



PUBLIC DISCLOSURE

June 30, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The City National Bank of Taylor
Charter Number 5275

212 North Main Street
Taylor, Texas 76574

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

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

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

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- The bank's loan-to-deposit (LTD) ratio is reasonable.
- The bank exhibits excellent geographic distribution of loans.
- The bank exhibits excellent distribution of loans to individuals of different income levels.

Loan-to-Deposit Ratio

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

City National Bank of Taylor's (CNBT) quarterly LTD ratio averaged 56.93 percent over the 20-quarter evaluation period ending December 31, 2024. During this timeframe, CNBT's LTD ratio ranged from a low of 45.30 percent to a high of 69.98 percent. CNBT's LTD has been trending upward since December 2021 increasing from 45.30 percent to 67.21 percent as of December 2024.

CNBT's average quarterly LTD ratio did not exceed the average quarterly ratio of three similarly sized institutions. The overall average quarterly LTD ratio of the other three institutions was 76.66 percent and the average ranged from 68.56 percent to 90.05 percent.

Lending in Assessment Area

A majority of the bank's loans were outside its AA.

By number of loans, CNBT originated 42.36 percent of its loans 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.

Table 1: Lending Inside and Outside of the Assessment Area										2022-2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	80	38.28	129	61.72	209	16,672	26.97	45,153	73.03	61,825
Consumer	17	85	3	15	20	170	83.74	33	16.26	203
Total	97	42.36	132	57.64	229	16,842	27.15	45,186	72.85	62,028
Source: 1/1/2022 - 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

The bank's performance was impacted by the rapid expansion in the Austin area over the evaluation period. Significant growth within the area has been driven by companies such as Samsung building manufacturing plants in the area, and that 17 of the top 20 mortgage lenders in 2023 were builder affiliated mortgage companies.

Description of Institution

CNBT, an intrastate bank headquartered in Taylor, Texas, is a wholly owned subsidiary of CNB Financial Corporation, a one-bank holding company also based in Taylor. We did not review any activities of the bank holding company in this Performance Evaluation (PE). Holding company activities do not adversely affect CNBT's capacity to lend or invest in its AA.

In addition to the main office, the bank has a lending center and drive-through banking branch located in Taylor. The bank has nine automated teller machines (ATMs) located in Taylor and the immediate surrounding communities of Thorndale, Granger, and Hutto. Eight of the nine ATMs have deposit taking capabilities.

At December 31, 2024 CNBT reported total assets of \$239 million. Net loans and leases totaled \$143.73 million or 60 percent of total assets. Residential real estate loans comprise the majority of the loan portfolio, followed by commercial loans, and consumer loans.

CNBT offers standard banking services, including standard deposit and loan products. The branch is open Monday through Friday 9:00AM to 3:00PM, while the drive through is open Monday through Friday 7:30AM through 5:00PM. Personal deposit account options include free Kasasa checking and savings, money market, and Reward Savings. The bank also offers standard savings and time accounts including an individual retirement account (IRA). Other products and services include VISA debit cards, cashier checks, safe deposit boxes, onsite notary, no liability merchant processing programs, remote deposit capture, mobile deposit, CNBT mobile app and online banking. The CNBT mobile app and online banking give customers instant access to their accounts and real time balances, internal and external funds transfers, and bill pay. Customers may also apply for loans online using the bank's web site, www.cnbt.com.

The prior examination, dated April 19, 2021, assigned an overall "Satisfactory" rating to CNBT's CRA performance. Based on its financial condition, size, product offerings, and branch network, there are no legal, financial, or other factors that inhibit CNBT's ability to help meet credit needs in its AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the lending test covered lending activities from January 1, 2022 through December 31, 2024. The bank's primary loan products that were selected for testing include, residential real estate and consumer loans as they accounted for 26.45 percent and 47.44 percent of loans originated over the evaluation period by number, respectively.

The bank is a Home Mortgage Disclosure Act (HMDA) reporter. Examiners conducted a data integrity review of the bank's HMDA data and found it to be reliable to use for assessing the bank's residential lending performance. For the geographic and borrower distribution analyses, we compared lending performance data to 2020 census data effective January 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 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 based-on performance in the state of Texas. 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.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks 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 bank exhibits an excellent distribution of loans by income level of the geography.
- The bank exhibits an excellent distribution of loans to individuals of different income levels.
- There were no CRA-related complaints during the evaluation period.

Description of Institution's Operations in Texas

The bank's AA includes 25 census tracts (CT) within Williamson and Milam counties. Williamson County is located in the Austin-Round Rock-San Marcos, TX MSA (Austin MSA). Milam County borders Williamson County the bank includes one census tract within the county, and it is not considered to be substantially outside the MSA border. One of the 25 CTs is low-income, eight are moderate-income, 10 are middle-income, and six are upper income. Cities located within the AA include Taylor, Granger, Hutto, Jarrell, and Thrall. The following table provides additional demographic information about the AA.

Austin MSA

Assessment Area(s) – Austin MSA						
2022-2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	25	4.00	28.00	44.00	24.00	0.00
Population by Geography	111,534	2.36	21.34	53.44	22.85	0.00
Housing Units by Geography	31,867	3.46	22.34	52.89	21.31	0.00
Owner-Occupied Housing by Geography	23,522	2.10	20.43	52.67	24.80	0.00
Occupied Rental Units by Geography	6,108	7.60	27.88	54.78	9.74	0.00
Vacant Units by Geography	2,237	6.44	27.36	50.02	16.18	0.00
Businesses by Geography	3,703	4.02	21.66	48.47	25.84	0.00
Farms by Geography	231	2.16	29.00	49.35	19.48	0.00
Family Distribution by Income Level	22,240	20.13	19.50	23.59	36.78	0.00
Household Distribution by Income Level	29,630	19.07	16.52	21.62	42.79	0.00
Unemployment rate (%)	5.43	9.70	4.24	6.49	3.37	0.00
Households Below Poverty Level (%)	6.58	12.72	9.65	6.03	3.89	0.00
Median Family Income 12420- Austin-Round Rock-San Marcos, TX MSA		\$100,215	Median Housing Value			\$216,000
Median Family Income Non-MSAs - TX for 2024		\$61,809	Median Gross Rent			\$1,203
			Families Below Poverty Level			5.10
FFIEC File - 2020 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

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.

The City of Taylor, centrally located within the AA, has a combined population of 112 thousand. This is a 40.15 percent increase in population over the evaluation period. RCR Taylor Logistics Park opened in January 2021 and is a multi-modal logistics and transportation center located on approximately 750 acres with rail service provided by both Union Pacific and BNSF. This is where a significant number of large companies are moving to, creating a number of new jobs in the area, which has led to growth in residential construction. With this growth the area has seen a number of residential construction companies with affiliated lenders enter the market, raising competition for mortgages.

CNBT faces strong competition in its AA from local community banks, credit unions, non-bank financial institutions, mortgage companies, online lenders, and regional banks. CNBT has a 1.65 percent deposit market share with \$214.97 million in total deposits as of June 2024 within the assessment area. The top five competitors had 57.19 percent of the market share and included JPMorgan Chase Bank, N.A. with 16 branches and 21.86 percent market share, Wells Fargo Bank, N.A. with 15 branches and 14.77 percent market share, Bank of America, N.A. with 8 branches and 9.99 percent market share, First Texas Bank with 6 branches and 5.59 percent market share, and Frost Bank with 4 branches and 4.98 percent market share.

CNBT has a 0.30 percent HMDA market share ranking 58th out of 357 within the assessment area. The top five competitors had 29.65 percent of the market share and included Cornerstone Capital Bank with 6.52 percent market share, PennyMac Loan Services LLC with 5.94 percent market share, Lennar Mortgage, LLC with 5.84 percent market share, Guaranteed Rate, INC with 5.80 percent market share, and KBHS Home Loans, LLC with 5.55 percent market share.

Examiners relied on information provided from a community contact to understand area needs and opportunities. The contact represented an organization who focuses on economic development. The contact identified small business loans and home mortgages as primary community needs due to the area's growth.

Scope of Evaluation in Texas

A full-scope review of the bank's only AA was performed. As stated above, examiners reviewed home mortgage and consumer loans. In arriving at conclusions, examiners placed more weight on consumer loans as they represented 47.44 percent of the loans originated over the evaluation period, while home mortgages represented 26.45 percent.

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 Austin MSA was reasonable

Distribution of Loans by Income Level of the Geography

The bank exhibited excellent geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table 7 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.

The geographic distribution of home mortgage loans was excellent. The percentage of home mortgage loans originated or purchased in both low- and moderate-income geographies exceeded, the percentage of owner-occupied housing units located in those geographies. The percentage of home mortgage loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Consumer Loans

Refer to Table 13 in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The geographic distribution of consumer loans was excellent. The percentage of consumer loans originated or purchased in low- and moderate-income geographies exceeded the percentage of households located in those geographies.

Lending Gap Analysis

We reviewed geographic distribution reports for consumer loans and geographic distribution reports and maps for home mortgage loans in the AA and did not identify any unexplained conspicuous gaps in lending activity.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent distribution of loans to individuals of different income levels, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table 8 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.

The borrower distribution of home mortgage loans was excellent. The percentage of home mortgage loans originated or purchased to low-income borrowers was somewhat lower than the percentage of those families in the AA. The percentage of home mortgage loans originated or purchased to moderate-income borrowers exceeded the percentage of those families in the AA. The percentage of home mortgage loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Consumer Loans

Refer to Table 14 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.

The borrower distribution of consumer loans was excellent. The percentage of consumer loans originated or purchased to both low- and moderate-income borrowers exceeded the percentage of households in the AA.

Responses to Complaints

CNBT did not receive any complaints related to its CRA performance during the evaluation period. This did not have a positive or negative impact on the overall rating.

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:	01/01/22 to 12/31/24	
Bank Products Reviewed:	Home mortgage and consumer 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
Texas		
Austin MSA	Full-scope	Williamson County: CT 0213.00, 0216.01, 0216.02, 0216.03, 0209.00, 0210.00, 0211.00, 0212.01, 0212.02, 0212.03, 0208.08, 0208.10, 0208.11, 0208.12, 0208.13, 0208.14, 0208.15, 0208.16, 0208.17, 0208.18, 0208.19, 0208.20, 0208.21, 0208.22. Milam county: CT 9508.00.

Appendix B: Summary of MMSA and State Ratings

RATINGS – The City National Bank of Taylor	
Overall Bank:	Lending Test Rating
The City National Bank of Taylor	Satisfactory
MMSA or State:	
Austin-Round Rock-San Marcos, TX MSA	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/AA.

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 CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

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.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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/AA. 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 7. 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 8. 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/AA. The table also presents aggregate peer data for the years the data is available.
- Table 13. 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 14. 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/AA.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022-2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	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
Austin MSA	80	16,672	100.00	16,301	2.10	12.50	0.71	20.43	41.25	20.91	52.67	46.25	61.06	24.80	--	17.32	--	--	--
Total	80	16,672	100.00	16,301	2.10	12.50	0.71	20.43	41.25	20.91	52.67	46.25	61.06	24.80	--	17.32	--	--	--

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Austin MSA	80	16,672	100.00	16,301	20.13	15.00	4.09	19.50	20.00	19.84	23.59	26.25	24.39	36.78	28.75	25.76	--	10.00	25.92
Total	80	16,672	100.00	16,301	20.13	15.00	4.09	19.50	20.00	19.84	23.59	26.25	24.39	36.78	28.75	25.76	--	10.00	25.92

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2022-2024	
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	
Austin MSA	20	170	100.00	3.24	15.00	21.96	45.00	53.10	35.00	21.69	5.00	--	--	
Total	20	170	100.00	3.24	15.00	21.96	45.00	53.10	35.00	21.69	5.00	--	--	

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2024 Bank Data.

Due to rounding, totals may not equal 100.0%

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2022-2024	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Austin MSA	20	170	100.00	19.07	30.00	16.51	35.00	21.61	30.00	42.80	0.00	--	5.00	
Total	20	170	100.00	19.07	30.00	16.51	35.00	21.61	30.00	42.80	0.00	--	5.00	
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, "--" data not available.														
Due to rounding, totals may not equal 100.0%														