



PUBLIC DISCLOSURE

August 12, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Granger National Bank
Charter Number 11642

200 W. Davilla
Granger, TX 76530

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

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

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Overall CRA Rating

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

The lending test is rated: Outstanding.

The major factors that support this rating include:

- The bank exhibits excellent geographic distribution of loans in the assessment area (AA).
- The bank exhibits excellent distribution of loans to individuals of different income levels and farms of different sizes, given the product lines offered by the bank.
- The majority of the bank's loans were originated inside its AA.
- The bank's loan-to-deposit ratio is reasonable.

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 reasonable.

The bank's quarterly average loan to deposit (LTD) ratio during the evaluation period is 20.6 percent and ranged from a low of 12.8 percent to a high of 31.8 percent. Granger National Bank (Granger NB, bank) is a single-branch institution that competes with other financial institutions in its AA. The August 01, 2024, FDIC Deposit Market Share Report showed the bank had a deposit market share of 5.8 percent in the AA.

To find similarly situated institutions (SSIS) we expanded our search to identify banks of similar size, operations, location, and customer base. Our selection included five banks. The quarterly LTD average for the SSIs was 27 percent with an average low 9.9 percent and an average high of 36.9 percent. The other institutions are not considered to be similarly situated institutions as they are significantly larger than Granger NB and have branches in and out of the AA.

Lending in Assessment Area

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

The bank originated and purchased 66 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.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	12	67	6	33	18	707	20	2851	80	3558
Consumer	19	66	10	34	29	716	60	478	40	1194
Total	31	66	16	34	47	1423	30	3329	70	4752

Description of Institution

Granger NB is an intrastate rural community bank headquartered in Granger, Texas, approximately 50 miles northeast of Austin. It is a wholly owned subsidiary of Granger National Bancshares Inc., a one- bank holding company also headquartered in Granger, Texas. Granger NB designated one AA, comprised of seven census tracts in Williamson County, which is part of the Austin-Round Rock-Georgetown metropolitan statistical area (MSA). Granger NB did not engage in any merger or acquisition activities and did not open or close any branches.

Granger NB offers traditional banking products and services Monday through Friday. The onsite drive- in facility is open for extended hours during the week and is open on Saturdays. Customers have 24-hour service through internet and telephone banking, and can retrieve account balances, transfer funds, and utilize bill payment services among other services. The bank has no branches and no automated teller machines (ATM).

As of December 31, 2023, Granger NB had total assets of \$41.6 million. Net loans totaled \$5.8 million or 14 percent of total assets. By dollar volume, commercial loans, represented 24 percent of the loan portfolio; farm and agricultural loans represented 30 percent; 1 to 4 residential real estate represented 27 percent; and consumer loans represented 19 percent. Tier 1 capital totaled \$6.3 million and the Tier 1 leverage ratio was 14.9 percent.

Granger NB faces direct competition from a branch of a state-chartered bank located in Granger. There are also multiple larger financial institutions located in the town of Taylor, Texas, 11 miles south of the bank. Due to its location, and strong competition, Granger NB's ability to generate loan growth is limited. Nevertheless, Granger NB is able to meet the lending needs in its AA primarily through small dollar consumer loans. Granger NB's primary strategy is to continue meeting the banking needs of the local community. The prior CRA examination, dated July 27, 2020, assigned an overall "Satisfactory" rating to Granger NB's lending performance.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC evaluated Granger NB's lending activities using Small Bank Community Reinvestment Act (CRA) examination procedures. The examination period covered included January 1, 2021 to December 31, 2023. Examiners used the bank's loan trial balance to identify loan originations by loan type during the evaluation period. Examiners found that by number, consumer loans represented 56 percent of all loan originations. By dollar volume, agricultural loans, including farmland, production, and equipment loans, represented 30 percent. Based on the percentages and discussions with management we determined consumer and agricultural loans as the primary products. These two primary products were consistent with bank's lending strategy and form the basis of our evaluation.

Examiners selected a sample of 47 consumer and agricultural loans originated during the evaluation period to complete the analysis.

The evaluation period included two census periods. For consumer lending activity during 2021, the OCC compared the bank's performance to the 2015 American Community Survey (ACS). For consumer lending activity during 2022 – 2023, the OCC compared the bank's performance to the 2020 census data. For small farm lending activity during 2021, the OCC compared the bank's performance with 2021 Dunn & Bradstreet (D&B) and 2021 aggregate CRA (small farm) data. For small farm lending activity during 2022 – 2023, the OCC compared the bank's performance with 2022 Dunn & Bradstreet (D&B) and 2022 aggregate CRA (small farm) data.

Selection of Areas for Full-Scope Review

For purposes of this evaluation, we performed a full scope review of Granger NB's only AA. Refer to the "Scope" section under the 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 performance in the state of Texas, as Granger NB has their only branch in 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) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

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

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

State Rating

State of Texas

CRA rating for the State of Texas: Outstanding

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- The bank exhibits excellent geographic distribution of loans in the assessment area (AA).
- The bank exhibits excellent distribution of loans to individuals of different income levels and farms of different sizes, given the product lines offered by the bank.
- The bank has had no complaints related to CRA or fair lending.

Description of Institution's Operations in Texas

As noted previously, Granger NB operated only in Texas and specifically, only in Williamson County. It has one office and does not operate an ATM. The bank offers traditional products and services including checking and savings accounts, certificates of deposits, as well as consumer and commercial lending products. Online services are offered 24/7 which allows customers to review account balances, view transaction history, transfer funds, pay bills online, make payments, add and review alerts, and order checks.

Granger NB has one AA, comprised of seven census tracts in Williamson County. The AA and Williamson County are part of the Austin-Round Rock-Georgetown metropolitan statistical area (MSA), however due to size and operations, the bank did not include the entire MSA. According to the most recent census data, The AA consists of one low-income census tract, four moderate income census tract, and two moderate income census tracts. There are no upper-income tracts in the AA. Granger NB did not arbitrarily exclude any tracts from the AA.

Although Granger NB is located in an MSA, it is exempt from HMDA reporting, as its asset size for the evaluation period is lower than the Consumer Financial Protection Bureau (CFPB) imposed threshold. The largest urban area in the AA is the city of Taylor. Industries within Taylor include services, retail trade and construction. Major employers in Taylor, include the local school district, local government, and major retail chain Walmart. The city of Granger is largely comprised of small businesses and small farms. 99 percent of farms and 89 percent of businesses in the AA generate less than \$1 million in annual revenues based on 2022 information. The largest employment areas within the AA are in Taylor.

According to the FDIC's Summary of Deposits, as of June 30, 2023, Granger NB had \$37 million in deposits in the AA. Granger had 0.3 percent deposit market share, which ranked 30th among all institutions. Competition was extensive with 38 total FDIC insured financial institutions operating 133 offices in the AA. The top three competitors had 49 percent of the market share and included JP Morgan Chase with 16 branches and 21.8 percent market share, Wells Fargo Bank with 15 branches and 16.3 percent market share, and Bank of America with 8 branches and 11.1 percent market share.

Community Contact

To gain a better understanding of AA needs, the OCC conducted a community contact with a local organization. A local agent indicated the financial institutions are meeting the demands of the community; and they were not aware of any unmet services or financial needs. Both banks with a presence in Granger are actively involved in community events and local development initiatives. The contact stated that the area has recently experienced some population growth, but the growth is causing real estate prices to increase and hurting the lower income population. The contact also indicated there is still agricultural activity from small family farms, but that it has declined over the years. The contact identified agricultural loans and general consumer loans to borrowers as primary needs within the community.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Williamson County 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	14.3	42.9	42.9	0.0	0.0
Population by Geography	23,440	12.9	42.9	44.2	0.0	0.0
Housing Units by Geography	8,787	11.8	40.7	47.5	0.0	0.0
Owner-Occupied Units by Geography	5,238	10.0	34.3	55.7	0.0	0.0
Occupied Rental Units by Geography	2,667	14.3	51.7	34.0	0.0	0.0
Vacant Units by Geography	882	15.2	44.8	40.0	0.0	0.0
Businesses by Geography	1,648	10.0	48.9	41.1	0.0	0.0
Farms by Geography	135	5.9	32.6	61.5	0.0	0.0
Family Distribution by Income Level	5,475	34.2	19.7	22.1	24.0	0.0
Household Distribution by Income Level	7,905	33.6	21.0	16.2	29.2	0.0
Median Family Income MSA - 12420 Austin-Round Rock-Georgetown, TX MSA		\$78,997	Median Housing Value			\$112,997
			Median Gross Rent			\$794
			Families Below Poverty Level			11.0%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Williamson County 2022-2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	14.3	57.1	28.6	0.0	0.0
Population by Geography	24,853	10.6	50.2	39.2	0.0	0.0
Housing Units by Geography	8,532	12.9	51.9	35.1	0.0	0.0
Owner-Occupied Units by Geography	5,658	8.7	51.3	40.0	0.0	0.0
Occupied Rental Units by Geography	2,168	21.4	54.3	24.3	0.0	0.0
Vacant Units by Geography	706	20.4	50.0	29.6	0.0	0.0
Businesses by Geography	2,402	19.6	43.4	37.0	0.0	0.0
Farms by Geography	180	2.2	40.6	57.2	0.0	0.0
Family Distribution by Income Level	5,375	32.1	25.1	22.1	20.7	0.0
Household Distribution by Income Level	7,826	34.0	20.9	20.2	24.9	0.0
Median Family Income MSA – 12420 Austin-Round Rock-Georgetown		\$100,215	Median Housing Value			172,059
			Median Gross Rent			\$867
			Families Below Poverty Level			7.5%
<i>Source: 2020 ACS 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>						

Scope of Evaluation Texas

We selected the bank's only AA for a full-scope review. Our analysis of lending activity focused on consumer and agricultural/farm lending as these represented the bank's primary products during the evaluation period. Consumer loans received a larger weighting versus agricultural loans due to the higher volume of consumer loans originated during the assessment periods. In addition, the 2022 – 2023 assessment period was weighted more due to the low volume of loans originated in 2021.

LENDING TEST

The bank's performance under the Lending Test in Texas is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Williamson County AA is excellent.

Distribution of Loans by Income Level of the Geography

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

Small Loans to Farms

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

2021

The geographic distribution of loans to small farms was excellent. The percentage of small farm loans originated in low- and moderate- income geographies exceeded both the percentage of small farms and aggregate lending reported by other lenders in the AA. in these geographies.

2022 – 2023

The geographic distribution of loans to small farms was excellent. The bank did not originate or purchase any loans in low-income geographies. There was a nominal number of farms located in low- income geographies and there was no aggregate lending reported by other lenders in these geographies. The percentage of small farm loans originated in moderate- income geographies exceeded both the percentage of small farms and aggregate lending reported by other lenders in the AA.in these geographies.

Consumer Loans

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

2021

The geographic distribution of consumer loans is excellent. The bank did not originate any loans in low-income geographies. The percentage of consumer loans originated in moderate-income geographies exceeded the percentage of households in these geographies.

2022 - 2023

The geographic distribution of consumer loans is excellent. The percentage of consumer loans originated in low- income geographies was below the percentage of households in these geographies. The percentage of consumer loans originated in moderate-income geographies exceeded the percentage of households in these geographies.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Farms

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

2021

The distribution of small loans to farms of different income levels within the AA is excellent. The percentage of small farm loans exceeded the percentage of farms with less than \$1 million in revenue and significantly exceeded aggregate lending reported by other lenders in the AA.

2022 – 2023

The distribution of small loans to farms of different income levels within the AA is excellent. The percentage of small farms loans was near to the percentage of farms with less than \$1 million in revenue and significantly exceeded aggregate lending reported by other 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 to borrowers of different income levels is excellent. The percentage of bank loans to low-income borrowers exceeded the percentage of households in the AA. The percentage of bank loans to moderate income borrowers was near to the percentage of moderate-income households in the AA.

2022 - 2023

The distribution of consumer loans to borrowers of different income levels is excellent. The percentage of bank loans to low-and moderate-income borrowers exceeded the percentage of low-and moderate- income households in the AA.

Responses to Complaints

There were no complaints against Granger NB 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:	Small Farm, Consumer Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not Applicable	Not Applicable	Not Applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Texas		
Granger NB Assessment Area	Full Scope	Partial Williamson County

Appendix B: Summary of MMSA and State Ratings

RATINGS: GRANGER NATIONAL BANK	
Overall Bank:	Lending Test Rating
Granger National Bank	Outstanding
MMSA or State:	
Texas	Outstanding

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

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

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

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

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

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

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

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

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

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

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

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

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

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

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.

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2021
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000's)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Williamson County	4	196.3	100	67	5.9	25.0	3.0	32.6	75.0	50.7	61.5	--	46.3	0.0	--	0.0	0.0	--	0.0
Total	4	196.3	100	67	5.9	25.0	3.0	32.6	75.0	50.7	61.5	--	46.3	0.0	--	0.0	0.0	--	0.0

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

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2022 - 2023
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000's)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Williamson County	8	392.8	100	43	2.4	--	0.0	40.0	75.0	53.5	57.6	25.0	46.5	0.0	--	0.0	0.0	--	0.0
Total	8	392.8	100	43	2.4	--	0.0	40.0	75.0	53.5	57.6	25.0	46.5	0.0	--	0.0	0.0	--	0.0

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.

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2021
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Williamson County	4	196.3	100	67	97.8	100	29.9	1.5	--	0.7	--
Total	4	196.3	100	67	97.8	100	29.9	1.5	--	0.7	--
<i>Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>											

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2022 - 2023
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
2023 Williamson County	8	392.8	100	43	98.3	87.5	37.2	1.1	--	0.6	12.5
Total	8	392.8	100	43	98.3	87.5	37.2	1.1	--	0.6	12.5
<i>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%</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 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		
	#	\$ (000's)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Williamson County	5	172.8	100	11.4	--	40.2	100.0	48.4	--	0.0	--	0.0	--	
Total	5	172.8	100	11.4	--	40.2	100.0	48.4	--	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 U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2022 – 2023	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$ (000's)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Williamson County	20	539.7	100	12.3	5.0	52.1	65.0	35.6	30.0	0.0	--	0.0	--	
Total	20	539.7	100	12.3	5.0	52.1	65.0	35.6	30.0	0.0	--	0.0	--	

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

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		
	#	\$ (000's)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Williamson County	5	172.8	100	33.6	40.0	21.0	20.0	16.2	20.0	29.2	20.0	0.0	--	
Total	5	172.8	100	33.6	40.0	21.0	20.0	16.2	20.0	29.2	20.0	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 V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower														2022 - 2023
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$ (000's)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Williamson County	20	539.7	100	34.0	50.0	20.9	40.0	20.2	5.0	24.9	5.0	0.0	--	
Total	20	539.7	100	34.0	50.0	20.9	40.0	20.2	5.0	24.9	5.0	0.0	--	
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data. Due to rounding, totals may not equal 100.0%</i>														

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.