



PUBLIC DISCLOSURE

September 8, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Amarillo National Bank
Charter Number: 14206

400 South Taylor Plaza One
Amarillo, Texas 79101

Office of the Comptroller of the Currency

5001 West Loop 289
Suite 250
Lubbock, TX 79414

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 following table indicates the performance level of **Amarillo National Bank (ANB)** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Amarillo National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X		X
High Satisfactory		X	
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on excellent lending activity in its full-scope AAs. The bank exhibited good geographical and borrower distribution of loans. The bank had excellent levels of CD loans. Innovative and flexible lending products also had a positive impact on the Lending Test rating.
- The Investment Test rating is based on adequate levels of CD investments in the bank's full-scope AAs. The bank received positive consideration for statewide and broader regional CD investments that had a purpose, mandate, or function to serve the bank's AAs. Limited-scope AAs had a positive impact on the Investment Test rating.
- The Service Test rating is based on retail branch distribution that was readily accessible to individuals and geographies of different income levels, particularly LMI individuals and geographies. The bank provided a relatively high level of CD services.

Lending in Assessment Area

A high percentage of the bank's loans are in its assessment areas (AAs).

The bank originated and purchased 80.4 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

The OCC considered the overall bank lending inside the bank’s AAs when concluding upon the geographical distribution of loans within the bank’s rating area. Lending inside the AAs had a positive impact on the geographical distribution of loan ratings, throughout the evaluation period and rating area.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	5,260	84.70	950	15.30	6,210	1,027,092	81.45	233,894	18.55	1,260,986
Small Business	5,080	77.83	1,447	22.17	6,527	725,050	72.78	271,131	27.22	996,181
Small Farm	184	52.42	167	47.58	351	31,714	48.07	34,257	51.93	65,971
Total	10,524	80.41	2,564	19.59	13,088	1,783,856	76.79	539,282	23.21	2,323,138

Source: 1/1/2021 TO 12/31/2023 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

Amarillo National Bank (ANB) is a family-owned intrastate community bank headquartered in Amarillo, Texas and serves seven AAs throughout the state of Texas. As of December 31, 2023, the bank reported assets of \$9.2 billion.

ANB is a full-service bank offering a full range of traditional deposit and loan products, trust and retail brokerage services. The bank’s primary strategy is to be responsive to and meet the banking needs of individuals and businesses in its AAs. Deposit products include checking accounts, savings products, and overdraft protection. ANB offers home mortgage and refinance loans, home equity loans, home improvement loans, commercial real estate and construction loans, large and small business loans, agricultural loans, and consumer loans. The bank’s net loan-to-deposit ratio averaged 88.0 percent throughout the evaluation period. As of December 31, 2023, the bank had a \$7.1 billion loan portfolio, which was made up of 26.4 percent real estate loans, 40.2 percent commercial loans, 20.0 percent consumer loans, 8.9 percent agriculture loans, and 4.4 percent other loans. ANB had a total of \$854.4 million in tier 1 capital.

The bank has 26 full-service branches, four limited-service branches, one loan production office, an asset management office, and 18 deposit-taking ATMs. Since the last examination the bank has added two assessment areas and opened three new branches.

ANB has no legal, financial, or other factors that would impede the bank’s ability to help meet community credit needs. The bank’s prior CRA evaluation was dated January 3, 2022 and was rated “Outstanding.”

Scope of the Evaluation

Evaluation Period/Products Evaluated

The scope of the evaluation for all tests is January 1, 2021, through December 31, 2023. The bank added the Fort Worth MSA on April 26, 2021, and the San Antonio MSA on October 31, 2022. All AAs, except for the San Antonio MSA, will be evaluated based on performance in 2021 through 2023. The San Antonio MSA will be evaluated using 2023 data only. All tier 1 capital numbers used for the quantitative analysis of CD loans and CD investments are from December 31, 2023.

Lending Test

Loan Products Evaluated

The OCC evaluated home mortgage, small loans to businesses, and small farm loans in each AA where the bank made at least 20 loans per evaluation period.

The analysis included both the number and dollar volume of lending. The analysis of lending, except for CD loans, emphasized the number of loans rather than the dollar volume because it is a better indicator of the number of individuals or businesses served. In AAs where examiners identified differences in performance between loan products, examiners weighted product conclusions based on the loan mix by number of loans specific to the AA over the evaluation period. Weighting of loan products in determining the bank's performance is described within the narrative comments in the State of Texas section.

Lending Activity

For all full-scope rating areas, the bank's lending activity was evaluated by measuring the volume of the bank's lending compared to its size and resources relative to its respective AA. Examiners compared the market share percentage and market share ranking for deposits to market share percentage and market share ranking for HMDA, small business, and small farm (as applicable) loans in the bank's full-scope AAs. The bank's deposit market share ranking was divided by the total number of depository institutions and its loan market share ranking was divided by the total amount of lenders. This approach takes into consideration the disparity between the number of insured depository institutions and the number of home mortgage and small business lenders in the AA. These comparisons allowed examiner to evaluate the bank's capacity to lend compared to actual lending.

Loan Distribution Analysis

Loan distribution analysis compared home mortgage loans and small loans to businesses to demographic and aggregate lending data under the applicable Lending Test components. Demographic data is used to determine the reasonableness of a bank's distribution of loans among borrowers of different incomes and across geographies of different income levels. Aggregate data illustrates how the bank's lending performs relative to other lenders in the AA. Lending performance conclusions in multiple analysis periods for the same loan product are aggregated to conclude on the bank's lending performance for the entire evaluation period.

Geographic and Borrower Distribution

Equal weighting was given to the geographic and borrower distribution components of the Lending Test. For the analysis of the bank's geographic distribution of loans, the bank's performance between LMI geographies was weighted equally, unless otherwise noted. In both geographical and borrower distribution analysis, the proportion of bank loans is compared to a demographic and aggregate comparator (see appendix D for specific tables). When there were differences in performance between loan products in a specific AA, examiners determined the overall geographic or borrower distribution conclusions by weighting the products based on the loan mix by number of loans originated throughout the evaluation period.

Community Development Loans

Analysis considered the number and dollar volume of CD loans with more positive consideration provided to those loans that were particularly innovative, complex, or responsive to the needs of the AA. To provide perspective on the relative level of CD lending, the bank's tier 1 capital was allocated to the rating areas and AAs based on the pro rata share of allocated deposits.

Investment Test

When evaluating performance in the Investment Test the OCC assesses the bank's performance in the current and prior period. Prior period investments must be made prior to the evaluation period and remain outstanding throughout the entire evaluation period. Prior period investment volume uses the book value of the investments at the end of the evaluation period. Current period investment uses the amount of the investments at the time the investment is made. When conducting analysis under the Investment Test, the OCC uses quantitative and qualitative assessments of performance. The quantitative assessments compare the CD investments and grants in each AA, as compared to the AA's allocated tier 1 capital. The qualitative assessment opines on the CD investments' innovation, complexity, responsiveness, and demonstrated leadership qualities. The quantitative aspects of the analysis carry more weight than the qualitative aspects. All donations and grants must be made in the current period to count and are consolidated with the CD investments in table 4 of the Investment Test section.

When evaluating performance in the Investments Test, examiners considered the competitive nature of the CD investment opportunities throughout the bank's AAs. Examiners determined that the bank had adequately supported its AAs, therefore, when assigning the overall rating, the OCC gave significant consideration to the CD investments made in the Broader Regional and Statewide areas.

Service Test

The review of services during the evaluation period included analysis of the bank's branch network and deposit-taking ATMs for the availability and effectiveness of delivering retail banking services. The most weight was placed on the geographic distribution of bank branches and the bank's record of opening and closing branches, particularly in LMI geographies. The analysis of the distribution of the bank's retail branches was based on branch locations as of December 31, 2023. The retail branch network analysis compared the percentage of branches in each income category to the percentage of the population in each income category, in a respective AA. Branch geographical income category classifications and the percentage of the population in each income category was taken from the 2020 U.S. Census.

Examiners also evaluated the bank's record of opening and closing branches and services provided at branches. Where the bank opened or closed branches within an AA, the overall impact of the changes was evaluated. If no branches were opened or closed in an AA, examiners did not include that performance element in the analysis. The focus of this analysis is placed on openings and closing in LMI geographies. Additionally, examiners focused on differences in branch hours and services in LMI geographies compared to those in middle- and upper-income (MUI) geographies.

The bank's record of providing CD services was evaluated in AAs that received full-scope reviews. The primary consideration was the extent and responsiveness of the bank's CD services in meeting community needs. Examiners gave the most consideration to CD services that addressed critical needs and were most impactful to the AA. To determine conclusions, examiners weighed the responsiveness of the activities, the total number of hours volunteered, the expertise of the employees volunteering, and the number of persons served against the bank's capacity to provide those services.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AA(s) within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable 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 section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The MMSA and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the combination of conclusions in those AAs. Refer to the "Scope" section under each MMSA and State 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 assessment area 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 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 Investment Test is rated: High Satisfactory

The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to the bank's AAs' credit needs.
- The bank exhibited a good geographic distribution of loans in its AAs.
- The bank exhibited good distribution of loans among individuals of different income levels and business and farms of different sizes.
- The institution was a leader in making CD loans. CD lending had a positive impact on the overall Lending Test rating.
- The institution had an adequate level of qualified investments, including grants. The limited-scope and broader regional CD investments with a purpose, mandate, or function to serve the bank's AAs had a positive impact on the Investment Test rating, elevating the overall performance.
- Service delivery systems were readily accessible to geographies and individuals of different income levels in the institution's AAs.
- The bank provided a relatively high level of CD services.

Description of Institution's Operations in Texas

The bank had seven AAs within the state of Texas; The Amarillo MSA, Austin MSA, College Station MSA, Fort Worth MSA, Lubbock MSA, San Antonio MSA, and the Texas Non-MSA. The state of Texas is the bank's only rating area (refer to Appendix A for a description of bank AAs). All AAs take full counties, meet the requirements of the regulation, and do not exclude LMI geographies.

As of June 30, 2023, throughout the state of Texas ANB had \$7.5 billion in deposits. The bank's deposits are equivalent to a 0.5 percent market share within the state of Texas. The bank's statewide market share of deposits ranked 25th out of 475 deposit-taking institutions in Texas. The bank's deposit market share ranking was in the top 5.3 percent, relative to all deposit-taking institutions in Texas. The top five largest deposit-taking banks in Texas are: JPMorgan Chase Bank National Association, Charles Schwab Bank SSB, Bank of America National Association, USAA Federal Savings Bank, and Wells Fargo Bank National Association. The five largest deposit-taking institutions had a combined deposit market share of 61.7 percent. The bank has 26 retail bank branches within Texas.

Amarillo MSA

The bank's Amarillo MSA consists of two counties: Potter and Randall. As of the 2020 U.S. Census, the Amarillo MSA contained 68 CTs of which nine were low-income, 27 were moderate-income, 30 were middle-income, 34 were upper-income, and two had no income designation.

The population of the Amarillo MSA as reported through the 2020 U.S. Census was 259,278 of which 5.2 percent was low-income and 24.7 percent was moderate-income.

According to the June 30, 2023, FDIC Summary of Deposit Report, the bank had \$5.8 billion in deposits in the Amarillo MSA. The bank had a 58.5 percent deposit market share, which ranked first out of 20 deposit-taking institutions. The next three largest banks in terms of deposit market share were Centennial Bank, FirstBank Southwest, and Bank of America, National Association. These three banks had a combined 23.1 percent deposit market share.

The bank's Amarillo AA operations represent 77.6 percent of total bank deposits, 46.2 percent of bank branches, and 68.3 percent of loans by total volume. Home mortgage loans represented 54.3 percent, small business loans represented 43.4 percent, and small farm loans represented 2.3 percent of loans originated in the MSA. The bank offers a full range of loan and deposit products and service in its Amarillo MSA through its 12 branches in the AA.

According to the Moody's 2025 profile of Amarillo, the AA is based on the defense industry, agriculture, and manufacturing. The AA has multiple defense-related corporations and quasi-corporations that contribute to middle- and upper-income jobs. The AA has several meat processing plants. Moody's analysis states that approximately one quarter of the U.S. beef supply is processed in the Texas panhandle.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. According to the 2020 U.S. Census, 13.8 percent of families in the Amarillo MSA had incomes below the poverty line.

Examiners evaluated the disparity between the median income of families within the AA and the cost of housing. Low-income families earned \$3,641 per month, while moderate-income families earned \$5,826 a month. The maximum affordability for low-income and moderate-income annual income calculations are based on 50 percent and 80 percent of the FFIEC adjusted median family income for the AA. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was \$1,092 for a low-income borrower and \$1,747 for a moderate-income borrower. Assuming a 30-year mortgage with a 7.0 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home in the AA using the median housing value would be \$1,017. Based on these calculations, LMI borrowers would be able to qualify for a home mortgage.

The OCC utilized one contact with a small business development center that represents 10 counties in the Northwest Texas region. The contact indicated the area is beginning to rebound from job and economic slow-down that resulted from the exigent circumstances of the Covid-19 pandemic. Unlike

many areas throughout the country, high energy prices have benefitted this region via job growth. The contact stated that there is a need for new home construction, including affordable housing. Additionally, businesses need start-up funding or other funding to expand operations.

Amarillo MSA

Assessment Area(s) - Amarillo AA 2023						
						2023
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	68	8.82	26.47	29.41	33.82	1.47
Population by Geography	259,278	5.16	24.70	31.92	38.22	0.00
Housing Units by Geography	105,231	6.90	26.17	29.99	36.94	0.00
Owner-Occupied Housing by Geography	58,910	3.34	21.91	28.24	46.51	0.00
Occupied Rental Units by Geography	35,139	11.59	32.21	34.13	22.07	0.00
Vacant Units by Geography	11,182	10.93	29.65	26.17	33.26	0.00
Businesses by Geography	9,949	7.68	24.57	23.63	43.91	0.21
Farms by Geography	505	3.56	14.65	18.22	63.56	0.00
Family Distribution by Income Level	62,786	21.96	17.42	19.61	41.02	0.00
Household Distribution by Income Level	94,049	24.26	17.01	17.13	41.59	0.00
Unemployment rate (%)	3.53	5.39	3.68	4.40	2.47	0.00
Households Below Poverty Level (%)	13.80	28.67	21.78	13.61	5.90	0.00
Median Family Income (11100 - Amarillo, TX MSA)		\$69,716			Median Housing Value	\$136,300
Median Family Income (11100 - Amarillo, TX MSA) for 2023		\$87,300			Median Gross Rent	\$890
					Families Below Poverty Level	11.13
FFIEC File - 2020 Census						
2023 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						

Lubbock MSA

The Lubbock MSA consists of three counties: Crosby, Lubbock, and Lynn. The 2020 U.S. Census noted the AA contained 106 CTs. This included eight low-income CTs, 21 moderate-income CTs, 44 middle-income CTs, and 26 upper-income CTs. Seven CTs had no income designation. As of the 2020 U.S. Census, the Lubbock MSA had a population of 310,639, of which 6.9 percent was low-income, and 19.3 percent was moderate-income.

The bank operates seven full-service branches, two limited-service branches, four deposit-taking ATMs, and 17 ATMs within this AA. Based on the June 30, 2023, FDIC Summary of Deposit Report, there were 24 FDIC-insured institutions operating 93 branches in the AA. The bank ranks fourth with a market share of 9.4 percent. The top three competitors for deposits include City Bank, PlainsCapital Bank, and Prosperity Bank. Together, these banks hold 44.7 percent of the deposit market share.

As of June 30, 2023, the bank had \$1.0 billion in deposits in the Lubbock MSA, representing 13.9 percent of the bank’s total deposits. During the evaluation period, the bank made \$319.8 million or 16.5 percent of its total dollar volume of HMDA, small farm, small business, and community development loans within the AA.

According to Moody’s Analytics, the Lubbock MSA economy is losing steam. Job growth has cooled to lag the state and nation on a year-ago basis. The presence of Texas Tech University remains a cornerstone of the local economy, placing it in the top 50 metro areas nationally for reliance on state government employment. Additionally, healthcare is an essential provider of mid-wage jobs. The Lubbock MSA economy has a larger share of healthcare employment because neighboring rural

communities come in for medical care. Top employers include Texas Tech University, Covenant Health, United Supermarkets, UMC Health System, and Walmart Inc.

According to the U.S. Bureau of Labor Statistics, the unemployment rate for the Lubbock MSA economy has steadily declined. As of December 2023, the employment rate was 2.9 percent, down from 5.8 percent at the beginning of 2021. As of the end of the evaluation period, the Lubbock MSA unemployment rate is below the state of Texas unemployment rate of 3.9 percent.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. According to the 2020 U.S. Census, 11.2 percent of families in the Lubbock MSA had incomes below the poverty line.

Examiners evaluated the disparity between the median income of families within the AA and the cost of housing. Low-income families earned \$3,500 per month, while moderate-income families earned \$5,600 a month. The maximum low-income and maximum moderate-income annual income calculations are based of 50 percent and 80 percent of the FFIEC adjusted median family income for the AA. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant’s income. The calculated maximum affordable monthly mortgage payment was \$1,054 for a low-income borrower and \$1,686 for a moderate-income borrower. Assuming a 30-year mortgage with a 7.0 percent interest rate, and not considering any down payment, homeowner’s insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home in the AA using the median housing value would be \$873. Based on these calculations, LMI borrowers would be able to qualify for a home mortgage.

The OCC utilized one community contact from a regional chamber of commerce. The contact stated that there was a need for further investment in the area as PPP lending was no longer available. The contact also stated that local banks do an adequate job meeting community development needs.

Lubbock MSA

Assessment Area(s) - Lubbock County AA 2023						
						2023
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	106	7.55	19.81	41.51	24.53	6.60
Population by Geography	310,639	6.82	19.28	41.70	28.07	4.13
Housing Units by Geography	129,032	8.30	21.89	41.55	25.43	2.84
Owner-Occupied Housing by Geography	64,803	4.60	16.31	41.87	36.12	1.10
Occupied Rental Units by Geography	51,732	11.91	27.87	41.40	14.19	4.63
Vacant Units by Geography	12,497	12.53	26.01	40.47	16.59	4.40
Businesses by Geography	13,853	4.34	16.37	37.22	39.90	2.17
Farms by Geography	777	2.83	10.94	39.90	45.82	0.51
Family Distribution by Income Level	70,197	22.67	16.35	19.44	41.54	0.00
Household Distribution by Income Level	116,535	25.09	15.21	16.71	42.98	0.00
Unemployment rate (%)	4.31	7.22	4.78	4.05	3.33	7.44
Households Below Poverty Level (%)	17.96	31.14	22.81	18.45	7.14	39.66
Median Family Income (31180 - Lubbock, TX MSA)		\$70,036		Median Housing Value		\$131,250
Median Family Income (31180 - Lubbock, TX MSA) for 2023		\$84,300		Median Gross Rent		\$941
				Families Below Poverty Level		11.19
FFIEC File - 2020 Census						
2023 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						

Assessment Area(s) - Lubbock County AA 2023						
						2023
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
(*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Texas

The OCC conducted full-scope reviews of the Amarillo MSA and the Lubbock MSA. All other AAs will be evaluated as limited scope. Refer to appendix A for a list of all AAs under review.

When arriving at the overall conclusions for the Lending, Investments, and Service Tests in the full-scope AAs, the OCC gave more weight to the bank’s performance in the Amarillo MSA as compared to the Lubbock MSA given its greater share of bank-wide deposits, loans, and retail bank branches. The Amarillo MSA on a bank-wide basis accounted for 77.6 percent of deposits, 73.0 percent of CRA reportable loan originations (HMDA, small business, and small farm loans), and 46.2 percent of the retail bank branches.

When arriving at conclusions for the Lending Test in the Amarillo MSA, the OCC gave slightly more weight to performance of home mortgage lending as it comprised the majority of loan originations and loan volume throughout the evaluation period, relative to small business and small farm lending. The OCC placed more significance on small business lending as compared to small farm lending, due to a significantly greater amount of loan originations and lending volume.

When arriving at our conclusions for the Lending Test in the Lubbock MSA, the OCC gave more weight to performance of small business lending as compared to home mortgage lending as it comprised a majority of originations and volume. The bank did not originate enough small farm loans for meaningful analysis and thus were not included in the evaluation.

For the Investment Test, examiners considered the difficulty in acquiring safe and sound CD investments in the bank’s full-scope AAs. The difficulty in acquiring safe and sound investments is a function of competition for viable CD investments from larger out of region banks and lack of availability. Therefore, the OCC considered the bank’s CD investments that were in the broader regional and statewide area with a purpose, mandate, or function to serve the bank’s AAs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank’s performance in the Amarillo MSA and the Lubbock MSA was excellent.

Lending Activity

Lending levels reflected excellent responsiveness to AAs credit needs.

Table 3: Lending Activity							2021-2023	
Number of Loans								
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	% Rating Area Loans	% Rating Area Deposits	
Amarillo MSA	4,066	3,447	166	46	7,725	73.0	77.6	
Austin MSA	46	172	2	0	220	2.1	1.3	
College Station MSA	158	234	7	0	399	3.8	3.1	
Fort Worth MSA	42	213	4	1	260	2.5	0.9	
Lubbock MSA	677	871	5	4	1,557	14.7	13.90	
San Antonio MSA	6	13	0	0	19	0.2	1.1	
Texas Non -MSA	265	130	0	0	395	3.7	2.1	
Broader Regional	0	0	0	6	6	0.1	0.0	
Total	5,260	5,080	184	57	10,581	100.0	100.0	
Dollar Volume of Loans (\$000s)								
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	% Rating Area Loans	% Rating Area Deposits	
Amarillo MSA	774,558	431,515	29,167	56,601	1,291,841	66.5	77.6	
Austin MSA	21,736	42,130	500	0	64,366	3.3	1.3	
College Station MSA	47,180	40,515	1,285	0	88,890	4.6	3.1	
Fort Worth MSA	14,200	52,621	90	100	67,011	3.4	0.9	
Lubbock MSA	135,656	139,623	672	43,931	319,882	16.5	13.9	
San Antonio MSA	1,609	2,350	0	0	3,959	0.2	1.1	
Texas Non -MSA	32,153	16,295	0	0	48,448	2.5	2.1	
Broader Regional	-	-	-	58,731	58,731	3.0	-	
Total	1,027,092	725,050	31,714	159,363	1,943,218	100.0	100.0	

Source: 1/1/2021 to 12/31/2023 Bank Data.

Due to rounding, totals may not equal 100.0%

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Amarillo MSA

Lending levels reflected excellent responsiveness to the AA's credit needs.

According to the June 30, 2023, FDIC Summary of Deposit Report, the bank had \$5.8 billion in deposits in the Amarillo MSA. The bank had a 58.5 percent deposit market share, which ranked first out of 20 deposit-taking institutions. The bank's deposit market share ranked at the top of all deposit-taking institutions in the AA.

According to 2023 peer HMDA reporting, the bank made 1,042 HMDA reportable loans in the AA throughout 2023. The bank's HMDA reportable lending was equivalent to a 17.6 percent market share. It ranked first out of 252 HMDA reporting lenders in the AA, consistent with its deposit market share ranking.

According to 2023 peer small business data, the bank made 913 small business loans throughout 2023. The bank small business lending was equivalent to a 16.2 percent market share. The bank's market share of small business loans ranked second out of 82 small business lenders in the AA. The bank's market share ranking, relative all small business lenders, was in the top 2.4 percent and was consistent with its deposit market share ranking.

According to 2023 peer small farm data, the bank made 49 small farm loans throughout 2023. The bank's small farm lending was equivalent to a 21.9 percent market share. The bank's market share of small farm loans ranked first out of 19 small farm lenders in the AA, consistent with its deposit market share ranking.

Lubbock MSA

Lending levels reflected good responsiveness to the AA's credit needs.

According to the June 30, 2023, FDIC Summary of Deposit Report, the bank had \$1.0 billion in deposits in the Lubbock MSA. The bank's deposits were equivalent to a 9.0 percent deposit market share. The bank's deposit market share ranked fourth out of 24 deposit-taking institutions in the AA. The bank ranked in the top 16.6 percent of all deposit-taking institutions in the AA.

According to 2023 peer HMDA data, the bank made 152 HMDA reportable loans throughout 2023. The bank's HMDA reportable loans were equivalent to a 1.9 percent market share in the Lubbock MSA. The bank ranked 15th out of 352 HMDA lenders in the AA. The bank's market share ranking, relative all HMDA lenders, was in the top 4.2 percent. The bank's market share ranking, relative all HMDA lenders, was stronger than its deposit market share ranking, relative all deposit-taking institutions.

According to 2023 peer small business data, the bank made 269 small business loans throughout 2023. The bank's market share of small business lending was equivalent to a 3.8 percent market share of small business loans originations in the AA. The bank ranked seventh out of 95 small business lenders in the AA. The bank's market share ranking, relative all small business lenders, was in the top 7.4 percent. The bank's market share ranking of small business loans, relative all lenders, was stronger than its deposit market share ranking, relative all deposit-taking institutions.

Distribution of Loans by Income Level of the Geography

The bank exhibits a good geographical distribution of loans in its AAs.

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.

Amarillo MSA

The bank exhibited an adequate distribution of home mortgage loans.

In 2023, the proportion of bank home mortgage originations in LMI CTs was well below the percentage of owner-occupied housing and below the aggregate industry distribution of home mortgage loans in those geographies.

In 2022, the proportion of bank home mortgage originations in low-income CTs was well below the percentage of owner-occupied housing and below the aggregate industry distribution of home mortgage loans to those geographies. The proportion of bank home mortgage originations in moderate-income geographies was well below the percentage of owner-occupied housing and near the aggregate industry distribution of home mortgage loans to those geographies.

In 2021, when determining our conclusions examiner considered the fact that there was limited opportunity to lend in low-income CTs, therefore the OCC gave more weight to the aggregate distribution of loans in low-income geographies. The proportion of bank home mortgage originations in low-income geographies was significantly below the percentage of owner-occupied housing and near the aggregate industry distribution of home mortgage loans in those geographies. The proportion of bank home mortgage originations in moderate-income CTs was significantly below the percentage of owner-occupied housing and approximated the aggregate industry distribution of home mortgage loans in those geographies.

Lubbock MSA

The bank exhibited an adequate distribution of home mortgage loans.

In 2023, the proportion of bank home mortgage originations in LMI CTs was significantly below the percentage of owner-occupied housing and well below the aggregate industry distribution of home mortgage loans in those geographies.

In 2022, the proportion of bank home mortgage originations in low-income CTs was significantly below the percentage of owner-occupied housing and the aggregate industry distribution of home mortgage loans in those geographies. The proportion of bank home mortgage originations in moderate-income CTs was below the percentage of owner-occupied housing and approximated the aggregate industry distribution of home mortgage loans in those geographies.

In 2021, the proportion of bank home mortgage originations in low-income CTs was below the percentage of owner-occupied housing and exceeded the aggregate industry distribution of home mortgage loans in those geographies. The proportion of bank home mortgage originations in moderate-income CTs was significantly below the percentage of owner-occupied housing and below the aggregate industry distribution of home mortgage loans in those geographies.

Small Loans to Businesses

Refer to Table 9 in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Amarillo MSA

The bank exhibited excellent geographical distribution of small loans to businesses.

In 2023, the proportion of bank loans in LMI CTs exceeded both the percentage of businesses and the aggregate industry distribution of small loans to businesses in those geographies.

In 2022, the proportion of bank loans in low-income CTs exceeded the both the percentage of businesses and the aggregate industry distribution of loans to those businesses. The proportion of bank loans in moderate-income CTs approximated the percentage of businesses and exceeded the aggregate industry distribution of small loans to businesses in those geographies.

In 2021, the proportion of bank loans in LMI CTs exceeded both the percentage of businesses and the aggregate industry distribution of small loans to businesses in those geographies.

Lubbock MSA

The bank exhibited an excellent distribution of small loans to businesses.

In 2023, the proportion of small loans to businesses in LMI CTs exceeded the percentage of businesses and the aggregate industry distribution of small loans to businesses in those geographies.

In 2022, the proportion of small loans to businesses in low-income CTs was well below the percentage of businesses and exceeded the aggregate industry distribution of small loans to businesses in those geographies. The proportion of small loans to businesses in moderate-income CTs exceeded the percentage of businesses and the aggregate industry distribution of small loans to businesses in those geographies.

In 2021, The proportion of small loans to businesses in LMI CTs exceeded the percentage of businesses and the aggregate industry distribution of small loans to businesses in those geographies.

Small Loans to Farms

Refer to Table 11 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.

Amarillo MSA

The bank exhibited an excellent geographical distribution of small loans to farms.

In 2021, 2022, and 2023, the proportion of bank small loans to farms in low-income CTs exceeded both the percentage of farms and the aggregate industry distribution of loans to those geographies. The proportion of bank small loans to farms in moderate-income geographies was near the percentage of farms and exceeded the aggregate industry distribution of loans to those farms.

Lending Gap Analysis

The OCC evaluated the lending distribution in the AAs to determine if any unexplained, conspicuous gaps existed. The OCC reviewed summary reports, maps, and analyzed the bank's lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. The OCC did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits good distribution of loans among individuals of different income levels and business and farms of different sizes, given the product lines offered by the institution.

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.

Amarillo MSA

The bank exhibited a good borrower distribution of home mortgage loans.

In 2023, the proportion of bank home mortgage loan originations to low-income borrowers was significantly below the percentage of low-income families and exceeded the aggregate industry distribution of loans to those families. The proportion of bank home mortgage originations was below the percentage of moderate-income families and exceeded the aggregate industry distribution of home mortgage originations to those families.

In 2022, the proportion of bank home mortgage originations to low-income borrowers was significantly below the percentage of low-income families and exceeded the aggregate industry distribution of loans to those families. The proportion of bank home mortgage originations was below the percentage of moderate-income families and exceeded the aggregate industry distribution of home mortgage originations to those families.

In 2021, the proportion of bank home mortgage originations to low-income borrowers was significantly below the percentage of low-income families and exceeded the aggregate industry distribution of loans to those families. The proportion of bank home mortgage originations was below the percentage of moderate-income families and exceeded the aggregate industry distribution of home mortgage originations to those families.

Lubbock MSA

The bank exhibited an adequate borrower distribution of home mortgage loans.

In 2023, the proportion of bank home mortgage originations to low-income borrowers was significantly below both the percentage of low-income families and the aggregate industry distribution of home mortgage originations to those families. The proportion of bank home mortgage originations was below the percentage of moderate-income families and exceeded the aggregate industry distribution of home mortgage originations to those families.

In 2022, the proportion of bank home mortgage originations to low-income borrowers was significantly below the percentage of low-income families and exceeded the aggregate industry distribution of home mortgage originations to those families. The proportion of bank home mortgage originations to moderate-income borrowers was well below the percentage of moderate-income families and below the aggregate industry distribution of home mortgage originations to those families.

In 2021, the proportion of bank home mortgage originations to low-income borrowers was significantly below the percentage of low-income families and exceeded the aggregate industry distribution of home mortgage originations to those families. The proportion of bank home mortgage originations to moderate-income borrowers was below the percentage of moderate-income families and exceeded the aggregate industry distribution of home mortgage originations to those families.

Small Loans to Businesses

Refer to Table 10 in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Amarillo MSA

The bank exhibited a good borrower distribution of small loans to businesses.

In 2023, the proportion of bank loans to businesses with revenues less than \$1 million dollars was well below the percentage of businesses and exceeded the aggregate industry distribution of loans to those businesses.

In 2022, the proportion of bank loans to businesses with revenues less than \$1 million was well below the percentage of businesses and near the aggregate industry distribution of loans to those businesses.

In 2021, when determining our conclusions examiners considered the fact that the bank did not collect revenue information on 33.9 percent of its small loans to businesses. Therefore, the OCC gave more weight to the conclusion regarding the aggregate distribution. The proportion of bank loans to businesses with revenues less than \$1 million was significantly below the percentage of businesses and was near the aggregate industry distribution of loans to those borrowers.

Lubbock MSA

The bank exhibited a good borrower distribution of small loans to businesses.

In 2023, the proportion of bank loans to businesses with revenues less than \$1 million was well below the percentage of businesses and near the aggregate industry distribution of loans to those businesses.

In 2022, the proportion of bank loans to businesses with revenues less than \$1 million was well below the percentage of businesses and near the aggregate industry distribution of loans to those businesses.

In 2021, when determining our conclusions, examiners considered the fact that the bank did not collect revenue information on 43.2 percent of its small loans to businesses. Therefore, the OCC gave more weight to the conclusion regarding the aggregate distribution. The proportion of bank loans to businesses with revenues less than \$1 million was significantly below the percentage of businesses and near the aggregate industry distribution of loans to those businesses.

Small Loans to Farms

Refer to Table 12 in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Amarillo MSA

The bank exhibited a good borrower distribution of small loans to farms.

In 2023, the proportion of bank small loans to farms with revenues with less than \$1 million was well below the percentage of farms and exceeded the aggregate industry distribution of loans to those farms.

In 2022, the proportion of bank small loans to farms with revenues less than \$1 million was well below the percentage of farms and near the aggregate industry distribution of loans to those farms.

In 2021, the proportion of bank small loans to farms with revenues less than \$1 million was well below the percentage of farms and near the aggregate industry distribution of loans to those farms.

Community Development Lending

The institution was a leader in making CD loans. CD lending had a positive impact on the overall Lending Test rating.

Refer to Table 3 in the Lending Activity section for the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Amarillo MSA

The bank had an excellent volume of CD loans. Throughout the evaluation period, the bank originated 46 CD loans totaling \$56.6 million. The CD loan volume was equivalent to 8.5 percent of allocated tier 1 capital. The CD loans were responsive to community needs and supported economic development, community services, and revitalization of the community. By dollar volume, 84.0 percent of CD loans benefitted economic development, 15.3 percent were community service, and 2.6 percent supported revitalization of the AA. The bank demonstrated some leadership and complexity in community service wherein loans were made to assist the operations of multiple charity and outreach programs.

The following are examples of CD loans the bank originated or purchased in the AA:

- The bank made six CD loans totaling \$28.6 million to an operator developing new gas stations/convenience stores in the Amarillo MSA. All six loans were made in a moderate-income CT. The loans supported economic development by providing jobs for LMI individuals.
- The bank made four loans totaling \$5.4 million to cover the operating costs for several CD organizations providing community services promoting healthy families, self-sustainability, workforce participation, and needed services to at risk youth and those in the juvenile justice system. The organizations serve primarily LMI people in the Amarillo MSA.

Lubbock MSA

The bank had an excellent volume of CD loans. The bank made four CD loans totaling \$43.9 million, which is equivalent to 37.1 percent of the bank's allocated tier 1 capital. The bank's loans were responsive to economic development needs in the AA. All the bank's CD loans were utilized to support economic development within the AA. The CD loans did not exhibit leadership or complexity.

The following are examples of CD loans the bank originated or purchased in the AA:

- Amarillo National Bank provided \$27.3 million between two loans to an organization that supports economic development. The organization utilized the funds to construct convenience stores located in a moderate-income CT. These convenience stores will provide LMI jobs within the AA.

- Amarillo National Bank provided \$16.6 million between two loans to an organization that supports economic development. The organization utilized these funds to construct travel centers located in a moderate-income CT. These travel centers will provide LMI jobs within the AA.

Product Innovation and Flexibility

The institution made extensive use of innovative and/or flexible lending practices in order to serve AA credit needs.

Throughout the state of Texas, ANB made use of various local, state, and federal innovative and flexible loan programs to provide flexibility in the home mortgage process. The bank also provided innovation by developing and offering its own loan products to help with small dollar lending, loan modifications, and credit repair. All of these innovative and flexible programs primarily benefitted LMI individuals throughout the state of Texas.

Flexible Loan Programs - The bank made a total of 84 loans totaling approximately \$18.6 million through either the Federal Housing Administration (FHA), United State Department of Agriculture (USDA), The Federal Home Loan Bank, Texas State Affordable Housing Corporation, and via the Southeast Texas Housing Financing Corporation (SETH) Bond Program. These loans provide flexibility in various ways including low downpayment requirements, closing costs assistance, and flexible underwriting. These programs also benefitted first-time homebuyers, those in rural communities, and homes located in LMI geographies.

Innovative Loan Programs – The bank developed its own credit rebuilding program via two distinct lending products. The bank innovated its CD-secured Credit Rebuild Loans and CD-secured Credit Cards. The bank made 45 CD-secured Credit Rebuild loans and 986 CD-secured Credit Cards. Both loan programs offered small dollar credits to individuals with less than perfect credit histories to help rebuild their credit profiles and provide the customers with some financial flexibility.

Loan Modifications – The bank modified 40 home mortgage loans in which the borrower was struggling to make payments as originally intended. The bank utilized its own program, ANB Mortgage Loan Modification, and the Fannie Mae Flex Modification and FHA Home Affordable Modification Program. Some features of these modifications allowed customers to extend loan amortizations to reduce payments and forbearance of principal to lower monthly payments and keep people in their homes instead of foreclosure.

Conclusions for Areas Receiving Limited-Scope Reviews

Refer to Tables 7 through 12 in the state of Texas section of appendix D for the facts and data that support the limited-scope conclusions.

Based on limited-scope reviews, the bank’s performance under the Lending Test in the College Station MSA, Fort Worth MSA, and Hutchinson County is consistent with performance in the full-scope AAs. The bank’s performance in the Austin MSA and San Antonio MSA was weaker than the bank’s overall performance under the Lending Test in the full-scope areas. This was due to a lower percentage of loans as compared to the demographic and aggregate comparisons of home mortgage and small business lending. Limited-scope performance supported the overall Lending Test ratings.

INVESTMENT TEST

The bank's performance under the Investment Test in Texas is rated High Satisfactory. The rating is reflective of the positive impact of the limited-scope AAs and the outside of AA CD investments with purpose, mandate, and function to serve the bank's AAs.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Amarillo MSA and Lubbock MSA was adequate.

The institution had an adequate level of qualified investments, including grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibited good responsiveness to credit and community development needs. The institution occasionally used innovative and/or complex investments to support CD initiatives.

Assessment Area	Prior Period		Current Period		Total				Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Amarillo MSA	1	198	682	16,712	683	56.4	16,910	40.5	0	0
Austin MSA	2	1,719	40	5,412	42	3.5	7,131	17.1	0	0
College Station MSA	1	60	94	579	95	7.9	639	1.5	0	0
Fort Worth MSA	1	8	60	2,673	61	5.0	2,681	6.4	0	0
Lubbock MSA	2	278	212	955	214	17.7	1,233	3.0	0	0
San Antonio MSA	1	34	30	138	31	2.6	172	0.4	0	0
Texas Non-MSA	1	25	28	31	29	2.4	56	0.1	0	0
Broader Statewide or Regional Area	23	12,567	32	322	55	4.5	12,889	30.9	0	0
Total	32	14,889	1,178	26,822	1,210	100.0	41,711	100.0	0	0

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Amarillo MSA

The institution had an adequate level of qualified CD investments and grants. In total, the bank had 683 qualified investments totaling \$16.9 million. The dollar volume of current- and prior-period investments represented 2.5 percent of allocated tier 1 capital. Total qualified investments throughout the current period include 682 qualifying investments, grants, and donations totaling \$16.7 million. In the current period, \$10.1 million is to the single qualifying CD investment in the Amarillo MSA. The bank made qualifying individual donations to 132 different organizations in the AA, totaling \$6.7 million during the current period. Management demonstrates responsiveness and leadership in its donations.

The following are examples of qualified investments in the AA:

- The bank purchased the entirety of the Freddie Mac K Program Pool that held the entire portion for multi-family projects in the Amarillo MSA. The investment consists of a bond supporting affordable housing in a moderate-income CT. The multi-family units provide affordable housing to LMI residents.

- The bank donated \$450 thousand to an organization providing free quality medical care and referral services in the Amarillo MSA. The bank contributed as a sponsor for the non-profit's fundraiser events. The donation is community service that benefits LMI individuals.

Lubbock MSA

The bank exhibited an adequate performance in the Lubbock MSA. The bank had 214 qualified CD investments and donations totaling \$1.2 million, totaling 1.0 percent of the bank's allocated tier 1 capital. The current period investments were comprised completely by donations. Throughout the evaluation period, the bank made 212 donations totaling \$955 thousand. Additionally, the AA benefited from the ongoing impact of two prior period CD investments with an outstanding balance of \$278 thousand. CD investments were responsive to community service needs. CD donations in community service accounted for 77.5 percent of the total CD investments. The bank's CD donations demonstrated leadership and responsiveness to community needs.

The following are examples of qualified investments in the AA:

- The bank donated \$286 thousand to a non-profit organization in the Lubbock MSA that provides food and hope for families in need in a 20-county area of West Texas. Their mission is to alleviate hunger and bring hope to individuals and families facing food insecurity.
- The bank donated \$106 thousand to a non-profit organization that works with local organizations to provide the Lubbock MSA with essential resources and support for safety, finances, education, and healthcare for LMI people.
- The bank donated \$84 thousand to a non-profit organization that works to build simple, decent, and affordable housing for LMI individuals and families.

Broader Statewide and Regional

The bank had 55 current- and prior-period CD investments totaling 12.9 million. The bank made the majority of these investments in school bonds. The school bonds were equivalent to 97.5 percent of the bank's outside of AA CD investments. The school bonds benefitted revitalizations and stabilization projects in schools where the majority of student receive free and reduced lunches. Some of these CD investments had a purpose, mandate, or function to serve the bank's AAs. The bank's CD investments outside of the AA had a positive impact on the bank's overall Investment Test rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Austin MSA and Fort Worth MSA was stronger than performance in the full-scope areas. Stronger performance was due to a higher percentage of investments compared to allocated tier 1 capital. Performance in the College Station MSA and San Antonio MSA were consistent with the full-scope areas. Investments in the limited-scope AAs had a positive impact on overall Investment Test rating.

SERVICE TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Amarillo MSA and Lubbock MSA was excellent.

Retail Banking Services

Service delivery systems were readily accessible to geographies and individuals of different income levels in the institution's AA.

Table 5: Distribution of Branch Delivery Systems													2023
Assessment Area	Deposits		Branches						Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Amarillo MSA	77.6	12	46.2	8.3	33.3	16.7	41.7	0.0	5.16	24.70	31.92	38.22	0.00
Austin MSA	1.3	1	3.8	0.0	0.0	0.0	100.0	0.0	6.25	24.58	36.33	30.46	2.38
College Station MSA	3.1	3	11.6	33.3	0.0	33.3	33.3	0.0	12.40	21.84	30.22	29.35	6.20
Fort Worth MSA	0.9	1	3.8	0.0	0.0	0.0	100.0	0.0	6.37	27.05	33.41	32.64	0.52
Lubbock MSA	13.9	7	27.0	14.3	0.0	71.4	14.3	0.0	6.82	19.28	41.70	28.07	4.13
San Antonio MSA	1.1	1	3.8	0.0	100.0	0.0	0.0	0.0	6.97	32.31	29.43	31.29	0.00
Texas Non-MSA	2.1	1	3.8	0.0	100.0	0.0	0.0	0.0	0.00	25.81	30.46	43.74	0.00
Total	100.0	26	100.0	11.5	23.1	30.8	34.6	0.0	6.68	27.12	33.40	31.49	1.31

Source: FFIEC File – 2020 Census
1/1/2021 – 12/31/2023 Bank Data
Due to rounding, totals may not equal 100.0%

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Amarillo MSA

Retail branches were readily accessible to geographies and individuals of different income levels. The bank has 12 branches in the AA. The proportion of bank branches in LMI CTs exceeded the percentage of the population in those geographies. Out of the seven branches, examiners determined six of them to be adjacent to LMI CTs. The bank has 12 deposit-taking ATMs within the AA. Of the 12 ATMs, four deposit-taking ATMs are located within moderate-income CTs.

Lubbock MSA

Retail branches were readily accessible to geographies and individuals of different income levels. The bank has seven branches within the AA. The proportion of bank branches in low-income CTs exceeded the percentage of the population living within those geographies. There is one branch within a low-income CT. The bank did not have any branches in moderate-income CTs. There are six branches located within middle- and upper-income CTs. Out of the six branches, examiners considered the fact that there are four branches located near or adjacent to LMI CTs. The bank has four deposit-taking ATMs in the AA.

Table 6: Distribution of Branch Openings/Closings							
Assessment Area	Branch Openings/Closings		Net change in Location of Branches (+ or -)				
	# of Branch Openings	# of Branch Closings	Low	Mod	Mid	Upp	NA
Amarillo MSA	0	1	-1				
Austin MSA	0	0					
College Station MSA	0	1			-1		
Fort Worth MSA	1	0				1	
Lubbock MSA**	1	1			0		
San Antonio MSA	1	0		1			
Texas Non-MSA	0	0					
Total	3	3	-1	1	-1	1	

1/1/2021 – 12/31/2023 Bank Data.

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

** Opened and closed a branch in a middle-income CT

Amarillo MSA

To the extent changes have been made, the institution’s opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

Services, including where appropriate, business hours, did not vary in a way that inconveniences its AAs, particularly low- and moderate-income geographies and/or individuals. Services offered and branch hours are comparable among locations regardless of the income level of the area.

Lubbock MSA

To the extent changes have been made, the institution’s opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

Services, including where appropriate, business hours, did not vary in a way that inconveniences its AAs, particularly low- and moderate-income geographies and/or individuals. Services offered and branch hours are comparable among locations regardless of the income level of the area.

Community Development Services

The institution provided a relatively high level of CD services.

Amarillo MSA

The bank’s performance in providing CD services in the Amarillo MSA is good. Overall, 80 employees provided their financial expertise to 61 different CD organizations totaling 2,484 hours during the evaluation period. Activities included board and committee services, financial education, and fundraising. Out of the total CD services hours, bank employees served 1,272 hours in leadership roles.

Lubbock MSA

The bank’s performance in providing CD services in the Lubbock MSA is adequate. Overall, 25 employees provided their financial expertise to 12 different CD organizations totaling 362 hours during

the evaluation period. Activities included board and committee services, financial education, and fundraising. Out of the total CD services hours, bank employees served 131 hours in leadership roles.

Examples of these services for both the Lubbock MSA and Amarillo MSA include:

- Bank employees provided financial education/training to LMI individuals.
- A bank employee served as a mentor for students at a school where 91.2 percent of students were considered economically disadvantaged.
- Bank employees served as board and committee members for organizations that provide services to LMI individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the College Station MSA, San Antonio MSA, and Texas Non-MSA was consistent with the full-scope AAs. Performance in the Austin MSA and Fort Worth MSA, was weaker than the performance in the full-scope AAs. Weaker performance is due to no branches in LMI CTs, although each AA accounted for just one branch. Performance in the limited-scope AAs supported the overall Service Test 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:	1/1/2021 to 12/31/2023	
Bank Products Reviewed:	Home mortgage, small business, small farm, consumer loans Community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Texas		Counties
Amarillo MSA	Full-scope	Potter, Randall
Austin MSA	Limited-scope	Bastrop, Caldwell, Hays, Travis, Williamson
College Station MSA	Limited-scope	Brazos, Burleson, Robertson
Fort Worth MSA	Limited-scope	Tarrant
Lubbock MSA	Full-scope	Lubbock
San Antonio MSA	Limited-scope	Bexar
Texas Non-MSA	Limited-scope	Hutchinson

Appendix B: Summary of MMSA and State Ratings

RATINGS				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Amarillo National Bank	Outstanding	High Satisfactory	Outstanding	Outstanding
MMSA or State:				
Texas	Outstanding	High Satisfactory	Outstanding	Outstanding

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

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 of this title, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (10) and (13) of this title.

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/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.

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 loans are treated the same 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 9. 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 AA.
- Table 10. 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.

Table 11. 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. 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 AA.

Table 12. 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 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 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2023
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
Amarillo AA 2023	1,042	182,984	78.40	5,912	3.34	2.02	2.50	21.91	12.09	16.64	28.24	25.72	29.09	46.51	60.17	51.76	--	--	--
Austin AA 2023	10	6,887	0.75	63,172	2.62	--	1.99	19.92	10.00	22.22	39.43	30.00	42.93	37.56	60.00	32.29	0.47	--	0.56
Bryan/College Station AA 2023	33	6,947	2.48	4,521	3.32	3.03	3.80	14.89	18.18	12.10	40.35	15.15	33.91	41.21	60.61	49.61	0.23	3.03	0.53
Fort Worth AA 2023	13	3,177	0.98	42,845	2.73	--	2.79	20.46	15.38	16.44	35.78	15.38	35.94	40.62	69.23	44.49	0.40	--	0.31
Hutchinson County AA 2023	73	9,682	5.49	386	--	--	--	20.68	21.92	18.13	33.79	36.99	34.20	45.53	41.10	47.67	--	--	--
Lubbock County AA 2023	152	24,706	11.44	7,894	4.60	1.32	2.18	16.31	7.89	14.47	41.87	40.79	39.24	36.12	48.68	43.05	1.10	1.32	0.98
San Antonio AA 2023	6	1,609	0.45	47,043	4.93	--	2.37	29.77	--	21.59	30.62	50.00	31.76	34.67	50.00	44.26	--	--	--
Total	1,329	235,992	100.00	171,773	3.38	1.81	2.36	22.39	12.26	19.78	35.72	27.84	37.22	38.18	57.86	40.27	0.33	0.23	0.34

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

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022
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
Amarillo AA 2022	1,210	231,556	75.91	7,611	3.34	1.74	2.09	21.91	13.80	14.94	28.24	24.79	28.14	46.51	59.59	54.71	--	0.08	0.12
Austin AA 2022	14	4,858	0.88	92,691	2.62	--	1.91	19.92	7.14	19.37	39.43	28.57	43.16	37.56	64.29	34.95	0.47	--	0.58
Bryan/College Station AA 2022	49	16,404	3.07	6,384	3.32	4.08	3.81	14.89	18.37	12.81	40.35	30.61	34.24	41.21	46.94	47.99	0.23	--	1.11
Fort Worth AA 2022	11	3,355	0.69	57,285	2.73	--	2.38	20.46	--	16.51	35.78	54.55	35.24	40.62	45.45	45.53	0.40	--	0.32
Hutchinson County AA 2022	79	9,726	4.96	470	--	--	--	20.68	16.46	20.00	33.79	36.71	27.87	45.53	46.84	52.13	--	--	--
Lubbock County AA 2022	231	46,514	14.49	10,350	4.60	0.87	2.71	16.31	11.69	12.23	41.87	40.26	42.67	36.12	46.32	41.17	1.10	0.87	1.19
Total	1,594	312,414	100.00	174,791	2.84	1.57	2.18	19.81	13.61	17.58	37.50	28.04	39.52	39.40	56.59	40.17	0.44	0.19	0.53

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

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total 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
Amarillo AA 2021	1,814	360,018	77.62	11,827	1.00	0.17	0.19	22.93	9.54	9.80	34.82	29.77	33.47	41.25	60.53	56.54	--	--	--
Austin AA 2021	22	9,991	0.94	158,687	3.81	--	3.48	18.11	22.73	13.91	40.27	22.73	43.32	37.63	54.55	39.12	0.18	--	0.17
Bryan/College Station AA 2021	76	23,829	3.25	10,037	2.44	1.32	3.94	21.43	10.53	20.34	36.82	32.89	30.58	39.31	55.26	45.11	--	--	0.03
Fort Worth AA 2021	18	7,668	0.77	96,777	5.25	--	2.52	18.79	--	13.67	34.45	11.11	32.77	41.51	88.89	51.04	--	--	--
Hutchinson County AA 2021	113	12,745	4.84	558	--	--	--	5.38	4.42	4.12	30.20	25.66	22.76	64.41	69.91	73.12	--	--	--
Lubbock County AA 2021	294	64,436	12.58	15,335	2.52	1.70	1.41	16.40	5.78	8.15	38.15	41.50	43.57	42.94	51.02	46.87	--	--	0.01
Total	2,337	478,686	100.00	293,221	4.08	0.39	2.93	18.64	8.90	13.56	37.16	30.94	38.98	40.05	59.78	44.43	0.07	--	0.10

Source: FFIEC File - 2010 Census; 1/1/2021 - 12/31/2021 Bank Data, 2021 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																			2023
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
Amarillo AA 2023	1,042	182,984	78.40	5,912	21.96	6.53	5.26	17.42	17.37	15.17	19.61	24.76	20.26	41.02	49.52	30.24	--	1.82	29.06
Austin AA 2023	10	6,887	0.75	63,172	21.21	--	4.03	17.67	--	13.65	21.15	--	20.52	39.97	90.00	37.40	--	10.00	24.40
Bryan/College Station AA 2023	33	6,947	2.48	4,521	22.93	--	1.86	17.05	6.06	8.56	18.02	39.39	17.76	41.99	54.55	48.13	--	--	23.69
Fort Worth AA 2023	13	3,177	0.98	42,845	21.20	7.69	3.16	17.59	--	14.60	20.24	7.69	21.91	40.97	84.62	35.89	--	--	24.45
Hutchinson County AA 2023	73	9,682	5.49	386	15.65	6.85	4.15	17.08	15.07	11.40	18.42	20.55	19.69	48.85	57.53	37.05	--	--	27.72
Lubbock County AA 2023	152	24,706	11.44	7,894	22.67	1.32	3.83	16.35	12.50	11.77	19.44	20.39	16.91	41.54	55.26	34.67	--	10.53	32.82
San Antonio AA 2023	6	1,609	0.45	47,043	23.90	--	3.40	17.86	--	15.07	19.60	--	21.22	38.64	66.67	33.18	--	33.33	27.14
Total	1,329	235,992	100.00	171,773	22.04	5.72	3.62	17.61	16.03	14.10	20.21	23.93	20.81	40.14	51.47	35.78	--	2.86	25.70

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

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
Amarillo AA 2022	1,210	231,556	75.91	7,611	21.96	6.45	4.93	17.42	16.86	14.33	19.61	23.64	18.17	41.02	49.50	34.86	--	3.55	27.71
Austin AA 2022	14	4,858	0.88	92,691	21.21	7.14	4.18	17.67	14.29	12.94	21.15	42.86	20.08	39.97	35.71	45.45	--	--	17.36
Bryan/College Station AA 2022	49	16,404	3.07	6,384	22.93	--	3.10	17.05	8.16	11.25	18.02	20.41	18.62	41.99	55.10	46.66	--	16.33	20.36
Fort Worth AA 2022	11	3,355	0.69	57,285	21.20	--	4.46	17.59	9.09	14.43	20.24	9.09	22.04	40.97	63.64	37.64	--	18.18	21.43
Hutchinson County AA 2022	79	9,726	4.96	470	15.65	11.39	7.45	17.08	21.52	15.11	18.42	18.99	14.47	48.85	44.30	34.47	--	3.80	28.51
Lubbock County AA 2022	231	46,514	14.49	10,350	22.67	6.93	4.22	16.35	8.66	11.52	19.44	11.69	16.84	41.54	45.89	37.88	--	26.84	29.54
Total	1,594	312,414	100.00	174,791	21.39	6.52	4.27	17.52	15.56	13.35	20.43	21.64	20.38	40.67	48.87	42.00	--	7.40	20.00

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

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
Amarillo AA 2021	1,814	360,018	77.62	11,827	22.04	6.95	5.56	17.04	16.21	13.50	19.66	23.37	17.41	41.27	49.89	32.44	--	3.58	31.09
Austin AA 2021	22	9,991	0.94	158,687	22.52	9.09	4.73	16.89	4.55	12.83	19.76	--	18.37	40.82	86.36	44.96	--	--	19.12
Bryan/College Station AA 2021	76	23,829	3.25	10,037	24.26	2.63	3.89	16.32	2.63	12.29	17.65	11.84	17.84	41.77	69.74	46.10	--	13.16	19.88
Fort Worth AA 2021	18	7,668	0.77	96,777	22.93	--	5.60	16.20	5.56	13.45	19.28	11.11	19.94	41.59	83.33	39.04	--	--	21.98
Hutchinson County AA 2021	113	12,745	4.84	558	20.29	7.08	5.56	13.23	16.81	11.29	19.07	24.78	15.95	47.41	50.44	37.99	--	0.88	29.21
Lubbock County AA 2021	294	64,436	12.58	15,335	22.12	5.44	4.79	16.43	12.24	12.19	19.54	15.99	16.05	41.92	50.68	38.19	--	15.65	28.77
Total	2,337	478,686	100.00	293,221	22.71	6.59	5.03	16.53	15.10	13.01	19.44	21.82	18.70	41.33	51.26	42.17	--	5.22	21.10

Source: FFIEC File - 2010 Census; 1/1/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2023
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Amarillo AA 2023	913	146,342	66.30	5,593	7.68	8.54	7.21	24.57	26.29	20.69	23.63	20.70	21.92	43.91	44.36	50.04	0.21	0.11	0.14
Austin AA 2023	40	11,291	2.90	77,522	3.29	--	3.28	16.36	22.50	18.68	32.55	32.50	32.10	43.14	40.00	44.12	4.67	5.00	1.83
Bryan/College Station AA 2023	50	11,770	3.63	5,261	7.84	16.00	5.30	20.25	14.00	17.03	32.25	18.00	31.44	38.63	52.00	45.54	1.02	--	0.68
Fort Worth AA 2023	63	19,982	4.58	52,479	4.35	3.17	3.55	22.20	30.16	20.67	29.39	33.33	29.24	43.39	33.33	46.00	0.68	--	0.54
Hutchinson County AA 2023	29	4,648	2.11	230	--	--	--	30.10	44.83	26.09	32.53	27.59	30.43	37.37	27.59	43.48	--	--	--
Lubbock County AA 2023	269	52,621	19.54	7,014	4.34	4.83	3.64	16.37	18.22	13.60	37.22	29.00	34.63	39.90	46.84	46.79	2.17	1.12	1.34
San Antonio AA 2023	13	2,350	0.94	41,376	6.18	--	5.55	26.23	38.46	24.27	24.97	7.69	23.79	42.36	53.85	46.20	0.26	--	0.18
Total	1,377	249,004	100.00	189,475	4.51	7.33	4.03	20.61	24.84	20.29	29.87	23.17	29.26	42.81	44.23	45.41	2.20	0.44	1.01

Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Amarillo AA 2022	869	135,176	65.83	5,962	9.28	10.01	7.06	27.05	26.24	21.49	23.18	24.05	21.60	40.23	39.70	49.77	0.26	--	0.08
Austin AA 2022	39	13,630	2.95	77,682	3.84	--	3.34	15.43	23.08	19.38	40.12	38.46	32.77	39.60	38.46	42.57	1.01	--	1.94
Bryan/College Station AA 2022	50	10,014	3.79	5,784	7.94	18.00	5.58	27.03	6.00	18.43	36.75	24.00	32.54	28.23	52.00	42.91	0.05	--	0.54
Fort Worth AA 2022	56	15,556	4.24	56,487	5.70	1.79	3.72	25.57	26.79	21.46	33.15	33.93	29.00	35.33	37.50	45.29	0.26	--	0.52
Hutchinson County AA 2022	35	3,224	2.65	258	--	--	--	35.91	45.71	30.23	26.64	22.86	32.95	37.45	31.43	36.82	--	--	--
Lubbock County AA 2022	271	55,520	20.53	7,241	5.90	3.69	3.40	19.29	19.56	15.16	37.24	30.63	35.11	35.34	44.65	44.62	2.23	1.48	1.71
Total	1,320	233,120	100.00	153,414	5.26	8.11	3.71	21.51	24.55	20.01	35.51	26.21	31.05	37.09	40.83	43.95	0.64	0.30	1.28

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2022 Bank Data, 2022 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																		2021		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	
Amarillo AA 2021	1,665	149,997	69.87	6,713	5.36	5.89	4.75	23.43	26.31	20.53	30.06	29.01	28.35	41.01	38.80	46.28	0.14	--	0.09	
Austin AA 2021	93	17,209	3.90	73,528	6.49	17.20	6.73	13.68	7.53	14.41	34.03	29.03	35.32	44.71	40.86	42.72	1.08	5.38	0.82	
Bryan/College Station AA 2021	134	18,732	5.62	5,864	5.80	4.48	4.38	21.52	23.13	23.50	33.84	26.87	32.03	38.56	45.52	39.99	0.29	--	0.10	
Fort Worth AA 2021	94	17,083	3.94	57,936	6.31	9.57	6.87	20.16	17.02	21.24	27.27	20.21	26.87	46.14	53.19	44.97	0.12	--	0.04	
Hutchinson County AA 2021	66	8,423	2.77	305	--	--	--	19.19	15.15	13.44	30.13	48.48	35.08	50.67	36.36	51.48	--	--	--	
Lubbock County AA 2021	331	31,482	13.89	7,810	3.43	4.83	2.75	15.12	16.92	12.88	36.01	33.84	36.38	45.39	44.41	47.98	0.05	--	0.01	
Total	2,383	242,926	100.00	152,156	6.16	6.08	6.39	16.99	23.42	17.55	31.30	29.75	31.72	44.97	40.54	43.92	0.57	0.21	0.42	

Source: FFIEC File - 2010 Census; 1/1/2021 - 12/31/2021 Bank Data, 2021 Dunn & Bradstreet SBSF Demographics, 2021 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2023
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Amarillo AA 2023	913	146,342	66.30	5,593	78.99	48.41	46.81	9.93	43.26	11.08	8.32
Austin AA 2023	40	11,291	2.90	77,522	85.99	52.50	52.37	6.95	37.50	7.06	10.00
Bryan/College Station AA 2023	50	11,770	3.63	5,261	79.02	50.00	52.06	8.57	44.00	12.41	6.00
Fort Worth AA 2023	63	19,982	4.58	52,479	83.53	50.79	52.54	8.23	42.86	8.24	6.35
Hutchinson County AA 2023	29	4,648	2.11	230	69.20	48.28	48.26	11.76	48.28	19.03	3.45
Lubbock County AA 2023	269	52,621	19.54	7,014	79.95	47.58	48.50	9.51	36.80	10.53	15.61
San Antonio AA 2023	13	2,350	0.94	41,376	82.20	30.77	49.94	8.63	61.54	9.17	7.69
Total	1,377	249,004	100.00	189,475	83.80	48.37	51.56	7.93	42.12	8.28	9.51

Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Amarillo AA 2022	869	135,176	65.83	5,962	77.25	42.23	47.55	10.36	47.87	12.39	9.90
Austin AA 2022	39	13,630	2.95	77,682	84.76	23.08	48.92	7.56	56.41	7.68	20.51
Bryan/College Station AA 2022	50	10,014	3.79	5,784	79.67	44.00	52.33	8.20	42.00	12.14	14.00
Fort Worth AA 2022	56	15,556	4.24	56,487	82.58	41.07	48.95	8.65	55.36	8.77	3.57
Hutchinson County AA 2022	35	3,224	2.65	258	66.80	40.00	51.94	12.93	54.29	20.27	5.71
Lubbock County AA 2022	271	55,520	20.53	7,241	76.34	42.80	47.31	11.03	40.59	12.63	16.61
Total	1,320	233,120	100.00	153,414	82.65	41.74	48.94	8.45	46.89	8.90	11.36

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2022 Bank Data, 2022 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2021**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Amarillo AA 2021	1,665	149,997	69.87	6,713	81.68	40.48	45.09	9.01	25.59	9.31	33.93
Austin AA 2021	93	17,209	3.90	73,528	84.34	40.86	45.20	7.50	20.43	8.16	38.71
Bryan/College Station AA 2021	134	18,732	5.62	5,864	80.72	38.81	46.11	8.29	26.12	10.99	35.07
Fort Worth AA 2021	94	17,083	3.94	57,936	83.68	42.55	42.89	8.12	19.15	8.20	38.30
Hutchinson County AA 2021	66	8,423	2.77	305	70.54	39.39	47.87	11.62	37.88	17.85	22.73
Lubbock County AA 2021	331	31,482	13.89	7,810	82.03	36.25	40.79	8.90	20.54	9.07	43.20
Total	2,383	242,926	100.00	152,156	83.69	39.87	44.13	7.92	24.80	8.39	35.33

Source: FFIEC File - 2010 Census; 1/1/2021 - 12/31/2021 Bank Data, 2021 Dunn & Bradstreet SBSF Demographics, 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography **2023**

Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Amarillo AA 2023	47	7,587	88.68	224	3.56	4.26	0.89	14.65	12.77	5.80	18.22	4.26	5.80	63.56	78.72	87.50	--	--	--
Austin AA 2023	1	250	1.89	337	2.49	--	1.48	17.83	--	23.74	35.79	--	39.76	41.17	100.00	34.72	2.71	--	0.30
Bryan/College Station AA 2023	2	280	3.77	194	3.31	--	1.03	10.97	--	12.89	43.48	100.00	54.12	42.03	--	31.44	0.21	--	0.52
Fort Worth AA 2023	2	45	3.77	129	3.56	--	2.33	19.71	100.00	13.95	30.11	--	31.78	46.34	--	51.94	0.27	--	--
Hutchinson County AA 2023	0	0	0.00	15	--	--	--	25.00	--	6.67	55.00	--	73.33	20.00	--	20.00	--	--	--
Lubbock County AA 2023	1	46	1.89	383	2.83	--	0.52	10.94	--	6.53	39.90	--	45.95	45.82	100.00	47.00	0.51	--	--
San Antonio AA 2023	0	0	0.00	129	4.70	--	1.55	21.53	--	16.28	24.40	--	20.93	49.32	--	61.24	0.05	--	--
Total	53	8,208	100.00	1,411	3.28	3.77	1.13	18.00	15.09	12.97	32.11	7.55	35.93	45.41	73.58	49.82	1.19	--	0.14

Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2022
Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Amarillo AA 2022	54	9,883	90.00	292	3.37	3.70	1.03	16.87	16.67	7.53	20.00	5.56	10.27	59.76	74.07	81.16	--	--	--
Austin AA 2022	0	0	0.00	422	2.66	--	0.71	15.18	--	21.09	42.59	--	40.05	39.32	--	37.44	0.24	--	0.71
Bryan/College Station AA 2022	2	389	3.33	206	3.45	--	0.49	12.93	--	7.28	58.62	100.00	64.56	25.00	--	27.18	--	--	0.49
Fort Worth AA 2022	2	45	3.33	167	4.89	--	2.40	23.78	100.00	13.17	33.90	--	32.34	37.43	--	51.50	--	--	0.60
Hutchinson County AA 2022	0	0	0.00	16	--	--	--	26.32	--	--	57.89	--	43.75	15.79	--	56.25	--	--	--
Lubbock County AA 2022	2	221	3.33	388	3.01	--	0.26	10.28	--	9.79	45.11	--	46.13	40.60	100.00	43.56	1.00	--	0.26
Total	60	10,538	100.00	1,491	3.65	3.33	0.80	18.13	18.33	12.47	38.26	8.33	38.36	39.78	70.00	47.95	0.18	--	0.40

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2022 Bank Data, 2022 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2021
Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Amarillo AA 2021	65	11,697	91.55	423	1.40	3.08	0.47	12.04	3.08	2.60	26.00	23.08	22.22	60.56	70.77	74.70	--	--	--
Austin AA 2021	1	250	1.41	434	4.28	--	1.61	16.56	--	23.04	39.75	--	47.93	39.12	100.00	27.42	0.29	--	--
Bryan/College Station AA 2021	3	616	4.23	217	2.76	--	4.61	13.58	--	6.45	43.31	66.67	56.68	40.35	33.33	32.26	--	--	--
Fort Worth AA 2021	0	0	0.00	170	4.06	--	0.59	17.34	--	16.47	29.91	--	25.29	48.70	--	57.65	--	--	--
Hutchinson County AA 2021	0	0	0.00	30	--	--	--	9.09	--	--	59.09	--	53.33	31.82	--	46.67	--	--	--
Lubbock County AA 2021	2	405	2.82	542	0.55	--	0.92	8.05	--	2.21	34.95	--	35.06	56.45	100.00	61.81	--	--	--
Total	71	12,968	100.00	1,816	3.51	2.82	1.38	15.36	2.82	9.09	35.56	23.94	37.11	45.44	70.42	52.42	0.13	--	--

Source: FFIEC File - 2010 Census; 1/1/2021 - 12/31/2021 Bank Data, 2021 Dunn & Bradstreet SBSF Demographics, 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Amarillo AA 2023	47	7,587	88.68	224	91.29	68.09	60.71	7.92	17.02	0.79	14.89
Austin AA 2023	1	250	1.89	337	94.75	--	70.62	4.29	100.00	0.96	--
Bryan/College Station AA 2023	2	280	3.77	194	88.61	100.00	57.73	7.45	--	3.93	--
Fort Worth AA 2023	2	45	3.77	129	92.41	100.00	77.52	5.94	--	1.64	--
Hutchinson County AA 2023	0	0	0.00	15	90.00	--	40.00	10.00	--	--	--
Lubbock County AA 2023	1	46	1.89	383	87.00	--	45.69	12.10	--	0.90	100.00
San Antonio AA 2023	0	0	0.00	129	91.85	--	69.77	6.17	--	1.99	--
Total	53	8,208	100.00	1,411	92.58	67.92	60.74	5.97	16.98	1.45	15.09

Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Amarillo AA 2022	54	9,883	90.00	292	90.60	51.85	55.82	8.67	25.93	0.72	22.22
Austin AA 2022	0	0	0.00	422	94.68	--	62.80	4.72	--	0.60	--
Bryan/College Station AA 2022	2	389	3.33	206	90.52	50.00	51.46	6.90	50.00	2.59	--
Fort Worth AA 2022	2	45	3.33	167	91.47	100.00	66.47	6.65	--	1.88	--
Hutchinson County AA 2022	0	0	0.00	16	89.47	--	43.75	10.53	--	--	--
Lubbock County AA 2022	2	221	3.33	388	83.96	50.00	53.87	14.54	--	1.50	50.00
Total	60	10,538	100.00	1,491	91.85	53.33	57.75	6.86	25.00	1.29	21.67

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2022 Bank Data, 2022 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Loans to Farms			Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Amarillo AA 2021	65	11,697	91.55	423	93.54	58.46	58.63	5.58	26.15	0.87	15.38
Austin AA 2021	1	250	1.41	434	94.32	--	55.07	4.50	100.00	1.18	--
Bryan/College Station AA 2021	3	616	4.23	217	94.09	--	59.45	5.12	100.00	0.79	--
Fort Worth AA 2021	0	0	0.00	170	92.75	--	55.88	5.52	--	1.73	--
Hutchinson County AA 2021	0	0	0.00	30	95.45	--	50.00	4.55	--	--	--
Lubbock County AA 2021	2	405	2.82	540	90.19	50.00	43.89	9.26	--	0.55	50.00
Total	71	12,968	100.00	1,814	93.33	54.93	53.09	5.44	29.58	1.23	15.49

Source: FFIEC File - 2010 Census; 1/1/2021 - 12/31/2021 Bank Data, 2021 Dunn & Bradstreet SBSF Demographics, 2021 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%