



Office of the  
Comptroller of the Currency  
Washington, DC 20219

# INTERMEDIATE SMALL BANK

## PUBLIC DISCLOSURE

August 26, 2024

## COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Liberty National Bank in Paris  
Charter Number 13541

305 Lamar Avenue  
Paris, Texas 75460

Office of the Comptroller of the Currency

1800 West Loop 281, Suite 306  
Longview, Texas 75604

**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 Community Reinvestment Act (CRA) Rating

**Institution’s CRA Rating:** This institution is rated **Satisfactory**

**The lending test is rated: Satisfactory**

**The community development test is rated: Satisfactory**

The major factors that support this rating include:

- The lending test rating is based on an excellent distribution of loans in low- and moderate-income (LMI) geographies, a reasonable distribution of lending to LMI borrowers, a substantial majority of loans made in the institution’s assessment area (AA), and a reasonable loan-to-deposit (LTD) ratio when compared to similarly situated (peer group) financial institutions.
- The community development test rating is based on adequate responsiveness to community development needs in the AA through community development lending, qualified investments, and community development services in the AA.

### Loan-to-Deposit Ratio

Considering the institution’s size, financial condition, and credit needs of the AA, the LTD ratio is reasonable. The average quarterly LTD ratio for the institution during the evaluation period was 71.9 percent, with a high ratio of 79.8 percent in the third quarter of 2023. This LTD ratio was compared to four peer group financial institutions in Lamar County, Texas. The peer group’s average LTD was 74.6 percent with a high average of 89.2 percent and a low average of 56.8 percent.

### Lending in Assessment Area

A substantial majority of the institution’s loans are inside the AA.

The institution originated and purchased 80 percent of total loans inside the AAs during the evaluation period. This analysis is performed at the institution level, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	16	80.0	4	20.0	20	2,185	71.8	860	28.2	3,044
Consumer	16	80.0	4	20.0	20	255	73.8	90	26.2	345
<b>Total</b>	<b>32</b>	<b>80.0</b>	<b>8</b>	<b>20.0</b>	<b>40</b>	<b>2,439</b>	<b>72.0</b>	<b>950</b>	<b>28.0</b>	<b>3,389</b>

## Description of Institution

Liberty National Bank of Paris (LNB or institution) is a single-state institution headquartered in Paris, Texas. LNB is wholly owned by Paris Bancshares, Inc. As of December 31, 2023, LNB had total assets of \$413.6 million and tier 1 capital of \$51.3 million.

LNB operates two full-service branches in Paris, Texas with automated teller machines. LNB has one AA that includes Lamar County, Texas in its entirety. The institution offers a full range of personal and business deposit accounts, loan products, and financial services, including checking, savings, and money market accounts as well as consumer and commercial loan products. Additional services include online, mobile and telephone banking, remote deposit capture, debit cards, and online bill pay.

As of December 31, 2023, LNB's loan portfolio totaled \$290.9 million, with net loans representing 67.9 percent of total assets. Real estate loans of \$237.9 million include construction and development of \$36.5 million, residential real estate of \$130.7 million, and commercial real estate of \$70.6 million. Additional loans include commercial and industrial loans of \$27.9 million, consumer loans of \$19 million, agricultural loans of \$5.7 million, and other loans of \$472,000.

There are no legal, financial, or other factors impeding the institution's ability to meet the credit needs of its AA. The institution's CRA performance was previously evaluated as of July 12, 2021, with an overall level of performance of "Satisfactory."

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of LNB using the intermediate-small bank performance criteria. The evaluation period for the lending and community development test is January 1, 2021, through December 31, 2023. For the lending test, the OCC analyzed home mortgage and consumer loans.

### Selection of Areas for Full-Scope Review

In each state where the institution has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, institution delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area are combined and evaluated as a single AA. Similarly, institution 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

LNB's overall rating is a blend of the state ratings and, where applicable, multistate ratings. New census data was released midway through the evaluation period. The OCC conducted two analyses as a result. Performance during 2021 was compared to data from the 2010 census and 2015 American Community Survey, while performance during 2022 and 2023 was compared to data from the 2022 census.

The MMSA rating and state ratings are based on performance in all institution AAs. Refer to the “Scope” section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## **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, financial institution) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the financial institution, or in any AA by an affiliate whose loans have been considered as part of the financial institution'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) engaged in discriminatory or other illegal credit practices that require consideration in this Performance 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<sup>1</sup>:** Satisfactory

**The lending test is rated:** Satisfactory

**The community development test is rated:** Satisfactory

The major factors that support this rating include:

- The institution exhibits an excellent geographic distribution of loans to LMI geographies.
- The institution exhibits reasonable distribution of loans to individuals of different income levels.
- The institution exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services.

### Description of Institution's Operations in Texas

LNB operates in Lamar County in the state of Texas as described in the "Description of the Institution" section of this Performance Evaluation. LNB has two full-service branches in Lamar County. Lamar County consists of 13 census tracts and includes one low-income tract and three moderate-income tracts. The institution primarily focuses on real estate lending. Competitors in the market area include other local community financial institutions that have a regional footprint, as well as credit unions and non-bank financial entities that compete for residential, business, and consumer loans.

Examiners determined community credit needs by reviewing recent housing and demographic information for the AA. As part of the review, an interview was conducted with a local government representative to discuss the current economic conditions, opportunities for participation from local institutions, and local institutions involvement in the community. The community contact discussed the area could benefit from improvements to affordable housing, middle-income housing, and estate housing.

The community contact discussed the city would like to partner with local financial institutions to promote affordable housing programs and opportunities. Opportunities such as the HOME program are available to provide funds to assist LMI homeowners with replacement of homes when repair costs are greater than the allowable limits for repairs. The assistance requires no repayment if the homeowner continues to own and occupy their home for five years.

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

**Lamar County**

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Lamar County 2021</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)	12	8.3	33.3	41.7	16.7	0.0
Population by Geography	49,566	7.8	25.0	44.3	22.8	0.0
Housing Units by Geography	22,558	7.9	28.0	43.2	20.9	0.0
Owner-Occupied Units by Geography	12,420	4.0	19.1	51.0	25.9	0.0
Occupied Rental Units by Geography	6,606	14.8	38.3	31.2	15.7	0.0
Vacant Units by Geography	3,532	8.6	39.9	38.3	13.2	0.0
Businesses by Geography	3,789	9.4	28.8	35.4	26.4	0.0
Farms by Geography	197	1.0	10.7	67.5	20.8	0.0
Family Distribution by Income Level	13,281	21.6	18.6	20.4	39.4	0.0
Household Distribution by Income Level	19,026	25.5	16.3	17.3	40.9	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$81,450
			Median Gross Rent			\$663
			Families Below Poverty Level			15.1%

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.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Lamar County 2022-2023</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)	13	7.7	23.1	46.2	23.1	0.0
Population by Geography	50,088	4.0	21.0	48.9	26.2	0.0
Housing Units by Geography	22,807	5.8	22.8	48.4	23.0	0.0
Owner-Occupied Units by Geography	12,940	3.7	15.0	54.9	26.4	0.0
Occupied Rental Units by Geography	7,055	8.2	35.8	39.0	17.0	0.0
Vacant Units by Geography	2,812	9.1	25.7	42.5	22.7	0.0
Businesses by Geography	5,340	4.9	26.9	42.6	25.5	0.0
Farms by Geography	255	2.4	7.5	49.0	41.2	0.0
Family Distribution by Income Level	13,395	23.2	17.3	21.8	37.7	0.0
Household Distribution by Income Level	19,995	29.9	14.0	17.7	38.3	0.0
Median Family Income Non-MSAs - TX		\$61,785	Median Housing Value			\$109,499
			Median Gross Rent			\$727
			Families Below Poverty Level			13.5%

Source: 2020 U.S. Census and 2023 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.



## **Scope of Evaluation in Texas**

The institution has one AA in the state of Texas which received a full-scope review. Refer to the table in Appendix A for a list all AAs under review. Consistent with the institution's primary lending focus, residential real estate and consumer loans were analyzed.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS**

### **LENDING TEST**

The institution'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 institution's lending performance in the state of Texas is reasonable.

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

The institution exhibits excellent 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 institution's home mortgage loan originations and purchases.

In 2021, the percentage of loans in LMI census tracts exceeded both the percentage of owner-occupied housing units as well as the aggregate lending in the AA.

In 2022-2023, the percentage of loans in LMI census tracts exceeded both the percentage of owner-occupied housing units as well as the aggregate lending in the AA.

#### ***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 institution's consumer loan originations and purchases.

In 2021, the percentage of loans in LMI census tracts exceeded both the percentage of households as well as the aggregate lending in the AA.

In 2022-2023, there was no lending in the low-income census tracts; however, lending in moderate-income census tracts exceeded the percentage of households in the AA.

#### ***Lending Gap Analysis***

The OCC evaluated the lending distribution in the institution's AA to determine if any unexplained conspicuous gaps existed. There were no unexplained conspicuous gaps identified after reviewing performance context.

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

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

### ***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 institution's home mortgage loan originations and purchases.

In 2021, there was no lending to low-income borrowers; however, the percentage of loans to moderate-income borrowers exceeded both the percentage of families as well as the aggregate lending in the geographies.

In 2022-2023, the percentage of loans to low-income borrowers was significantly below the percentage of families; however, it exceeded the aggregate lending in the geographies. The percentage of loans to moderate-income borrowers exceeded both the percentage of families as well as the aggregate lending in the geographies.

### ***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 institution's consumer loan originations and purchases.

In 2021, the percentage of loans to low-income borrowers was significantly below the percentage of households; however, the percentage of loans to moderate-income borrowers exceeded the percentage of households in the geographies.

In 2022-2023, the percentage of loans to low-income borrowers was significantly below the percentage of households; however, the percentage of loans to moderate-income borrowers exceeded the percentage of households in the geographies.

## **Responses to Complaints**

There were no complaints related to the institution's CRA performance within the state of Texas during the evaluation period.

## **COMMUNITY DEVELOPMENT TEST**

The institution's performance under the community development test in the state of Texas is rated Satisfactory.

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

Based on a full-scope review, the institution exhibits adequate responsiveness, to community development needs in the state through community development loans, qualified investments, and community

development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's AA.

### Number and Amount of Community Development Loans

The community development loans table, shown below, sets forth the information and data used to evaluate the institution's level of community development lending. The table includes all community development loans, including multifamily loans, that also qualify as community development loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Lamar County	155	100.0	7,113	100.0

The level of community development lending demonstrates adequate responsiveness to the community development needs within the AA. As reflected in the table above, LNB originated 155 community development loans in the AA totaling \$7.1 million during the evaluation period, representing 13.9 percent of tier 1 capital.

Examples of loans included:

- Two loans to entities that provide affordable housing totaling \$1.7 million.
- Six loans in the amount of \$1.2 million for revitalization of LMI areas.
- Two loans to organizations that provide community services to LMI individuals totaling \$127,000.
- 144 Paycheck Protection Program loans in the amount of \$3.8 million to allow small businesses to retain employees and continue operations during the COVID-19 pandemic.

### Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Lamar County	0	0	17	797	17	100.0	797	100.0	0	0

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The qualified investment table, shown above, set forth the information and data used to evaluate the institution's level of qualified community development investments. These tables include all community development investment, including prior period investments that remain outstanding as of the evaluation period.

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\* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

The institution's performance reflects adequate responsiveness to community development needs in the AA. During this CRA evaluation period, the institution made 16 donations to nine organizations totaling \$797,000. Donations were made to organizations that provide affordable housing, revitalize/stabile LMI geographies, and provide community services to LMI individuals. Donations were made through a foundation held at the institution holding company level. The foundation is funded completely by LNB.

### **Extent to Which the Institution Provides Community Development Services**

The level of community development services reflects adequate responsiveness to community development needs of the AA. During the evaluation period, 15 employees performed 366.5 hours of community development services to 13 organizations in the AA. Examples of community development services in the AA include:

- Providing financial literacy to LMI individuals.
- Serving on the board of organizations that provide community services for LMI individuals.
- Serving on the board of organizations that support small businesses and promote economic development.
- Serving on the board of organizations that support affordable housing.

# 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”.

<b>Time Period Reviewed:</b>	01/01/2021 to 12/31/2023	
<b>Bank Products Reviewed:</b>	Home mortgage, consumer loans Community development loans, qualified investments, community development services	
<b>Affiliates</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None		
<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>State</b>		
Texas		
Lamar County	Full Scope	Home mortgage, consumer loans Community development loans, qualified investments, community development services

## Appendix B: Summary of MMSA and State Ratings

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<b>RATINGS      Liberty National Bank</b>			
<b>Overall Bank:</b>	Lending Test Rating*	Community Development Test Rating	Overall Bank/State/Multistate Rating
<b>Liberty National Bank</b>	Satisfactory	Satisfactory	Satisfactory
<b>MMSA or State:</b>			
<b>Texas</b>	Satisfactory	Satisfactory	Satisfactory

(\*) The Lending Test and Community Development Test carry equal weight in the overall rating.

## 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 financial institution subsidiary is controlled by the financial institution and is, therefore, an affiliate.

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders (Home Mortgage Disclosure Act 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:** 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:** 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:** Affordable housing (including multifamily rental housing) for LMI individuals; community services targeted to LMI 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 LMI geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

**Consumer Loan:** A loans 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 Census Bureau in the most recent decennial census.

**Home Mortgage Disclosure Act:** The statute that requires certain mortgage lenders that conduct business or have banking offices in a MSA 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 a financial institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

**Median Family Income:** 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 annually that is used to determine the income level category of individuals.

**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 MSA 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 MMSA. For a financial institution with domestic branches in only one state, the financial institution's CRA rating would be the state rating. If a financial institution maintains domestic branches in more than one state, the financial institution will receive a rating for each state in which those branches are located. If a financial institution maintains domestic branches in two or more states within a MMSA, the financial institution will receive a rating for the MMSA.

**Small Loan to Business:** 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 to Farm:** A loan included in 'loans to small farms' as defined in the instructions for preparation of the 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 MMSAs, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates the institution 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 Home Mortgage Disclosure Act or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the Federal Deposit Insurance Corporation and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this Performance Evaluation.

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 institution 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 institution 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 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 institution 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 institution loan data to aggregate data from geographic areas larger than the institution’s AA.
- 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 institution 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 institution 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 institution's AA.
- 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 \$500,000) originated and purchased by the institution 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 institution 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 institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

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>2021</b>		
<b>Total Home Mortgage Loans</b>				<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available-Income Tracts</b>		
	#	\$	% of Total	% 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
Lamar County	20	2,971	100.0	4.1	15.0	3.0	19.1	25.0	13.9	51.0	45.0	48.3	25.9	15.0	34.9	0.0	0.0	0.0
<b>Total</b>	<b>20</b>	<b>2,971</b>	<b>100.0</b>	<b>4.1</b>	<b>15.0</b>	<b>3.0</b>	<b>19.1</b>	<b>25.0</b>	<b>13.9</b>	<b>51.0</b>	<b>45.0</b>	<b>48.3</b>	<b>25.9</b>	<b>15.0</b>	<b>34.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

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

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																<b>2022-2023</b>		
<b>Total Home Mortgage Loans</b>				<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available-Income Tracts</b>		
	#	\$	% of Total	% 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
Lamar County	20	2,921	100.0	3.7	5.0	0.9	15.0	35.0	15.5	54.9	30.0	58.2	26.4	30.0	25.4	0.0	0.0	0.0
<b>Total</b>	<b>20</b>	<b>2,921</b>	<b>100.0</b>	<b>3.7</b>	<b>5.0</b>	<b>0.9</b>	<b>15.0</b>	<b>35.0</b>	<b>15.5</b>	<b>54.9</b>	<b>30.0</b>	<b>58.2</b>	<b>26.4</b>	<b>30.0</b>	<b>25.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 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>2021</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>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>
Lamar County	20	2,971	100.0	21.6	0.0	1.6	18.6	40.0	11.3	20.4	15.0	17.8	39.4	45.0	41.5	0.0	0.0	27.8
<b>Total</b>	<b>20</b>	<b>2,971</b>	<b>100.0</b>	<b>21.6</b>	<b>0.0</b>	<b>1.6</b>	<b>18.6</b>	<b>40.0</b>	<b>11.3</b>	<b>20.4</b>	<b>15.0</b>	<b>17.8</b>	<b>39.4</b>	<b>45.0</b>	<b>41.5</b>	<b>0.0</b>	<b>0.0</b>	<b>27.8</b>

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

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																<b>2022-2023</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>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>
Lamar County	20	2,921	100.0	23.2	10.0	3.6	17.3	35.0	11.9	21.8	10.0	25.4	37.7	45.0	33.5	0.0	0.0	25.6
<b>Total</b>	<b>20</b>	<b>2,921</b>	<b>100.0</b>	<b>23.2</b>	<b>10.0</b>	<b>3.6</b>	<b>17.3</b>	<b>35.0</b>	<b>11.9</b>	<b>21.8</b>	<b>10.0</b>	<b>25.4</b>	<b>37.7</b>	<b>45.0</b>	<b>33.5</b>	<b>0.0</b>	<b>0.0</b>	<b>25.6</b>

*Source: 2020 U.S. Census; 01/01/2023 - 12/31/2023 Bank Data, 2023 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 U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>												<b>2021</b>	
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
Lamar County	20	399	100.0	7.8	10.0	25.8	30.0	44.1	35.0	22.3	25.0	0.0	0.0
Total	20	399	100.0	7.8	10.0	25.8	30.0	44.1	35.0	22.3	25.0	0.0	0.0

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

<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>												<b>2022-2023</b>	
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
Lamar County	20	349	100.0	5.3	0.0	22.4	40.0	49.3	55.0	23.1	5.0	0.0	0.0
Total	20	349	100.0	5.3	0.0	22.4	40.0	49.3	55.0	23.1	5.0	0.0	0.0

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

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

<b>Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>												<b>2021</b>	
<b>Assessment Area:</b>	<b>Total Consumer 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>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>
Lamar County	20	399	100.0	25.5	5.0	16.3	20.0	17.3	35.0	40.9	35.0	0.0	5.0
Total	20	399	100.0	25.5	5.0	16.3	20.0	17.3	35.0	40.9	35.0	0.0	5.0

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

<b>Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>												<b>2022-2023</b>	
<b>Assessment Area:</b>	<b>Total Consumer 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>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>
Lamar County	20	349	100.0	29.9	5.0	14.0	25.0	17.7	30.0	38.3	40.0	0.0	0.0
Total	20	349	100.0	29.9	5.0	14.0	25.0	17.7	30.0	38.3	40.0	0.0	0.0

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

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