



PUBLIC DISCLOSURE

July 8, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Evant
Charter Number 12739

115 S. Memory Lane
Evant, Texas 76525

Office of the Comptroller of the Currency

225 E John Carpenter Fwy, Suite 900
Irving, Texas 75062

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:

- The Lending Test rating is based on good borrower distribution in the state of Texas.
- The loan-to-deposit ratio (LTD) is reasonable given the bank's size and credit needs of the assessment area (AA).
- A substantial majority of the bank's loans originated inside the AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD is reasonable. The bank's average quarterly LTD ratio was 60.17 percent. The ratio fluctuated between a low of 49.42 percent and a high of 71.66 percent since the prior CRA examination. The average LTD ratio of five similarly situated institutions within the AA or surrounding counties was 57.39 percent.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA.

The bank originated and purchased 78.7 percent of 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		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	79	78.2	22	21.8	101	14,623	73.0	5,412	27.0	20,035
Consumer	32	80.0	8	20.0	40	774	80.1	192	19.9	966
Total	111	78.7	30	21.3	141	15,397	73.3	5,604	26.7	21,001

Source: Data reported under HMDA; aggregate bank loan data.

Description of Institution

The First National Bank of Evant (FNB) is a small community bank headquartered in Evant, Coryell County, Texas. FNB was chartered as a national bank in 1912 and is independently owned by the bank's Chief Executive Officer, Ronnie Sullins, and five investors. The bank does not have a holding company or any affiliates.

FNB is a single state institution operating solely within the state of Texas. FNB provides traditional banking services to the public. In addition to its main office in Evant, the bank has one branch located in Oglesby, Texas and one branch located in Gatesville, Texas. The bank serves one AA. The adjusted AA

consists of Lampasas and Coryell counties, excluding five census tracts (CTs) located in Fort Cavazos. The excluded tracts are part of a military base, which has an exclusive operating agreement with another institution.

All bank locations include lobby and teller drive-in service hours Monday through Friday, with hours slightly varying by location. Automated Teller Machines (ATM) with 24-hour access are available at the Gatesville and Oglesby branches. Deposit products include checking, savings, money market deposit accounts, and certificate of deposits. Alternative banking services include telephone banking, safe deposit boxes, internet and mobile banking, electronic bill pay, and debit cards.

FNB's business strategy is primarily focused on retail banking with one- to four-family residential real estate loans and consumer loans. FNB was not subject to the data reporting requirements pursuant to the Home Mortgage Disclosure Act (HMDA) for calendar years 2021 and 2022 due to limited mortgage production. FNB did not engage in any merger or acquisition activity during the assessment period.

The bank reported total assets of \$168.1 million, total deposits of approximately \$145 million, and tier 1 capital of approximately \$15 million as of December 31, 2023, which was the end of the evaluation period. Net loans and leases of approximately \$103.6 million, represent 62 percent of total assets. Outstanding loans by category include one- to four-family residential mortgage loans at 55.63 percent, consumer loans at 13.18 percent, agricultural loans at 12.04 percent, commercial and industrial loans at 10.79 percent, commercial real estate loans at 8.30 percent, and other loans at 0.07 percent of total loans.

There are no legal, financial, or other factors impeding the bank's ability to meet the credit needs of the AA during the evaluation period. The bank received a "Satisfactory" rating at the last CRA evaluation dated July 6, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC assessed the bank's performance under the Community Reinvestment Act using small bank procedures. The evaluation period covered years 2021, 2022, and 2023 with years 2022 and 2023 combined. Examiners identified residential real estate loans and consumer loans as the bank's primary loan products. Those are the products evaluated in this report.

Due to different reporting requirements in 2021 and 2022, the bank only reported loans on the HMDA Loan Application Register for 2023. Examiners conducted a data integrity review of the bank's HMDA data as of December 31, 2023, and determined the data is accurate and reliable. Examiners also utilized a random sample of 20 residential real estate loans for 2021 and selected a random sample of 20 consumer loans for each period.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more 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 a blend of the state ratings, and where applicable, multistate ratings. FNB has one AA which is part of the Killeen-Temple Texas MSA. During the evaluation period, the bank’s primary loan products were one- to four-family residential mortgage loans and consumer loans, and each product was given equal weight in the analysis; however, more weight was placed on the 2022-2023 analysis period.

The state rating is based on performance in the bank’s AA. Refer to the “Scope” section under the State Rating for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c), 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 Consumer Financial Protection Bureau, 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 Texas¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The distribution of loans to borrowers of different income levels is reasonable.

Description of Institution's Operations in Texas

FNB is a small community bank with a retail banking focus that operates in one AA located in Texas as described in the "Description of the Institution" and "Scope of Evaluation" sections of this Performance Evaluation.

The branch in Gatesville serves as the primary branch and operations center. The town of Gatesville has a total population of approximately 16,000 individuals. The city includes five of the nine federal and state women's prisons/jails for the state of Texas and subsequently acts as a significant employer for the city and Coryell County with approximately 3,000 employees. The Gatesville population includes a portion of the prison system inmates. Gatesville also includes two manufacturing plants of heavy equipment and medical supplies. The cities of Evant and Oglesby are significantly smaller in population, each totaling approximately 500 individuals. The major employers of the area (Gatesville, Evant, and Oglesby cities) include the local independent school districts, local government, and local health care systems. The city of Gatesville also includes an 18-hole golf course and country club.

The bank's three branches are all located in the north/central portion of Coryell County in the cities of Evant, Gatesville, and Oglesby. There are five census tracts as part of Fort Cavazos, between the Gatesville and Oglesby branches and the southern border of the county, which are not open to the public. The travel time between the most southwest edge of the county and the bank's Evant branch is approximately 40 minutes by personal vehicle traveling approximately 41 miles. The AA's two moderate-income census tracts are located in the southwest corner of Coryell County, adjacent to Fort Cavazos, and is known as Copperas Cove.

The assessment area consists of 20 census tracts, with no low-income tracts and two moderate-income tracts. All bank deposits are assigned to this AA. According to the Federal Deposit Corporation (FDIC) Deposit Market Share Report dated June 30, 2023, FNB has 9.09 percent of total deposit market share and ranks fifth out of eight federally insured institutions, with \$136 million in deposits in the AA. Competition is high within the AA and includes other community banks, larger national banks, and regional banks. Competition with significant deposit market share positions include Cadence Bank (48 percent), First Texas Bank (12 percent), and First National Bank Texas (11 percent). The bank operates three offices in this market. In comparison, institutions with the largest branch presence in the AA include First National

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Bank Texas (six offices) and Cadence (four offices). Per the bank's reporting, less than one percent of deposits are from accounts associated with Copperas Cove.

Killeen-Temple MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Killeen-Temple MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	19	0.0	10.5	68.4	21.1	0.0
Population by Geography	81,231	0.0	10.3	67.9	21.8	0.0
Housing Units by Geography	32,096	0.0	10.8	75.5	13.7	0.0
Owner-Occupied Units by Geography	17,931	0.0	7.0	78.3	14.7	0.0
Occupied Rental Units by Geography	9,167	0.0	17.9	69.2	12.8	0.0
Vacant Units by Geography	4,998	0.0	11.4	76.8	11.8	0.0
Businesses by Geography	4,505	0.0	11.8	76.0	12.2	0.0
Farms by Geography	242	0.0	7.0	81.4	11.6	0.0
Family Distribution by Income Level	19,753	18.6	17.7	21.7	42.0	0.0
Household Distribution by Income Level	27,098	22.3	16.1	20.8	40.8	0.0
Median Family Income MSA - 28660 Killeen-Temple, TX MSA		\$58,001	Median Housing Value			\$111,792
			Median Gross Rent			\$816
			Families Below Poverty Level			9.7%
<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>						

During 2021, borrowers faced affordability challenges in the AA. According to FFIEC data, the median family income in the Killeen-Temple MSA was \$65,100 and the median housing value was \$151,587. Low-income borrowers earned no more than \$32,550 and moderate-income borrowers earned no more than \$52,080 annually. The calculated maximum affordable monthly mortgage payment was \$814 for a low-income borrower and \$1,302 for a moderate-income borrower. Assuming a 30-year mortgage with a five percent interest rate, not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the MSA median housing value would be \$1,693.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Killeen-Temple MSA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	20	0.0	10.0	65.0	20.0	5.0
Population by Geography	88,952	0.0	8.7	67.4	15.6	8.2
Housing Units by Geography	32,975	0.0	10.6	72.2	17.2	0.0
Owner-Occupied Units by Geography	19,804	0.0	6.3	72.7	21.0	0.1
Occupied Rental Units by Geography	8,744	0.0	20.8	71.2	8.0	0.0
Vacant Units by Geography	4,427	0.0	9.8	71.8	18.3	0.0
Businesses by Geography	6,407	0.0	5.9	76.8	17.3	0.1
Farms by Geography	327	0.0	3.4	69.4	27.2	0.0
Family Distribution by Income Level	19,966	17.4	18.0	22.4	42.2	0.0
Household Distribution by Income Level	28,548	20.4	17.6	19.6	42.4	0.0
Median Family Income MSA - 28660 Killeen-Temple, TX MSA		\$66,430	Median Housing Value			\$136,193
			Median Gross Rent			\$843
			Families Below Poverty Level			7.3%
<i>Source: 2020 U.S. Census and 2023 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>						

During 2023, borrowers faced affordability challenges in the AA. According to FFIEC data, the median family income in the Killeen-Temple MSA was \$76,500 and the median housing value was \$178,132. Low-income borrowers earned no more than \$38,550 and moderate-income borrowers earned no more than \$61,200 annually. The calculated maximum affordable monthly mortgage payment was \$956 for a low-income borrower and \$1,530 for a moderate-income borrower. Assuming a 30-year mortgage with a five percent interest rate, not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the MSA median housing value would be \$1,693.

Examiners considered information from two community contacts for the purposes of identifying opportunities for participation by local financial institutions and determining the performance of local financial institutions in meeting the credit needs of the community. The contacts work with organizations devoted to local community development and job creation with businesses in the AA. The most critical need identified was affordable housing within the AA. Also, opportunities exist for funding construction, infrastructure, and small business needs. According to both contacts, the financial institutions in the area participate in local events and make good efforts to meet the credit needs of the community.

Scope of Evaluation in Texas

As previously discussed, the Killeen-Temple MSA was selected for a full-scope review. This AA did not include any low-income geographies during the evaluation period and only consists of two moderate-income geographies which are not readily accessible to the bank's branch locations. As a result, an analysis on the geographic distribution would not be meaningful and therefore was not completed.

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 Killeen-Temple MSA is good.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels given the product lines offered by the bank.

Home Mortgage Loans

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

Examiners considered housing affordability for low- and moderate-income borrowers to develop conclusions.

2021

The distribution of home mortgage loans among individuals of different income levels was reasonable. The bank did not make any loans to low-income borrowers. The percentage of bank loans to moderate-income borrowers was lower than the percentage of moderate-income families but near to the aggregate percentage of all reporting lenders in the AA.

2022-2023

The distribution of home mortgage loans among individuals of different income levels was reasonable. The percentage of bank loans to low-income borrowers was lower than the percentage of low-income families but exceeded the aggregate percentage of all reporting lenders in the AA. The percentage of bank loans to moderate-income borrowers was near to the percentage of moderate-income families and the aggregate percentage of all reporting lenders in 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.

2021

The distribution of consumer loans among individuals of different income levels was reasonable. The bank did not make any loans to low-income borrowers. The percentage of bank loans to moderate-income borrowers equaled the percentage of moderate-income households.

2022-2023

The distribution of consumer loans among individuals of different income levels was excellent. The percentage of bank loans to low-income borrowers was near to the percentage of low-income households. The percentage of bank loans to moderate-income borrowers exceeded the percentage of moderate-income households.

Responses to Complaints

The bank had no CRA related complaints 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:	01/01/2021 to 12/31/2023	
Bank Products Reviewed:	Home mortgage and consumer loans.	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Texas		
Killeen-Temple MSA AA	Full-scope	Coryell and Lampasas Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS	The First National Bank of Evant
Overall Bank:	Lending Test Rating
The First National Bank of Evant	Satisfactory
MMSA or 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 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2021
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	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Killeen-Temple MSA	20	3,718	100.0	3,818	0.0	0.0	0.0	7.0	0.0	7.0	78.3	100.0	76.6	14.7	0.0	16.3	0.0	0.0	0.0
Total	20	3,718	100.0	3,818	0.0	0.0	0.0	7.0	0.0	7.0	78.3	100.0	76.6	14.7	0.0	16.3	0.0	0.0	0.0

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022-23
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	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Killeen-Temple MSA	62	10,905	100.0	2,951	0.0	0.0	0.0	6.3	0.0	7.9	72.7	75.8	75.4	21.0	22.6	16.7	0.1	1.6	0.1
Total	62	10,905	100.0	2,951	0.0	0.0	0.0	6.3	0.0	7.9	72.7	75.8	75.4	21.0	22.6	16.7	0.1	1.6	0.1

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Killeen-Temple MSA	20	3,718	100.0	3,818	18.6	0.0	2.6	17.7	10.0	12.1	21.7	25.0	18.9	42.0	65.0	29.6	0.0	0.0	36.9
Total	20	3,718	100.0	3,818	18.6	0.0	2.6	17.7	10.0	12.1	21.7	25.0	18.9	42.0	65.0	29.6	0.0	0.0	36.9

*Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Killeen-Temple MSA	62	10,905	100.0	2,951	17.5	6.5	3.6	18.0	12.9	15.1	22.4	24.2	24.5	42.2	54.8	32.5	0.0	1.6	24.3
Total	62	10,905	100.0	2,951	17.5	6.5	3.6	18.0	12.9	15.1	22.4	24.2	24.5	42.2	54.8	32.5	0.0	1.6	24.3

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography														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	
Killeen-Temple MSA	20	562,553	100.0	0.0	0.0	10.7	0.0	75.2	95.0	14.1	5.0	0.0	0.0	
<i>Source: 2015 ACS; 01/01/2021 - 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														2022-23
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	
Killeen-Temple MSA	20	355,274	100.0	0.0	0.0	10.7	0.0	72.2	80.0	17.0	20.0	0.0	0.0	
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data. Due to rounding, totals may not equal 100.0%</i>														

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													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	
Killeen-Temple MSA	20	562,553	100.0	22.3	0.0	16.1	15.0	20.8	35.0	40.8	50.0	0.0	0.0	
Total	20	562,553	100.0	22.3	0.0	16.1	15.0	20.8	35.0	40.8	50.0	0.0	0.0	

*Source: 2015 ACS; 01/01/2021 - 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													2022-23	
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	
Killeen-Temple MSA	20	355,274	100.0	20.4	15.0	17.6	35.0	19.6	15.0	42.4	35.0	0.0	0.0	
Total	20	355,274	100.0	20.4	15.0	17.6	35.0	19.6	15.0	42.4	35.0	0.0	0.0	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.