



PUBLIC DISCLOSURE

July 25, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Llano National Bank
Charter Number: 17606

1001 Ford Street
Llano, TX 78643

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

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

Table of Contents

OVERALL CRA RATING 1

SCOPE OF THE EVALUATION 2

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW 3

STATE RATING 4

STATE OF TEXAS 4

APPENDIX A: SCOPE OF EXAMINATION A-1

APPENDIX B: SUMMARY OF MMSA AND STATE RATINGS B-1

APPENDIX C: DEFINITIONS AND COMMON ABBREVIATIONS C-1

APPENDIX D: TABLES OF PERFORMANCE DATA D-1

Overall CRA Rating

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

The lending test is rated: Outstanding.

The major factors that support this rating include:

- The bank's LTD ratio is more than reasonable
- A majority of the bank's loans are inside its Assessment Area (AA)
- The bank exhibits excellent geographic distribution of loans
- Distribution of loans to LMI borrowers and to small businesses is excellent

Loan-to-Deposit Ratio

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

The bank's quarterly average LTD ratio for the 20-quarter evaluation period, from June 2017 to December 2021 is 59 percent. LNB's LTD ratio ranged from a high of 70 percent to a low of 44 percent. To assess LNB's performance, we compared it to three similarly situated institutions (SSI). These institutions were chosen based on geographic location and size. The average quarterly LTD ratios for SSIs ranged from 38 to 69 percent, resulting in an overall average LTD of 55 percent. The LTD ratio fell in recent years of the evaluation period as the influx in deposits from stimulus related to the COVID-19 pandemic disrupted the bank's traditional balance of deposit intake and funds deployment into loans. The bank also had an increase in public fund deposits in the fourth quarter of 2021, which slightly lowered the LTD ratio as public funds are not available for lending.

Lending in Assessment Area

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

The bank originated and purchased 73 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. The dollar volume of small business loans outside the bank's AA are in adjacent surrounding counties and these small business loans also support the local and regional economy. The bank's lending performance within its AA has an overall positive impact on the geographic distribution analysis.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	20	59	14	41	34	1,807	46	2,118	54	3,925
Consumer	27	90	3	10	30	338	81	79	19	417
Total	47	73	17	27	64	2,145	49	2,197	51	4,342

*Source: Bank Loan Origination Data 2019-2021
Due to rounding, totals may not equal 100.0%*

Description of Institution

Llano National Bank (LNB) is a full-service, intrastate bank headquartered in Llano, Texas, which is located about 75 miles northwest of Austin and 110 miles north of San Antonio. LNB is a wholly owned subsidiary of Hill Country Bancshares Inc., a one-bank holding company also headquartered in Llano. We did not review any affiliate activities during this evaluation.

As of March 31, 2022, LNB reported total assets of \$286 million. Tier 1 capital totaled \$30 million, and the Tier 1 leverage ratio equaled 10.6 percent. Net loans totaled \$128 million and represented 44 percent of total assets and 49 percent of total deposits. The loan portfolio, by dollar amount, consists of commercial (41 percent), residential (37 percent), farm (18 percent) and consumer (5 percent). From 2019 through 2021 inclusive, the bank originated 778 loans, of which 43 percent were consumer, 31 percent were commercial, 16 percent were residential, and 8 percent were farm. The dollar volume of these loans totaled approximately \$75 million.

LNB has four locations: the main office in Llano, a full-service branch in Buchanan Dam, a full-service branch in Burnet, and an in-store branch in the Llano Lowe's Market. Each location has an automated teller machine (ATM), and except for the in-store branch, each offers drive-through services. All four locations provide convenient banking hours. The branches are all open Monday through Friday. The in-store branch is open Saturday, along with the three drive-through locations. LNB offers traditional loan and deposit products. Customers can access LNB's online banking services via its website (<https://www.llanonationalbank.com>) to view account balances and transaction detail, transfer funds between LNB-linked accounts, pay bills, and do remote check deposit. The bank focuses equally on consumer and commercial lending. LNB also originates residential real estate loans, but this was not considered a primary product during the evaluation period. Refer to the "Description of Institution's Operations in Texas" in the State Rating section for additional information on the bank's AA.

There are no legal, financial, or other factors impeding LNB's ability to meet credit needs in its AA. LNB's current business strategy is to continue offering commercial and consumer loans as primary loan products. The prior CRA evaluation, dated June 5, 2017, assigned an overall "Outstanding" rating to LNB's lending performance.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Our scope for this evaluation focused on the most recent three years since the previous CRA evaluation, which included the period January 1, 2019, through December 31, 2021.

To evaluate lending performance, analysis was completed on a random sample of 30 consumer loans and 34 small business loans. For the borrower distribution analyses, we compared lending performance to the 2015 American Community Survey census data and 2019 data from Dunn & Bradstreet (D&B).

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, LNB's delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined

statistical area (CSA) are combined and evaluated as a single AA. Similarly, LNB 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 the 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 based on performance in the State of Texas. The state rating is based on performance in the bank’s one AA. We considered lending volume within the AA relative to the bank’s capacity based on deposits, competition, and market presence. We placed equal weight on the bank’s small business and consumer loans as they are both primary products for the bank. Refer to the “Scope” section under the State Rating section for details regarding how the areas were weighted in arriving at the respective rating.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) in determining a national bank’s or federal savings association’s (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank’s lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the 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 major factors that support this rating include:

- The bank's LTD ratio is more than reasonable
- A majority of the bank's loans are inside the AA
- The bank exhibits excellent geographic distribution of loans
- Distribution of loans to LMI borrowers and to small businesses is excellent

Description of Institution's Operations in Texas

LNB operates four locations in Texas: the main office in Llano, a full-service branch in Buchanan Dam, a full-service branch in Burnet, and an in-store bank branch in the Llano Lowe's Market. All are located in the bank's AA, which includes Llano and Burnet counties. The LNB AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate- income (LMI) geographies. The largest cities in Burnet County are Marble Falls and the county seat, Burnet. The largest cities in Llano County are the County seat of Llano and Horseshoe Bay, which is partially in Burnet County.

Llano National Bank AA

The LNB AA consists of two contiguous counties, Llano County and Burnet County, neither of which are part of an MSA. Combined, the two counties have 14 census tracts. Most of the census tracts (CTs) (8) are middle-income geographies, four of which are designed by the bank regulatory agencies as distressed or underserved middle-income areas of Llano County. Five CTs are upper-income geographies, and one CT is a moderate-income area located in the southern portion of Burnet County. The bank's offices are all located in middle-income CTs, three of which are in the distressed/underserved middle-income areas of Llano County. Llano and Burnet Counties had populations of 21,243 and 49,130, respectively, as of the 2020 census. The four distressed/underserved middle-income CTs make up 22 percent of the AA population and include 24 percent of the households, and 20 percent of the AA businesses. The FDIC Deposit Market Share Report on June 30, 2021 reflects 16 financial institutions operate 28 branches within the AA. LNB ranks 4th, with a deposit market share of 11 percent. First United Bank and Trust Company, a larger state nonmember bank, ranks 1st with a 19 percent share.

The main industries in the AA are services, retail trade, and finance, insurance & real estate. According to the Bureau of Labor Statistics, the unemployment rates for Llano and Burnet counties were 4 percent and 3.1 percent, respectively, compared to 4.4 percent in the state of Texas and 3.8 percent nationally. Economic conditions within the AA are good and supported by low unemployment rates.

To gain perspective on the community and the credit needs of the AA, we met with a local government employee. The contact stated there is a particular need for loans to support construction of housing, as well as for small businesses, individuals, and families.

The contact noted there are many job opportunities in the area in construction, food service, and tourism, and that the economy was stable overall, though the impact of inflation has been felt by local residents. Finally, the contact stated that financial institutions in the area are meeting the credit needs of the community and are very involved in community programs.

Demographic Information of the Assessment Area						
Assessment Area: Llano Bank AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	0.0	7.1	57.1	35.7	0.0
Population by Geography	63,467	0.0	9.8	61.6	28.6	0.0
Housing Units by Geography	36,003	0.0	9.2	57.2	33.6	0.0
Owner-Occupied Units by Geography	19,108	0.0	9.1	56.8	34.1	0.0
Occupied Rental Units by Geography	6,486	0.0	5.6	76.9	17.5	0.0
Vacant Units by Geography	10,409	0.0	11.6	45.5	42.8	0.0
Businesses by Geography	6,463	0.0	4.6	66.1	29.2	0.0
Farms by Geography	308	0.0	1.9	58.8	39.3	0.0
Family Distribution by Income Level	17,758	18.3	15.4	18.6	47.7	0.0
Household Distribution by Income Level	25,594	19.3	15.7	16.5	48.6	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$167,311
			Median Gross Rent			\$823
			Families Below Poverty Level			10.6%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Texas

As the bank's only AA, the Llano National Bank AA received a full-scope review.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Llano National Bank AA is excellent.

Distribution of Loans by Income Level of the Geography

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

Small Loans to Businesses

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

The geographic distribution of the bank's small loans to businesses is reasonable. The AA does not include any low-income CTs. The one AA moderate-income CT is primarily residential and is not conveniently located near any of the bank's branches. The moderate-income CT is close to Marble Falls, TX and approximately 20 miles to the nearest LNB location in Burnet. There are at least 10 other larger banks competing in the Marble Falls area of Burnet County. The bank did not make any small loans to businesses in the moderate-income CT within our sample of 20 loans, but the CT represents just 4.6 percent of AA businesses and 5.5 percent of aggregate loans within the AA.

The bank's distribution of small business loans in middle-income CTs is similar to the percentage of businesses in these geographies and exceeds the performance of aggregate lenders which annually report CRA small business loan data. LNB's AA includes four underserved middle-income census tracts. Within our sample, the bank made 9 loans in these distressed/underserved middle-income CTs, or 45 percent of the sample, which exceeds the percentage of businesses located in these areas, which was 20 percent according to census and D&B data sources.

Consumer Loans

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

The geographic distribution of the bank's consumer loans is excellent. The AA does not include any low-income CTs. The bank made fewer of the consumer loans in our sample in the moderate-income CT and the percentage of loans in this area was lower than the percentage of households. However, the bank made significantly more of the consumer loans in our sample, at 56 percent, in the distressed/underserved middle-income CTs. The bank's distribution of loans in the distressed/underserved CTs significantly exceeded the percentage of households within those areas, which was 24 percent. Aggregate lender distributions of consumer loan data were not reported in the bank's AA or available for our review.

Lending Gap Analysis

We did not identify any unexplained conspicuous gaps in our sample of loans after considering performance context factors such as location of bank branches, competition, and demographic characteristic of the bank's AA.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

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

The distribution of small loans to businesses is excellent. The percentage of bank loans to businesses with annual revenues of \$1 million or less is near the reported percentage of small businesses in the AA and significantly exceeds the aggregate percentage reported by other business lenders in the AA.

Consumer Loans

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

The distribution of consumer loans to borrowers of different incomes is excellent. Loans to both low- and moderate-income borrowers exceeds demographic data and reflects excellent penetration. A majority of LNB's consumer loans by number, 55.5 percent, were made to LMI individuals.

Responses to Complaints

LNB did not receive any complaints regarding the institution's CRA or fair lending performance during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2019 – 12/31/2021	
Bank Products Reviewed:	Small business and consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	Not applicable	Not applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Texas		
Llano National Bank AA	Full Scope	Burnet and Llano Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS	LLANO NATIONAL BANK
Overall Bank:	Lending Test Rating:
Llano National Bank	Outstanding
State:	
Texas	Outstanding

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

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

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2019-21	
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	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Llano Bank AA	20	1,807	100	2,263	0.0	0.0	0.0	4.6	0.0	5.5	66.1	65.0	60.6	29.2	35.0	33.9	0.0	0.0	0.0	
Total	20	1,807	100	2,263	0.0	0.0	0.0	4.6	0.0	5.5	66.1	65.0	60.6	29.2	35.0	33.9	0.0	0.0	0.0	

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2019-2021	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Llano Bank AA	20	1,807	100	2,263	88.1	85	44.4	2.9	15	8.9	0		
Total	20	1,807	100	2,263	88.1	85	44.4	2.9	15	8.9	0		

Source: 20XX D&B Data; 01/01/20XX - 12/31/20XX Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Llano Bank AA	27	338	100	0.0	0.0	8.2	3.7	61.9	66.7	29.9	29.6	0.0	0.0	
Total	27	338	100	0.0	0.0	8.2	3.7	61.9	66.7	29.9	29.6	0.0	0.0	

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Llano Bank AA	27	338	100	19.3	22.2	15.7	33.3	16.5	11.1	48.6	33.3	0.0	0	
Total	27	338	100	19.3	22.2	15.7	33.3	16.5	11.1	48.6	33.3	0.0	0	

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*