



## **PUBLIC DISCLOSURE**

June 24, 2024

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

The Commercial National Bank of Brady  
Charter Number 8573

105 East Second Street  
Brady, Texas 76825

Office of the Comptroller of the Currency

10001 Reunion Place, Suite 250  
San Antonio, Texas 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.

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

### Loan-to-Deposit Ratio

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

The bank's quarterly average LTD ratio calculated on a bank-wide basis since the last examination was 63 percent. The ratio ranged from a quarterly low of 51 percent on September 30, 2021, to a quarterly high of 80 percent on December 31, 2022.

To assess the bank's performance, we compared the bank's average quarterly LTD ratio to three similarly situated institutions in the local and surrounding areas with total assets between \$96 million and \$308 million. The bank's quarterly average LTD ratio exceeds the quarterly average LTD ratio for similarly situated institutions. The peer group average quarterly LTD was 33 percent, with a low of 11 percent and a high of 49 percent.

### Lending in Assessment Area

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

The bank originated and purchased 75 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		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	34	85	6	15	40	2,011	61	1,303	39	3,315
Small Business	26	65	14	35	40	1,169	27	3,209	73	4,378
<b>Total</b>	<b>60</b>	<b>75</b>	<b>20</b>	<b>25</b>	<b>80</b>	<b>3,181</b>	<b>41</b>	<b>4,512</b>	<b>59</b>	<b>7,694</b>

## Description of Institution

The Commercial National Bank of Brady (CNB Brady), a full-service community bank headquartered in Brady, Texas, is a wholly owned subsidiary of Commercial National Corporation, a one-bank holding company also headquartered in Brady. As of December 31, 2022, CNB Brady reported total assets of \$244 million and tier 1 capital of \$22 million, representing 8.9 percent of total assets.

CNB Brady operates solely in Texas and has a main office in Brady, and three branches located in San Saba, Granite Shoals, and Burnet. The branches in Granite Shoals and Burnet were opened in 2022 and the bank has not closed any branches since the previous evaluation. The locations in Brady, San Saba, and Granite Shoals offer walk-in service, drive-up motor bank, and automated teller machines (ATM). The branch in Burnet offers walk-in and drive-up services but does not have an ATM.

CNB Brady has one rating area, the State of Texas, that consists of one non-MSA AA that includes the entirety of McCulloch, San Saba, and Burnet counties. CNB Brady faces competition from local regional, and national financial institutions in its AA. Primary competitors include Brady National Bank, City NB of San Saba, First State Bank of Burnet, Cadence Bank, and First United Bank and Trust Company. According to the FDIC's June 30, 2022, Deposit Market Share Report, CNB Brady ranks 4<sup>th</sup> out of 18 institutions in their AA.

In addition to a full range of consumer and commercial banking products and services, CNB Brady offers online banking services through its website [www.cnbrady.com](http://www.cnbrady.com). Customers can make mobile deposits, view account information, initiate funds transfers and loan payments, view and download statements, manage their debit cards, setup alerts, pay bills, and more. CNB Brady offers mobile banking services where customers can use a personal smartphone device to check account balances, transfer funds between accounts, and make payments. The bank also offers 24-hour telephone access.

As of December 31, 2022, net loans totaled \$180 million and represented 80 percent of total deposits and 74 percent of total assets. The bank's loan portfolio include small business, commercial real estate, agriculture, consumer, and residential mortgage loans. The largest loan portfolio segments are commercial real estate, residential mortgage loans, and commercial and industrial loans.

In response to the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) established in 2020, the bank participated in the Small Business Administrations' (SBA) Paycheck Protection Program (PPP). These loans were designed to provide a direct incentive for small businesses to keep their workers on payroll during the COVID pandemic.

The bank received a "Satisfactory" rating during its prior CRA Performance Evaluation dated January 8, 2020. Based on its financial condition, local economic conditions, product offerings, and competition, there are no legal, financial, or other factors that inhibit the bank's ability to help meet the credit needs in its AAs.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

We evaluated the CRA performance of CNB Brady by using Small Bank examination procedures, which includes a lending test. The evaluation period covered loans originated from January 1, 2020, to December 31, 2022. We determined the bank's primary products for the lending test by identifying the highest concentration of loans originated by number and dollar volume during the evaluation period. The primary lending products included in this evaluation are small business loans and home mortgages. Between 2020 and 2022, small business loan originations represent 34 percent of originations by dollar volume while home mortgage originations represent 51 percent of originations by dollar volume.

To evaluate lending performance, analysis was completed on random samples of small business and home mortgage loans. We randomly selected 20 loans of each primary product type for each evaluation period. We combined combining the years 2020 and 2021 as census data for the bank's AA remained constant during those years. This resulted in a total sample of 80 loans.

For the geographic and borrower distribution analyses, we compared lending performance data to updated 2015 American Community Survey (ACS) census data for 2020 and 2021 and the 2020 U.S. census data for 2022.

### 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 based on its performance in the state of Texas. The state rating is based on performance in the bank's AA. Refer to the "Scope" section under the State Rating section for details regarding how the areas and lending products were weighted when 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 (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 bank's LTD ratio is more than reasonable.
- A majority of the bank's loans are inside its AA.
- The bank exhibits a reasonable geographic distribution of loans in its AA.
- The bank exhibits a reasonable distribution of loans to businesses of different sizes, and to individuals of different income levels.
- The bank did not receive any CRA-related complaints during the evaluation period.

### Description of Institution's Operations in Texas

As noted previously, CNB Brady only operates in the state of Texas. CNB Brady has delineated three AAs in the state of Texas, consisting of the entirety of McCulloch County, San Saba County, and Burnet County. All three AAs are contiguous, non-MSA's and were combined into one AA for the purpose of this CRA evaluation. We performed a full-scope evaluation of this AA.

#### Texas Non-MSA AA

The Texas (TX) Non-MSA assessment area includes three counties, McCulloch, San Saba, and Burnet. All of CNB Brady's branches are located in this AA, operating four branches and three ATM's. According to the FDIC's June 30, 2022, Deposit Market Share Report, CNB Brady's entire deposit base of \$206 million is located within the AA. The bank's deposits in this AA account for 10.3 percent of the total market share which is ranked 4<sup>th</sup> among 18 insured financial institutions within the AA. CNB Brady's primary competitors in their AA include Brady National Bank, City National Bank of San Saba, First State Bank of Burnet, Cadence Bank, and First United Bank and Trust Company.

Data USA 2022 report shows the largest industries in McCulloch County include health care & social assistance, accommodation & food services, and construction. The county has three census tracts with various income levels: one moderate-income, one middle-income, and one upper-income. The largest industries in San Saba County are agriculture, forestry, fishing, & hunting, retail trade, and educational services. The county include has two census tracts, both middle-income levels. The largest industries in Burnet County are retail trade, construction, and health care & social assistance. The county has 15 census tracts, with nine being upper-income levels and six being middle-income levels.

The Bureau of Labor Statistics reflects an unemployment rate of 3.7 percent at year end 2022 for McCulloch County, 3.4 percent for San Saba County, and 2.8 percent for Burnet County. The state average unemployment for year end 2022 was 4.14 percent and the national average of 3.5 percent.

The following tables shows other pertinent demographic information about the Texas non-MSA AA in 2022.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: TX Non-MSA 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	20	0.0	5.0	60.0	35.0	0.0
Population by Geography	62,490	0.0	1.9	68.1	30.0	0.0
Housing Units by Geography	30,870	0.0	3.4	67.6	29.0	0.0
Owner-Occupied Units by Geography	17,416	0.0	3.3	65.5	31.2	0.0
Occupied Rental Units by Geography	5,253	0.0	1.8	75.9	22.3	0.0
Vacant Units by Geography	8,201	0.0	4.5	66.8	28.7	0.0
Businesses by Geography	8,178	0.0	1.2	66.2	32.6	0.0
Farms by Geography	470	0.0	6.4	58.5	35.1	0.0
Family Distribution by Income Level	16,137	13.0	19.7	22.0	45.3	0.0
Household Distribution by Income Level	22,669	17.4	15.4	20.3	47.0	0.0
Median Family Income Non-MSAs - TX		\$61,785	Median Housing Value			\$195,244
			Median Gross Rent			\$850
			Families Below Poverty Level			6.5%
<i>Source: 2020 U.S. Census and 2022 D&amp;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 reviewed three community contact reports completed in the evaluation period for McCulloch and San Saba counties as these are the bank's primary lending areas. The contacts described the local economy as stable but with limited economic growth in the area. The contacts were not aware of any opportunities in the areas for financial institutions. The contacts had favorable opinions of local financial institutions' involvement in the local community.

## Scope of Evaluation in Texas

CNB Brady has delineated three AAs in the state of Texas. McCulloch County, San Saba County, and Burnet County. All three AAs are contiguous, non-MSA's and were combined into one AA for the purpose of this CRA evaluation. We performed a full-scope evaluation of this AA. Our analysis of lending focused on small business loans and home mortgage loans 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.



## **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the state of Texas is good.

### **Distribution of Loans by Income Level of the Geography**

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

#### ***Home Mortgage Loans***

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

During 2020-2021, the geographic distribution of home mortgage loans is excellent. The percentage of bank loans in moderate income geographies is well above the percentage of owner-occupied housing units in these areas. The bank's lending performance in these areas exceeds the aggregate HMDA lending data reported by other mortgage lenders in these areas.

During 2022, the geographic distribution of home mortgage loans is reasonable. The percentage of bank loans in moderate income geographies is above the percentage of owner-occupied housing units in these areas. The bank's lending performance in these areas exceeds the aggregate HMDA lending data reported by other mortgage lenders in these areas. Less weight was given to this period, as shifts in the AA designation resulted in no low-income tracts and only one moderate income tract representing 3.3 percent of housing units in 2022.

#### ***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.

During 2020-2021, the geographic distribution of small business loans is reasonable. The percentage of loans to small business in moderate income geographies is below the percentage of small businesses in these areas but is similar to the aggregate lending performance of other lenders in the area.

During 2022, the geographic distribution of small business loans is reasonable. The percentage of bank loans in moderate income geographies is above the percentage of small businesses in these areas. The bank's lending performance in these areas exceeds the aggregate lending data reported by other lenders in these areas. Less weight was given to this period, as shifts in the AA designation resulted in no low-income tracts and only one moderate income tract representing 1.2 percent of small businesses in 2022.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, 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.

During 2020-2021, the distribution of home mortgage loans to borrowers of different income levels is reasonable. The percentage of bank loans to low-income borrowers is below the percentage of low-income households within the AA, but the bank's performance exceeds the aggregate HMDA lending data reported by other mortgage lenders in the area. The percentage of bank loans to moderate-income borrowers is similar to the percentage of moderate-income households within the AA and the aggregate HMDA lending data reported by other mortgage lenders in the area.

During 2022, the distribution of home mortgage loans to borrowers of different income levels is excellent. The percentage of bank loans to low-income borrowers exceeds the percentage of low-income households within the AA. The bank's lending performance to low-income borrowers exceeds the aggregate HMDA lending data reported by other mortgage lenders in the area. The percentage of bank loans to moderate-income borrowers is near-to the percentage of moderate-income households within the AA. The bank's lending performance to moderate-income borrowers exceeds the aggregate HMDA lending data reported by other mortgage lenders in the area.

### ***Loans to Small 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.

During 2020-2021, the distribution of loans to small businesses is reasonable. The percentage of bank loans to businesses with revenues of less than \$1 million is similar to the percentage of small businesses within the AA. The bank's lending performance exceeds the aggregate percentage reported by other business lenders in the AA.

During 2022, the distribution of loans to small businesses is reasonable. The percentage of bank loans to businesses with revenues of less than \$1 million is similar to the percentage of small businesses within the AA. The bank's lending performance exceeds the aggregate percentage reported by other business lenders in the AA.

### **Responses to Complaints**

CNB Brady did not receive any complaints related to its CRA or fair lending performance during the evaluation period.

## Appendix A: Scope of Examination

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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”.

<b>Time Period Reviewed:</b>	January 1, 2020- December 31, 2022	
<b>Bank Products Reviewed:</b>	Home Mortgage Loans Small Business Loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A	N/A	N/A
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>TX Non-MSA</b>	<b>Full Scope</b>	Non-MSA includes all three adjacent counties: McCulloch, San Saba, Burnet.

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	Commercial National Bank of Brady
Overall Bank:	Lending Test Rating
Commercial National Bank of Brady	Satisfactory
MMSA or State:	
Texas	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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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

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### 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 30<sup>th</sup> 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.

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 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.

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.

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																				<b>2020-21</b>
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000's)	% 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	
TX Non-MSA	20	1,425	100	195	0.0	0	0.0	50.7	80	62.6	49.3	20	37.4	0.0	0	0.0	0.0	0	0.0	
<b>Total</b>	<b>20</b>	<b>1,425</b>	<b>100</b>	<b>195</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>50.7</b>	<b>80</b>	<b>62.6</b>	<b>49.3</b>	<b>20</b>	<b>37.4</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	

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

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																				<b>2022</b>
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000's)	% 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	
TX Non-MSA	20	1,119	100	2,173	0.0	0	0.0	3.3	5	0.5	65.5	85	58.1	31.2	10	41.5	0.0	0	0.0	
<b>Total</b>	<b>20</b>	<b>1,119</b>	<b>100</b>	<b>2,173</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>3.3</b>	<b>5</b>	<b>0.5</b>	<b>65.5</b>	<b>85</b>	<b>58.1</b>	<b>31.2</b>	<b>10</b>	<b>41.5</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 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.

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2020-21</b>
	<b>Total Home Mortgage Loans</b>				<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>		
<b>Assessment Area:</b>	<b>#</b>	<b>\$ (000s)</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>
TX Non-MSA	20	1,425	100	195	23.2	10	4.1	21.2	15	7.2	20.6	20	19.5	35.0	55	42.1	0.0	--	27.2
<b>Total</b>	<b>20</b>	<b>1,425</b>	<b>100</b>	<b>195</b>	<b>23.2</b>	<b>10</b>	<b>4.1</b>	<b>21.2</b>	<b>15</b>	<b>7.2</b>	<b>20.6</b>	<b>20</b>	<b>19.5</b>	<b>35.0</b>	<b>55</b>	<b>42.1</b>	<b>0.0</b>	<b>--</b>	<b>27.2</b>

*Source: 2015 ACS ; 01/01/2020 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2022</b>
	<b>Total Home Mortgage Loans</b>				<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>		
<b>Assessment Area:</b>	<b>#</b>	<b>\$ (000's)</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>
TX Non-MSA	20	1,119	100	2,173	13.0	25	1.7	19.7	20	7.9	22.0	25	15.4	45.3	30	60.4	0.0	--	14.7
<b>Total</b>	<b>20</b>	<b>1,119</b>	<b>100</b>	<b>2,173</b>	<b>13.0</b>	<b>25</b>	<b>1.7</b>	<b>19.7</b>	<b>20</b>	<b>7.9</b>	<b>22.0</b>	<b>25</b>	<b>15.4</b>	<b>45.3</b>	<b>30</b>	<b>60.4</b>	<b>0.0</b>	<b>--</b>	<b>14.7</b>

*Source: 2020 U.S. Census ; 01/01/2022 - 12/31/2022 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.

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2020-21</b>	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000's)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
TX Non-MSA	20	997	100.0	196	0.0	0.0	0.0	68.6	50.0	57.7	31.4	50.0	42.3	0.0	0.0	0.0	0.0	0.0	0.0	
<b>Total</b>	<b>20</b>	<b>997</b>	<b>100.0</b>	<b>196</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>68.6</b>	<b>50.0</b>	<b>57.7</b>	<b>31.4</b>	<b>50.0</b>	<b>42.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

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

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2022</b>	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000's)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
TX Non-MSA	20	1,030	100	1,924	0.0	0	0.0	1.2	5	0.7	66.2	75	64.0	32.6	20	35.3	0.0	0	0.0	
<b>Total</b>	<b>20</b>	<b>1,030</b>	<b>100</b>	<b>1,924</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>1.2</b>	<b>5</b>	<b>0.7</b>	<b>66.2</b>	<b>75</b>	<b>64.0</b>	<b>32.6</b>	<b>20</b>	<b>35.3</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	

*Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA 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.

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2020-21</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
TX Non-MSA	20	997	100.0	196	80.8	80.0	34.7	4.4	10.0	14.9	10.0	
<b>Total</b>	<b>20</b>	<b>997</b>	<b>100.0</b>	<b>196</b>	<b>80.8</b>	<b>80.0</b>	<b>34.7</b>	<b>4.4</b>	<b>10.0</b>	<b>14.9</b>	<b>10.0</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%</i>												

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2022</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$ (000's)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
TX Non-MSA	20	1,030	100.0	1,924	89.7	85.0	51.7	2.3	0.0	8.0	15.0	
<b>Total</b>	<b>20</b>	<b>1,030</b>	<b>100.0</b>	<b>1,924</b>	<b>89.7</b>	<b>85.0</b>	<b>51.7</b>	<b>2.3</b>	<b>0.0</b>	<b>8.0</b>	<b>15.0</b>	
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.                      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.