



## PUBLIC DISCLOSURE

June 03, 2024

## COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Community National Bank & Trust of Texas  
**Charter Number 14898**

321 North 15th Street  
Corsicana, TX 75110

Office of the Comptroller of the Currency

225 E. John Carpenter Fwy  
Suite 900  
Irving, TX 75062

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

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## Overall CRA Rating

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

**The lending test is rated: Satisfactory.**

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

The major factors that support this rating include:

- The Lending Test rating is based on a reasonable loan-to-deposit ratio, a majority of the bank’s loans are inside its assessment areas (AAs), the distribution of loans across geographies of different income levels is reasonable, and the distribution of loans to borrowers of different income levels and businesses of different sizes is reasonable.
- The Community Development (CD) Test rating is based on adequate responsiveness to community development needs in lending, investments, donations, and services.

## Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AAs, the bank’s loan-to-deposit ratio (LTD) is reasonable. The bank’s quarterly average LTD ratio during the evaluation period was 75.85 percent. Examiners compared the bank’s LTD ratio to similarly situated institutions in the area. The average LTD ratio for the peer banks was 51.33 percent.

## Lending in Assessment Area

A majority of the bank’s loans are inside its AAs.

The bank originated and purchased 80.2 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 bank’s primary products are home mortgages and small loans to businesses. The findings from this analysis factored into the overall analysis of the geographic distribution of lending by income level of the geography.

<b>Lending Inside and Outside of the Assessment Area 2021 - 2023</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	477	71.7	188	28.3	665	116,636	65.6	61,287	34.4	177,923
Small Business	920	85.4	157	14.6	1,077	80,870	71.6	32,086	28.4	112,956
<b>Total</b>	<b>1,397</b>	<b>80.2</b>	<b>345</b>	<b>19.8</b>	<b>1,742</b>	<b>197,506</b>	<b>67.9</b>	<b>93,373</b>	<b>32.1</b>	<b>290,879</b>

## Description of Institution

Community National Bank & Trust of Texas (CNBT) is an intrastate full-service bank chartered in 1964 and headquartered in Corsicana, Texas. The bank is located approximately 60 miles south of Dallas. CNBT is a wholly owned subsidiary of Community Bank Holdings of Texas, Incorporated, a single bank holding entity.

CNBT offers a full range of deposit and loan products and services as well as online and telephone banking for individuals and businesses. The bank offers commercial real estate loans, various commercial and industrial loans, commercial letters of credit, agricultural real estate and crop production loans, equipment financing, and Small Business Administration (SBA) 7(a) and 504 loans. Mortgage loan offerings include Federal Housing Administration, Veterans Affairs and United States Department of Agriculture, as well as conventional and portfolio mortgage options. CNBT offers secured and unsecured small dollar personal loans to qualified customers.

Deposit products and services include free online checking accounts and individual and business accounts. Deposit products offered include business and personal checking and savings accounts, money market accounts, certificate of deposit accounts, and individual retirement accounts. Alternative delivery systems of products and services include a wide range of online banking, online bill payment, cash management, remote deposit capture, telephone banking, text, and mobile banking services. The bank also provides low-cost, no charge, payroll check cashing up to \$1,000 for several large local employers, as well as Visa credit cards offered through TIB.

As of December 31, 2023, CNBT reported total assets of \$1.2 billion, total liabilities of \$1.1 billion, and capital of \$140.3 million. Total loans of \$890.7 million represent 72.35 percent of assets. Commercial real estate and commercial and industrial loans account for the largest percentage of loans at 71.2 percent and 15.5 percent, respectively. Residential real estate loans total 12.6 percent and consumer loans 1 percent. Farm and agriculture loans represent only 1.5 percent of loans. Total investments were \$171.4 million. Tier 1 capital totaled \$148.1 million. As the numbers reflect, the bank's primary focus is commercial real estate and commercial and industrial lending.

CNBT's physical offices are its primary delivery system for retail products and services. In addition to its main office in Corsicana, the bank operates 12 full-service branches in Texas, with total deposits of \$1 billion. During the evaluation period, the bank closed a Loan Production Office in the Dallas MSA in a moderate-income census tract (CT) and a branch in a middle-income CT. However, the bank opened a new branch in the Dallas MSA in a middle-income CT.

The main office and all branches each have an automated teller machine (ATM) with 24-hour access. Additionally, there are two standalone ATMs at local convenience stores in Fairfield and Corsicana. There are 15 cash-dispensing ATMs in total. Four ATMs are full-service (i.e., accepting check and cash deposits). CNBT customers can access more than 55,000 ATMs nationally in the AllPoint ATM Network completely free of charge.

CNBT's banking programs and hours allow the bank to deliver needed banking and credit services to low- and moderate-income (LMI) areas and customers, as well as small business owners, throughout the bank's AAs. Hours are commensurate with those of competing banks. CNBT offers online banking through its website, *mybanktx.com*. Bank customers can utilize online banking and the mobile application at no charge. Telephone banking and ATM services are available in English and Spanish. The main office and

branches have employees who speak Spanish or can readily access employees at other bank locations as needed.

CNBT has two AAs located in Texas that will be assessed under this evaluation. The previous CRA evaluation, dated March 22, 2021, assigned a “Satisfactory” rating to the bank. There are no legal or financial impediments to CNBT’s ability to meet the credit needs of its AAs. Activities of affiliates were not considered in this evaluation.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

This Performance Evaluation (PE) assesses the bank’s performance under the Lending Test and the CD Test. In evaluating the bank’s lending performance, examiners reviewed home mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA), bank provided data of small loans to businesses, and CD loans. Examiners also evaluated CRA qualified investments including donations and grants as well as retail and CD services.

The evaluation period is January 1, 2021, through December 31, 2023. Conclusions related to CD loans, qualified investments including donations, and CD services were based on the number and dollar amounts made during the evaluation period. For geographic and borrower distribution analyses, 2021 mortgage loans were compared to the 2015 American Community Survey (ACS) Census data and for 2022 and 2023 to the 2020 ACS Census data. Small loans to businesses were compared to the 2021 and 2022 Dun & Bradstreet (D&B) data.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated Non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

CNBT has two AAs in Texas. During 2021, the Dallas MSA was comprised of Tarrant, Johnson, Ellis, and Parker counties and these counties belong to the Fort Worth-Arlington-Grapevine Metropolitan Division (MD) and the Dallas-Plano-Irving MD. However, during November 2021, the bank closed a branch in Johnson County, therefore, this county is not included in the bank’s AA for 2022-2023. The Non-MSA is comprised of Palo Pinto, Navarro, Freestone, and Leon counties. The Non-MSA was selected for full-scope review after considering the number of originated and purchased loans in the AA, the volume of deposits in the AA, and the number of branch offices in the AA.

## **Ratings**

The bank's overall rating is based on the performance in the State of Texas.

The state rating is based on performance in all bank AAs with the most weight placed on the full-scope AA. For the geographic and borrower distribution of loans under the Lending Test, consideration was given to the number of loans and dollar volume of loans originated in each category. Small loans to businesses received the most weight due to this being a major product. As of December 31, 2023, small business loans totaled \$521.4 million and represented 58.75 percent of the loan portfolio. Refer to the "Scope" section under the "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), 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<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

**The Community Development Test is rated:** Satisfactory

The major factors that support this rating include:

- The distribution of loans across geographies of different income levels is reasonable.
- The distribution of loans to borrowers of different income levels and businesses of different sizes is reasonable.
- CD activities reflect adequate responsiveness to community development needs.

### Description of Institution's Operations in Texas

The bank operates in two AAs in the State of Texas as described in the "Description of the Institution" and the "Scope of Evaluation" sections of this PE. The bank's primary business focus is business and home mortgage loans. Competitors include other local community banks and some large banks that have a nationwide footprint, as well as credit unions and nonbank financial entities that compete for residential, business, and consumer loans.

Community credit needs in the full-scope AA were determined by reviewing recent housing and demographic information, CRA PEs from other banks operating in the bank's AAs, and a community contact with an organization that provides services within the full-scope AA.

#### Non-MSA

The bank has its main office and seven branch offices in the Non-MSA with \$648.2 million in deposits or 63.7 percent. The AA is comprised of entire counties of Navarro, Freestone, Leon, and Palo Pinto. The AA contains 36 CTs, 25 percent are moderate-income, 55.6 percent are middle-income, and 19.4 percent are upper-income. There are no low-income CTs in this AA. The AA has three underserved or distressed CTs.

Owner-occupied housing units in the AA total 30,440. The majority of the housing units are in middle and upper-income geographies. There are no units in low income CTs and 17.8 percent are in moderate-income CTs. The percentage of families below the poverty level in the Non-MSA is 11.8 percent, and the median family income is \$61,785.

Based on peer mortgage data for the Non-MSA, CNBT has a market share of 3.2 percent for total loans and 2.6 percent of the total dollar amount of loans and ranks fifth out of 315 lenders. Based on the peer small business data for the Non-MSA, CNBT does not have a significant market share in this AA. The

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

bank’s deposit market share is 19.9 percent of the total market, ranking first out of 22 institutions. Deposits in this AA represent 63.7 percent of the bank’s total deposits.

According to the Corsicana Economic Development Office, the City of Corsicana has a population of 25,414 with a median age of 32 years. After 2020, the city experienced some population growth, but it remains stable since 2021. Approximately 80 percent of the population has a high school degree. The labor force consists of 12,488 individuals and the unemployment rate is 4.3 percent. About 36 percent of employees are blue-collar while 63 percent belong to the white-collar population. Main employers are Collins Street Bakery, Corsicana Bedding, Firestone Building Products, Guardian Industry Corporation, Navarro College, and Navarro Regional Hospital.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Non-MSA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	36	0.0	25.0	55.6	19.4	0.0
Population by Geography	116,187	0.0	22.6	61.0	16.4	0.0
Housing Units by Geography	56,149	0.0	19.7	63.0	17.3	0.0
Owner-Occupied Units by Geography	30,440	0.0	17.8	63.5	18.7	0.0
Occupied Rental Units by Geography	10,976	0.0	26.6	60.0	13.3	0.0
Vacant Units by Geography	14,733	0.0	18.5	64.3	17.2	0.0
Businesses by Geography	10,791	0.0	26.5	56.0	17.5	0.0
Farms by Geography	634	0.0	13.7	62.3	24.0	0.0
Family Distribution by Income Level	29,336	21.5	19.2	17.3	42.0	0.0
Household Distribution by Income Level	41,416	23.7	17.4	16.5	42.4	0.0
Median Family Income Non-MSAs - TX		\$61,785	Median Housing Value			\$123,557
			Median Gross Rent			\$765
			Families Below Poverty Level			11.8%
<i>Source: 2020 U.S. Census and 2023 D&amp;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>						

The community contact in the Non-MSA is with a community development organization that focuses on the economic development of the city of Corsicana and Navarro County. The organization is focused on helping small businesses through tax abatements, workforce training grants, Enterprise Zone project designations, and infrastructure support. The most critical need identified from this contact was affordable housing, including assistance for homebuyers to purchase their first home in Navarro County.

### Scope of Evaluation in Texas

As discussed earlier, the Non-MSA was selected for a full-scope review. This AA did not include any low-income geographies during the evaluation period. Geographic distribution conclusions are based on performance in moderate-income geographies. The Dallas MSA received a limited-scope review. Refer to the table in appendix A for a list of all AAs under review.



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

### **LENDING TEST**

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

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

Based on full- and limited-scope reviews, the bank's lending performance in the state of Texas is reasonable.

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

The bank exhibits reasonable geographic distribution of loans in the state.

##### Non-MSA

##### ***Home Mortgage Loans***

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

The geographic distribution of mortgage loans in the AA is good.

In 2021, the bank's home mortgage lending in moderate-income geographies was near to the percentage of owner-occupied housing units and the aggregate lending.

In 2022-2023, the bank's home mortgage lending in moderate-income geographies exceeded the percentage of owner-occupied housing units and the aggregate lending.

##### ***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 originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses is adequate.

In 2021, the bank's small loans to businesses in moderate-income geographies was lower than the percentage of businesses located in moderate-income geographies and the aggregate lending.

In 2022-2023, the bank's small loans to businesses in moderate-income geographies was equal to the percentage of businesses located in moderate-income geographies and exceeded the aggregate lending. The Non-MSA does not have low-income geographies.

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

Examiners evaluated the lending distribution in the bank's AAs to determine if any unexplained conspicuous gaps existed. There were no unexplained conspicuous gaps identified.

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

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

### Non-MSA

#### ***Home Mortgage Loans***

Refer to Table P in the State of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of loans to LMI individuals in the AA is poor.

In 2021, the bank's home mortgage lending to low-income borrowers was significantly lower than the percentage of families identified as low-income and was equal to the aggregate lending. For moderate-income borrowers, the bank's home mortgage lending was lower than the percentage of families identified as moderate-income and was somewhat lower than the aggregate lending.

In 2022-2023, the bank's home mortgage lending to low-income borrowers was significantly lower than the percentage of families identified as low-income and was somewhat lower than the aggregate lending. For moderate-income borrowers, the bank's home mortgage lending was lower than the percentage of families identified as moderate-income and was somewhat lower than the aggregate lending.

During the evaluation period, the bank had strong competition for mortgage loans as internet and mortgage companies were able to originate mortgage loans in a faster and more convenient manner in 2021. The bank's mortgage department was challenged with the convenience factor of online rate shopping. During 2022 and 2023, borrowers faced affordability challenges in the AA as interest rates, housing prices, and insurance premiums increased during this time. The median family income in the Non-MSA was \$61,785 and the median housing value was \$123,557. Low-income borrowers earned no more than \$30,892 and moderate-income borrowers earned no more than \$47,428 annually. The calculated maximum affordable monthly mortgage payment was \$772 for a low-income borrower and \$1,187 for a moderate-income borrower. The average monthly principal and interest payment, not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses for a \$125,000 house would be approximately \$671.

#### ***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 in the AA is excellent.

In 2021, the bank's loans to businesses with revenues less than or equal to \$1 million exceeded the percentage of businesses identified as having revenues less than or equal to \$1 million and the aggregate lending.

In 2022-2023, the bank’s loans to businesses with revenues less than or equal to \$1 million exceeded the percentage of businesses identified as having revenues less than or equal to \$1 million and the aggregate lending.

**Responses to Complaints**

There were no complaints related to the bank’s CRA performance within the State of Texas during the evaluation period.

**Conclusions for Area Receiving a Limited Scope Review**

Based on a limited-scope review, the bank’s performance under the Lending Test in the Dallas MSA is consistent with the bank’s overall performance under the Lending Test in the full scope area.

**COMMUNITY DEVELOPMENT TEST**

The bank’s performance under the Community Development Test in the state of Texas is rated Satisfactory.

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

Based on full-scope and limited-scope reviews, the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for community development in the bank’s assessment areas.

**Number and Amount of Community Development Loans**

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank’s level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
<b>Full Review</b>				
Non-MSA	6	60.0	21,215	59.0
<b>Limited Review</b>				
Dallas MSA	4	40.0	14,748	41.0
<b>Total</b>	<b>10</b>	<b>100.0</b>	<b>35,963</b>	<b>100.0</b>

The level of CD lending in the Non-MSA reflects excellent responsiveness to the CD needs of the AA. The bank originated or renewed six qualified CD loans in the AA totaling \$15.8 million, which represented 22.5 percent of allocated tier 1 capital as of December 31, 2023. Examples included:

- A \$4.9 million loan to refinance and improve a complex, including an event center, lounge area, pool tables, and eight movie screens. The organization is located in a moderate-income CT and promotes economic development in Navarro County, while supporting permanent job creation for LMI households in the area.
- An \$1.8 million loan to purchase a commercial building to manufacture mattresses. The business is located in a moderate-income CT. The company supports the economic development of Navarro County and creates permanent jobs for LMI households.
- A \$4.8 million loan to refinance a housing and development project. Lots are directly adjacent to moderate-income CTs. The loan project is anticipated to serve Navarro County, especially LMI households. The business promotes economic development for the community as well as job creation for LMI individuals.

In addition, the bank made two loans in the regional area totaling \$2.9 million during the evaluation period. One loan was to purchase a convenience store and the other loan to purchase a commercial building to open a store in LMI communities. Both loans provided job creation for LMI individuals.

Furthermore, in 2021, the bank made approximately \$42 million in SBA Paycheck Protection Program loans to over 1,000 community businesses.

**Number and Amount of Qualified Investments**

<b>Qualified Investments</b>										
<b>Assessment Area</b>	<b>Prior Period*</b>		<b>Current Period</b>		<b>Total</b>				<b>Unfunded Commitments**</b>	
	<b>#</b>	<b>\$(000's)</b>	<b>#</b>	<b>\$(000's)</b>	<b>#</b>	<b>% of Total #</b>	<b>\$(000's)</b>	<b>% of Total \$</b>	<b>#</b>	<b>\$(000's)</b>
<b>Full Review</b>										
Non MSA	0	0	32	3,223	32	82.1	3,223	90.8	0	0
<b>Limited Review</b>										
Dallas MSA	0	0	7	326	7	17.9	326	9.2	0	0
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>39</b>	<b>3,549</b>	<b>39</b>	<b>100.0</b>	<b>3,549</b>	<b>100.0</b>	<b>0</b>	<b>0</b>

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

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

The Qualified Investments Table, shown above, sets forth the information and data used to evaluate the bank’s level of qualified CD investments. The table includes all CD investments. The bank does not have prior period investments that remain outstanding during the evaluation period.

The level of qualified investments and donations in the Non-MSA reflected adequate responsiveness for the CD needs of the AA. Current period qualified investments totaled \$3.2 million for the Non-MSA. This level of investments represented 3.4 percent of allocated tier 1 capital as of December 31, 2023. New qualified investments consisted of different investments and donations to organizations that provide

community services to LMI individuals and geographies. Some examples of investments and donations included:

- A \$150,000 bond purchased during the evaluation period. The majority of district students qualified for free or reduced lunch.
- A \$7,165 donation to a program which supported teaching financial literacy in schools that included LMI students.
- A \$238,525 donation to the United Way to provide services that assisted LMI residents in the Non-MSA.

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

The level of CD services in the Non-MSA exhibited excellent responsiveness to the CD needs of the AA. In the Non-MSA, the bank provided 1,926 service hours, including services from volunteer activities of the bank's directors, officers, and employees; many on a continuing basis to the CD organizations. Eighteen employees provided expertise to 24 CD organizations within the AA. Employees served either as an executive, director, treasurer, and/or committee member. The following includes a few of the organizations that have benefited through the bank staff's efforts:

- An employee of the bank served as Treasurer and provided 180 hours of service to an organization that delivered community services in awards, grants, scholarships and supplemental classroom resources to LMI students.
- An employee of the bank served as a board member and provided six hours of service to an organization that assisted Navarro County to secure and prepare community data for commercial and industrial recruiting for economic development of the community.
- An employee of the bank served as Chairman of the board and provided 30 hours of service to an organization that offered programs and assistance to help with health needs and medical expenses for LMI individuals.
- An employee of the bank served as President and provided 120 hours to an organization that provided financial need scholarships to LMI students.

### **Conclusions for Area Receiving a Limited Scope Review**

Based on a limited-scope review, the bank's performance under the CD Test in the Dallas MSA is consistent with the bank's overall performance under the CD Test in the full scope area.

## Appendix A: Scope of Examination

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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 MSA(s) and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	January 1, 2021 – December 31, 2023	
<b>Bank Products Reviewed:</b>	Home mortgage, small business, community development loans, qualified investments, community development services.	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>State of Texas</b>		
Dallas MSA	Limited-scope	2021: Entire counties of Johnson, Tarrant, Parker, and Ellis. 2022-2023: Entire counties of Tarrant, Parker, and Ellis.
Non-MSA	Full-scope	Entire counties of Palo Pinto, Navarro, Freestone, and Leon

**Appendix B: Summary of State Ratings**

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<b>RATINGS - Community National Bank and Trust of Texas</b>			
<b>Overall Bank:</b>	<b>Lending Test Rating*</b>	<b>CD Test Rating</b>	<b>Overall Bank/State Rating</b>
<b>CNBT</b>	Satisfactory	Satisfactory	Satisfactory
<b>State:</b>			
<b>Texas</b>	Satisfactory	Satisfactory	Satisfactory

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

## Appendix C: Definitions and Common Abbreviations

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

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

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### 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 30<sup>th</sup> of each year. Tables without data are not included in this PE.

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

**Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

**Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

**Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

**Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

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

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

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

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																				<b>2021</b>
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	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	
Dallas MSA	108	27,698	51.7	132,280	4.6	5.6	2.3	16.4	4.6	11.3	39.0	43.5	38.6	40.0	46.3	47.8	0.0	0.0	0.0	
Non-MSA	101	17,375	48.3	3,569	0.0	0.0	0.0	11.8	9.9	12.0	69.6	70.3	71.0	18.5	19.8	17.0	0.0	0.0	0.0	
<b>Total</b>	<b>209</b>	<b>45,072</b>	<b>100.0</b>	<b>135,849</b>	<b>4.4</b>	<b>2.9</b>	<b>2.2</b>	<b>16.2</b>	<b>7.2</b>	<b>11.3</b>	<b>40.6</b>	<b>56.5</b>	<b>39.5</b>	<b>38.8</b>	<b>33.5</b>	<b>47.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

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

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																				<b>2022-23</b>
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	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	
Dallas MSA	114	35,045	42.5	74,638	2.4	3.5	2.2	19.3	21.9	14.9	37.5	41.2	39.0	40.4	33.3	43.6	0.3	0.0	0.2	
Non-MSA	154	36,518	57.5	2,757	0.0	0.0	0.0	17.8	20.1	14.3	63.5	68.8	65.2	18.7	11.0	20.5	0.0	0.0	0.0	
<b>Total</b>	<b>268</b>	<b>71,564</b>	<b>100.0</b>	<b>77,395</b>	<b>2.3</b>	<b>1.5</b>	<b>2.1</b>	<b>19.2</b>	<b>20.9</b>	<b>14.9</b>	<b>39.0</b>	<b>57.1</b>	<b>39.9</b>	<b>39.2</b>	<b>20.5</b>	<b>42.8</b>	<b>0.3</b>	<b>0.0</b>	<b>0.2</b>	

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

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Dallas MSA	108	27,698	51.7	132,280	22.4	2.8	3.2	16.7	13.0	13.2	19.6	25.0	20.2	41.3	41.7	38.6	0.0	17.6	24.8
Non-MSA	101	17,375	48.3	3,569	21.5	2.0	2.0	18.5	7.9	10.1	17.9	15.8	17.7	42.0	60.4	49.1	0.0	13.9	21.1
<b>Total</b>	<b>209</b>	<b>45,072</b>	<b>100.0</b>	<b>135,849</b>	<b>22.4</b>	<b>2.4</b>	<b>3.1</b>	<b>16.7</b>	<b>10.5</b>	<b>13.1</b>	<b>19.5</b>	<b>20.6</b>	<b>20.2</b>	<b>41.4</b>	<b>50.7</b>	<b>38.9</b>	<b>0.0</b>	<b>15.8</b>	<b>24.7</b>

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Dallas MSA	114	35,045	42.5	74,638	20.8	0.0	3.8	17.4	8.8	14.0	20.3	21.1	22.2	41.5	43.0	38.6	0.0	27.2	21.3
Non-MSA	154	36,518	57.5	2,757	21.5	1.3	2.2	19.2	7.1	11.4	17.3	18.8	20.6	42.0	59.1	47.1	0.0	13.6	18.7
<b>Total</b>	<b>268</b>	<b>71,564</b>	<b>100.0</b>	<b>77,395</b>	<b>20.8</b>	<b>0.7</b>	<b>3.8</b>	<b>17.5</b>	<b>7.8</b>	<b>14.0</b>	<b>20.2</b>	<b>19.8</b>	<b>22.1</b>	<b>41.5</b>	<b>52.2</b>	<b>38.9</b>	<b>0.0</b>	<b>19.4</b>	<b>21.2</b>

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

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

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2021</b>
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
Dallas MSA	127	113,898	100.0	71,585	6.1	6.3	6.3	18.2	15.0	18.3	31.4	49.6	31.6	44.1	29.1	43.8	0.1	0.0	0.0
Non-MSA	205	45,317	100.0	2,217	0.0	0.0	0.0	21.1	6.8	15.1	64.0	78.5	69.3	15.0	14.6	15.7	0.0	0.0	0.0
<b>Total</b>	<b>332</b>	<b>159,215</b>	<b>100.0</b>	<b>73,802</b>	<b>5.9</b>	<b>2.4</b>	<b>6.1</b>	<b>18.3</b>	<b>9.9</b>	<b>18.2</b>	<b>32.4</b>	<b>67.5</b>	<b>32.7</b>	<b>43.2</b>	<b>20.2</b>	<b>42.9</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>

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

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2022-23</b>
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
Dallas MSA	166	26,492	100.0	66,810	4.0	1.8	3.4	20.6	18.1	20.1	31.1	34.9	31.4	43.7	45.2	44.6	0.6	0.0	0.4
Non-MSA	422	21,453	100.0	2,199	0.0	0.0	0.0	26.5	26.5	23.3	56.0	59.7	59.7	17.5	13.7	17.0	0.0	0.0	0.0
<b>Total</b>	<b>588</b>	<b>47,945</b>	<b>100.0</b>	<b>69,009</b>	<b>3.9</b>	<b>0.5</b>	<b>3.3</b>	<b>20.7</b>	<b>24.1</b>	<b>20.2</b>	<b>31.8</b>	<b>52.7</b>	<b>32.3</b>	<b>43.0</b>	<b>22.6</b>	<b>43.7</b>	<b>0.6</b>	<b>0.0</b>	<b>0.4</b>

*Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data.  
Due to rounding, totals may not equal 100.0%*

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



<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2021</b>
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
Dallas MSA	127	113,898	100.0	71,585	88.1	80.3	42.9	3.3	19.7	8.6	0.0
Non-MSA	205	45,317	100.0	2,217	83.4	97.6	43.1	3.8	2.4	12.8	0.0
<b>Total</b>	<b>332</b>	<b>159,215</b>	<b>100.0</b>	<b>73,802</b>	<b>88.0</b>	<b>90.1</b>	<b>42.9</b>	<b>3.3</b>	<b>9.9</b>	<b>8.7</b>	<b>0.0</b>
<i>Source: 2021 D&amp;B Data; 01/01/2021 - 12/31/2021 Bank Data.            Due to rounding, totals may not equal 100.0%</i>											

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2022-23</b>
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
Dallas MSA	166	26,492	100.0	66,810	92.3	83.7	48.6	2.0	16.3	5.7	0.0
Non-MSA	422	21,453	100.0	2,199	87.9	97.6	50.1	2.7	2.4	9.4	0.0
<b>Total</b>	<b>588</b>	<b>47,945</b>	<b>100.0</b>	<b>69,009</b>	<b>92.2</b>	<b>93.7</b>	<b>48.6</b>	<b>2.0</b>	<b>6.3</b>	<b>5.8</b>	<b>0.0</b>
<i>Source: 2023 D&amp;B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data.            Due to rounding, totals may not equal 100.0%</i>											

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