



PUBLIC DISCLOSURE

April 1, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Eagle Lake
Charter Number: 7534

100 Commerce Street
Eagle Lake, TX 77434

Office of the Comptroller of the Currency

Two Houston Center
909 Fannin Street, Suite 1900
Houston, TX 77010

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
Description of Institution.....	2
Scope of the Evaluation	2
Discriminatory or Other Illegal Credit Practices Review	3
State Rating	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 **Satisfactory**.

The lending test is rated: **Satisfactory**

The major factors that support this rating include:

- The Lending Test rating is based on a more than reasonable loan-to-deposit (LTD) ratio, a majority of loans originated inside the assessment area (AA), and reasonable borrower and geographic distributions of loans.

Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AA, the bank’s LTD ratio is more than reasonable. As of December 31, 2023, the bank’s quarterly average LTD ratio since the last Community Reinvestment Act (CRA) evaluation was 75 percent. Over the same period, the bank’s quarterly LTD ratio ranged from a low of 60 percent to a high of 89 percent. Our analysis included three similarly situated community banks in the same AA. The comparator quarterly average LTD ratio was 15 percent, with an average low of 5 percent and average high of 29.4 percent.

Lending in Assessment Area

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

The bank originated 64 percent of its total loans inside the bank’s AA 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. Our analysis included a sample of loans originated since January 1, 2021, through December 31, 2023.

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	50	55.6	40	44.4	90	11,907	50.6	11,612	49.4	23,519
Small Farm	65	72.2	25	27.8	90	16,886	45.6	20,116	54.4	37,002
Total	115	63.9	65	36.1	180	28,793	47.6	31,728	52.4	60,521

Description of Institution

The First National Bank of Eagle Lake (FNB Eagle Lake) is a full-service community bank headquartered in Eagle Lake, Texas. The bank was chartered on December 30, 1904, and is wholly owned by Eagle Lake Bancshares, Inc. The main office is located at 100 Commerce Street in Eagle Lake, Texas. There are two additional full-service branches located at 408 Walnut Street in Columbus, Texas and 138 S. Dill St. in East Bernard, Texas. Eagle Lake is a primarily rural and agricultural community.

All locations are full-service branches with reasonable hours of operation including additional hours on Saturdays. Automated teller machines (ATMs) and drive thru teller services are available at each location; however, ATMs do not have deposit-taking capabilities. FNB Eagle Lake offers a full range of credit products that include commercial, agriculture, consumer, and real estate loans. Other services include online banking and mobile banking, 24-hour TeleBank, bill pay, and safe deposit boxes. There were no branch openings or closings during the evaluation period.

In 2020, the Small Business Administration established the Paycheck Protection Program (PPP) under the Coronavirus Aid, Relief, and Economic Security Act in response to the COVID-19 pandemic. The goal of the program was to aid small businesses by funding payroll costs, mortgages, rent, and utilities. FNB Eagle Lake originated 128 PPP loans totaling \$4.7 million. In response to increasing interest rates in 2022, FNB Eagle Lake capped all agriculture production variable-rate loans to the borrower's current rate to help minimize the cost of debt, which was identified as a need in the AA.

As of December 31, 2023, FNB Eagle Lake had \$158 million in total assets with a tier 1 leverage capital ratio of 10 percent. The loan portfolio totaled \$107 million or 68 percent of total assets. The majority of the loan portfolio included commercial and agriculture loans at 44 percent and 28 percent, respectively.

There are no legal or financial factors impeding the bank's ability to meet the credit needs of its AA. The last CRA evaluation dated October 7, 2019, resulted in a Satisfactory rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test was January 1, 2021, through December 31, 2023. We identified commercial and agriculture loans as the primary loan products. Both primary products received equal consideration during this evaluation period.

For 2021, we compared business and farm loans to 2021 CRA aggregate data. We performed a separate analysis for 2022 due to 2020 U.S. Census demographic changes. For 2022-2023, we compared business and farm loans to 2022 CRA aggregate 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.

Ratings

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

The only rating area is the state of Texas, as FNB Eagle Lake only has branches in this state.

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

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank’s or federal savings association’s (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank’s lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

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

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

State Rating

State of Texas

CRA rating for the State of Texas: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A reasonable distribution of loans to businesses and farms of different sizes; and,
- A reasonable geographic distribution of loans.

Description of Institution's Operations in Texas

FNB Eagle Lake operates three full-service branches and three ATMs within one AA. The Eagle Lake AA is comprised of two contiguous counties that include all CTs in Colorado and Wharton counties. The main office in Eagle Lake, Texas and the branch in Columbus, Texas were both located in Colorado County in middle-income CTs. The East Bernard, Texas branch was located in Wharton County in an upper-income CT. Approximately 83 percent of the bank's deposits are in Colorado County.

In 2021, there were 16 CTs in Colorado and Wharton counties, which included no low-income CTs and four moderate-income CTs. During 2022-2023, the number of CTs increased to 17 and included one low-income CT and one moderate-income CT. Of note, all LMI CTs are near the cities of Wharton and El Campo, with the closest LMI CT 16 miles from the East Bernard branch and 27 miles from the main office. There are also several local banks in Wharton and El Campo, which further affects FNB Eagle Lake's ability to lend to borrowers located in LMI CTs.

According to the June 30, 2023, Federal Deposit Insurance Corporation deposit market share report, there were 18 institutions operating 28 branches in Colorado and Wharton counties. FNB Eagle Lake held \$125 million in deposits and ranked ninth with a 5 percent deposit market share. Other depository institutions in the county included Prosperity Bank, The First State Bank, Industry State Bank, and NewFirst National Bank, which held a combined deposit market share of 60 percent.

Community Contact

We contacted a local government representative who mentioned that the Wharton community is growing and expanding. There are projects in the works that will result in job creation. They also emphasized that local business owners have expressed concerns with the cost of debt and ongoing inflation. The increased cost of labor and materials have resulted in the need for working capital; however, the contact noted a lack of affordable credit products.

Please refer to the following tables, which provide information on the demographic composition of the Eagle Lake AA for both evaluation periods.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Eagle Lake (2021)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	16	0.0	25.0	50.0	25.0	0.0
Population by Geography	62,021	0.0	17.1	50.6	32.2	0.0
Housing Units by Geography	27,832	0.0	15.2	50.8	34.0	0.0
Owner-Occupied Units by Geography	16,186	0.0	12.2	51.9	35.9	0.0
Occupied Rental Units by Geography	6,212	0.0	28.9	46.6	24.5	0.0
Vacant Units by Geography	5,434	0.0	8.6	52.4	38.9	0.0
Businesses by Geography	4,842	0.0	14.3	52.9	32.9	0.0
Farms by Geography	501	0.0	12.6	44.3	43.1	0.0
Family Distribution by Income Level	15,645	20.7	15.7	19.7	43.8	0.0
Household Distribution by Income Level	22,398	23.7	13.8	17.6	45.0	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$105,613
			Median Gross Rent			\$665
			Families Below Poverty Level			13.2%

Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Eagle Lake (2022-2023)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	17	5.9	5.9	64.7	23.5	0.0
Population by Geography	62,127	2.9	6.2	65.8	25.0	0.0
Housing Units by Geography	28,482	2.6	6.0	68.3	23.1	0.0
Owner-Occupied Units by Geography	16,338	2.1	4.6	66.4	26.9	0.0
Occupied Rental Units by Geography	6,352	4.1	11.9	64.2	19.8	0.0
Vacant Units by Geography	5,792	2.2	3.4	78.2	16.1	0.0
Businesses by Geography	6,741	4.2	5.4	65.5	24.8	0.0
Farms by Geography	640	4.4	3.1	57.2	35.3	0.0
Family Distribution by Income Level	15,781	18.2	17.2	20.1	44.5	0.0
Household Distribution by Income Level	22,690	23.7	15.0	17.4	43.9	0.0
Median Family Income Non-MSAs - TX		\$61,785	Median Housing Value			\$141,586
			Median Gross Rent			\$763
			Families Below Poverty Level			9.4%

Source: 2020 U.S. Census and 2023 D&B Data. Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification.

Scope of Evaluation in Texas

FNB Eagle Lake has only one AA in Texas, which received a full-scope review.

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 a full-scope review, the bank's performance in the Eagle Lake AA is good.

Distribution of Loans by Income Level of the Geography

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

The distance of LMI CTs to the closest branch limited lending opportunities in those geographies during both evaluation periods. In 2021, there were no low-income CTs. There were four moderate-income CTs; however, they were not near any branches. The two moderate-income CTs in Wharton, Texas were approximately 20 minutes from the closest branch in East Bernard, TX. The other two CTs in El Campo, Texas were farther at 30 minutes away from the closest branch in East Bernard. During 2022-2023, there was only one low-income CT and one moderate-income CT, both located in El Campo, Texas.

Small Loans to Businesses

Refer to Table Q 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.

Overall, the geographic distribution of small business loans was reasonable.

For 2021, there were no low-income CTs. The proportion of bank loans in moderate-income CTs was below the percent of businesses and aggregate data. During 2022-2023, FNB Eagle Lake did not originate any small business loans in LMI CTs. There were only 4.2 percent and 5.5 percent of small businesses located in those CTs, respectively. This was reasonable considering the distance of the closest branch and limited lending opportunities.

Small Loans to Farms

Refer to Table S 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.

Overall, the geographic distribution of small farm loans was very poor.

FNB Eagle Lake did not originate any small farm loans in LMI CTs during either evaluation period. In 2021, there were no low-income CTs and 12.6 percent of farms in moderate-income CTs. During 2022-2023, there were only 4.4 percent and 3.1 percent of small farms in LMI CTs, respectively.

Lending Gap Analysis

We did not identify any unexplained conspicuous gaps during our review.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

Refer to Table R 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.

Overall, the borrower distribution of small business loans was reasonable.

In 2021, the proportion of small business loans was lower than the percentage of small businesses but significantly exceeded aggregate data. Of note, 30 percent of loans in our sample did not have income information but these were primarily limited to PPP loans, which did not require income data collection. During 2022-2023, the proportion of small business loans was lower than the percentage of small businesses but exceeded aggregate data.

Small Loans to Farms

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

Overall, the borrower distribution of small farm loans was reasonable.

In 2021, the proportion of small farm loans was near than the percentage of small farms and significantly exceeded aggregate data. During 2022-2023, the proportion of small farm loans was below the percentage of small farms but significantly exceeded aggregate data.

Responses to Complaints

The bank did not receive any CRA related complaints during the evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	(01/01/2021 to 12/31/2023)	
Bank Products Reviewed:	Small Business and Small Farm	
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		
Eagle Lake	Full-scope	All CTs in Colorado and Wharton County

Appendix B: Summary of MMSA and State Ratings

RATINGS	
First National Bank of Eagle Lake	
Overall Bank:	Lending Test Rating
FNB Eagle Lake	Satisfactory
State:	
Texas	Satisfactory

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/AA.

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/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 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 AA.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the 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 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 AA.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 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.

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.

TEXAS

Table Q: 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	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Eagle Lake	20	1,654	100.0	1,473	0.0	0.0	0.0	14.3	10.0	14.9	52.9	65.0	46.3	32.9	25.0	38.8	0.0	0.0	0.0
Total	20	1,654	100.0	1,473	0.0	0.0	0.0	14.3	10.0	14.9	52.9	65.0	46.3	32.9	25.0	38.8	0.0	0.0	0.0

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

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022-23
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
Eagle Lake	30	10,253	100.0	1,318	4.2	0.0	5.5	5.4	0.0	4.9	65.5	86.7	63.1	24.8	13.3	26.5	0.0	0.0	0.0
Total	30	10,253	100.0	1,318	4.2	0.0	5.5	5.4	0.0	4.9	65.5	86.7	63.1	24.8	13.3	26.5	0.0	0.0	0.0

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

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

Table R: 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	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Eagle Lake	20	1,654	100.0	1,473	82.9	55.0	36.7	4.6	15.0	12.5	30.0	
Total	20	1,654	100.0	1,473	82.9	55.0	36.7	4.6	15.0	12.5	30.0	
<i>Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>												

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2022-23
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	
Eagle Lake	30	10,253	100.0	1,318	87.1	53.3	48.4	3.3	40.0	9.5	6.7	
Total	30	10,253	100.0	1,318	87.1	53.3	48.4	3.3	40.0	9.5	6.7	
<i>Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>												

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

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2021
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Eagle Lake	24	5,030	100.0	252	0.0	0.0	0.0	12.6	0.0	14.3	44.3	37.5	41.7	43.1	62.5	44.0	0.0	0.0	0.0
Total	24	5,030	100.0	252	0.0	0.0	0.0	12.6	0.0	14.3	44.3	37.5	41.7	43.1	62.5	44.0	0.0	0.0	0.0

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

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2022-23
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Eagle Lake	41	11,856	100.0	270	4.4	0.0	6.7	3.1	0.0	3.0	57.2	56.1	47.0	35.3	43.9	43.3	0.0	0.0	0.0
Total	41	11,856	100.0	270	4.4	0.0	6.7	3.1	0.0	3.0	57.2	56.1	47.0	35.3	43.9	43.3	0.0	0.0	0.0

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

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

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2021	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Eagle Lake	24	5,030	100.0	252	94.4	91.7	50.4	4.2	8.3	1.4	0.0	
Total	24	5,030	100.0	252	94.4	91.7	50.4	4.2	8.3	1.4	0.0	

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

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2022-23	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Eagle Lake	41	11,856	100.0	270	95.6	82.9	48.1	3.1	17.1	1.3	0.0	
Total	41	11,856	100.0	270	95.6	82.9	48.1	3.1	17.1	1.3	0.0	

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

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