 6.9 percent and Frost Bank ranked 3rd with a market share of 6.3 percent.

The prior examination, dated March 27, 2017, assigned an overall "Satisfactory" rating to TexStar's CRA performance. Based on its financial condition, size, product offerings, and branch network, there are no legal, financial, or other factors that inhibit TexStar's ability to help meet credit needs in its AAs.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the lending test covered lending activities from March 27, 2017, the date of the prior performance evaluation, through December 31, 2019. Qualifying activities performed in response to the significant impact of the coronavirus pandemic across the United States are not included in the evaluation period and will be considered in the next CRA evaluation.

We identified business loans as the bank's primary lending product. We selected a random sample of 20 loans originated during the evaluation period to assess lending inside and outside the AA. We replaced loans outside the AA with loans that originated inside the AA to assess geographic and borrower distributions.

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.

TexStar had one AA during the evaluation period; we performed a full-scope review of it.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings. The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

TexStar did not have any multi-state AAs or a multi-state rating during the evaluation period; it operates only in Texas.

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 (or any affiliate whose loans have been considered as part of the institution's lending performance) 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:

- The quarterly average loan-to-deposit (LTD) ratio is more than reasonable.
- A substantial majority of loans originated inside the assessment area (AA).
- The bank exhibits a reasonable distribution of loans to businesses of different sizes, given the product lines offered by the bank.

Description of Institution's Operations in Texas

TexStar AA

The TexStar AA includes portions of Bexar, Comal, Guadalupe, and Wilson counties, 4 of 8 counties in the San Antonio-New Braunfels (San Antonio) MSA. The AA has a total of 245 census tracts; 16 low-income geographies, 58 moderate-income geographies, 74 middle-income geographies, 94 upper-income geographies, and 3 geographies with no income designation. The bank's defined AA meets the requirement of the regulation and does not arbitrarily exclude low- or moderate-income geographies. The table below provides additional demographic information about the AA.

Census reports describe the San Antonio MSA as the 3rd largest metropolitan area in Texas and the city of San Antonio as the 7th largest city in the United States. San Antonio is the largest city in Bexar County and serves as the county seat. TexStar operates its main office and 5 branches in the AA. The main office and 4 branches are in Bexar County; 3 in San Antonio, 1 in Converse, and 1 in Universal City. The one branch in Comal County is in New Braunfels. The bank does not have any branches in Guadalupe or Medina County.

The Bureau of Labor Statistics reflects an unemployment rate of 3.1 percent at year end 2019 for the entire San Antonio MSA. The rate is lower than the state average of 3.5 percent and the national average of 3.7 percent. The year-end unemployment rates for the individual counties in the bank's AA were lower than the state and national averages; Bexar County had 3.1 percent, Comal County had 3.0 percent, Guadalupe County had 2.9 percent, and Wilson County had 2.8 percent.

The 2015 ACS data shows 10.7 percent of the households in the San Antonio MSA had incomes below the poverty level. By individual county, the percentages vary; Bexar County had 16.1 percent, Comal County had 9.1 percent, Guadalupe County had 10.0 percent, and Wilson County had 10.4 percent.

The April 2020 Moody's Analytic Report for San Antonio shows 79.2 percent of the population in the San Antonio MSA reside in Bexar County, 6.5 percent in Guadalupe County, 5.7 in Comal County, and 2.0 percent in Wilson County. Job growth in the MSA was at a pace moderately above the national average. The large concentration of military facilities and a strategic location near Mexico are strengths

to support the economy. The exposure related to the Eagle Ford energy industry contributes to volatility as it drives the refining industry as well as related manufacturing and professional services in the metro area. Leading industries are the military, home health care services, federal and local government, and insurance carriers. Major employers include Joint Base San Antonio, HEB Grocery, USAA, Methodist Healthcare System, and Baptist Healthcare System.

To help identify needs and opportunities in the AA, we reviewed four recent regulatory agency contacts with organizations that focus on affordable housing and economic development. The contacts identified a need for affordable housing; loans to small businesses, and financial literacy.

Demographic Information of the TexStar Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	245	6.5	23.7	30.2	38.4	1.2
Population by Geography	1,182,366	5.8	22.3	30.8	41.2	0.0
Housing Units by Geography	465,748	5.4	23.1	31.3	40.2	0.0
Owner-Occupied Units by Geography	252,921	3.6	15.0	29.4	51.9	0.0
Occupied Rental Units by Geography	172,670	7.2	33.5	33.6	25.7	0.0
Vacant Units by Geography	40,157	8.4	29.4	33.2	28.9	0.0
Businesses by Geography	110,389	3.9	16.8	28.9	50.1	0.3
Farms by Geography	2,332	1.8	10.7	27.7	59.8	0.1
Family Distribution by Income Level	282,618	19.5	16.4	18.6	45.4	0.0
Household Distribution by Income Level	425,591	22.8	15.3	17.5	44.4	0.0
Median Family Income MSA - 41700 San Antonio-New Braunfels, TX MSA		\$62,228	Median Housing Value			\$172,436
			Median Gross Rent			\$914
			Families Below Poverty Level			10.7%
<i>Source: 2015 ACS and 2019 D&B Data; 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>						

Scope of Evaluation in Texas

We performed a full-scope review of the bank’s only AA and based the overall rating on our findings.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the TexStar AA is adequate.

Distribution of Loans by Income Level of the Geography

The bank exhibits poor geographic distribution of loans in the State.

Small Loans to Businesses

Refer to Table Q 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 businesses.

Based on the commercial loan sample, the geographic distribution of small loans to businesses in the TexStar AA during the evaluation period is very poor. The sample reflected no loans originated in low- or moderate-income geographies. Bank management analyzes originated business loans by census tracts quarterly and reports results to the Board. Internal analysis reports reflect that during the evaluation period, TexStar originated 1.7 percent of loans in low-income geographies and 5.3 percent in moderate-income geographies. The percentages are less than the percentages of businesses located in low- or moderate-income geographies and below aggregate data from other area small business lenders.

The internal analysis reports reflect that TexStar originates loans to customers within its AA, but some loans are secured by assets outside the AA. However, many of these assets are inside the portions of Bexar County and Comal County not included in the bank's designated AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to businesses of different sizes, given the product lines offered by the bank.

Small Loans to Businesses

Refer to Table R 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 businesses.

Based on the commercial loan sample, the distribution of small loans to businesses in the TexStar AA is reasonable. The percentage of bank loans to businesses with annual revenues of \$1 million or less is lower than the reported percentage of small businesses in the AA; however, the bank's percentage is close to the aggregate percentage reported by other business lenders in the AA. Bank management monitors originated business loans by annual revenue quarterly and reports results to the Board. The reports for 2019 reflect 42 percent of all business loans originated to business with annual revenues of \$1 million or less. This percentage exceeds the aggregate data percentage.

Responses to Complaints

TexStar did not receive any complaints related to its CRA or fair lending performance during the 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:	3/27/2017 to 12/31/2019	
Bank Products Reviewed:	Small business loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State: Texas		
TexStar NB Assessment Area	Full-Scope	Partial portions of Bexar, Comal, Guadalupe, and Wilson Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS: TexStar National Bank	
Overall Bank:	Lending Test Rating
TexStar National Bank	Satisfactory
State of 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 Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2017 - 2019**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
TexStar AA	20	7,605	100.0	25,834	3.9	0.0	3.5	16.8	0.0	16.5	28.9	55.0	28.7	50.1	45.0	50.9	0.3	0.0	0.3

Source: 2015 ACS Census; 01/01/2019 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2017 - 2019**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
TexStar AA	20	7,605	100.0	25,834	85.9	40.0	41.5	4.8	60.0	9.3	0.0

Source: 2019 D&B Data; 07/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%