



## **PUBLIC DISCLOSURE**

April 18, 2022

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

The First National Bank of Hebbroville  
Charter Number 12995

305 N. Smith Street  
Hebbroville, TX 78361

Office of the Comptroller of the Currency

San Antonio Field Office  
10001 Reunion Place, Suite 250  
San Antonio, TX 78216-4133

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

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## Overall CRA Rating

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

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

The major factors that support this rating include:

- The bank's loan-to-deposit (LTD) is reasonable.
- A substantial majority of the bank's loans are inside its assessment area (AA).
- The bank exhibits excellent geographic distribution of loans.
- The bank exhibits excellent responsiveness to CD needs within its AA

### Loan-to-Deposit Ratio

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

The bank's quarterly average LTD ratio calculated on a bank-wide basis for the 18-quarter evaluation period from September 2017 to December 2021 was 38.65 percent. Over the evaluation period the bank's LTD ratio fluctuated with a high of 43.79 percent in September 2019 to a low of 33.17 percent in December 2021. The bank's average quarterly LTD ratio is slightly higher than the average of three similarly situated institutions. The average of the similarly situated institutions average quarterly LTD ratios was 38.51 percent with a high of 44.87 percent and a low of 34.56 percent.

### Lending Inside the Assessment Area

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

The bank originated 87 percent of consumer loans and 63 percent of home mortgage loans by number inside the bank's AA during the evaluation period. Both home mortgages and consumer loans were weighted equally for this evaluation. This analysis is performed at the bank, rather than the AA, level.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer	26	87	4	13	30	473	90	51	10	524
Home Mortgage	17	63	10	37	27	1,321	48	1,442	52	2,764
<b>Total</b>	<b>43</b>	<b>75</b>	<b>14</b>	<b>25</b>	<b>57</b>	<b>1,795</b>	<b>55</b>	<b>1,493</b>	<b>45</b>	<b>3,288</b>

Source: Bank Data  
Due to rounding, totals may not equal 100.0%

## **Description of Institution**

First National Bank of Hebbbronville (FNBH) is a privately owned, intrastate bank headquartered in Hebbbronville, Texas, located 160 miles south of San Antonio, Texas. The bank is a wholly owned subsidiary of Hebbbronville Regional Bancshares, Inc., a Texas-based bank holding company also headquartered in Hebbbronville. FNBH operates one full-service branch, the main office in Hebbbronville, Texas, which includes one Automated Teller Machine (ATM), and a drive-through facility. The bank has not opened any new branches since the previous evaluation.

As of December 31, 2021, FNBH reported total assets of \$98 million. Common Equity Tier 1 capital totaled \$16.1 million, and the Tier 1 Leverage ratio totaled 17 percent. Net loans totaled \$27 million and represented 29 percent of average assets. The bank's loan to deposit ratio was 39 percent. The loan portfolio consists of home mortgages (31 percent), consumer loans (30 percent), commercial loans (27 percent), and agricultural loans (12 percent). The loan portfolio composition illustrates a primary lending focus on residential real estate and consumer loans.

FNBH offers a full range of deposit and lending services, including alternative delivery systems such as online, mobile, and telephone banking. Online banking, accessed through the bank's website ([www.fnbhebb.com](http://www.fnbhebb.com)), allows customers to make loan payments, pay bills, transfer funds and access secure messaging capabilities. The mobile banking application provides customers the ability to view accounts, initiate transfers, and make mobile deposits. Telephone banking services are available 24 hours a day and include balance inquiries, funds transfers between accounts, and making loan payments.

Based on the banks financial condition, size, product offerings, and branch network, there are not any legal, financial, or other factors that inhibit the bank's ability to help meet the credit needs in its AA. The prior performance evaluation, dated November 13, 2017, assigned an overall Satisfactory rating the FNBH's CRA performance based on the bank's lending performance.

## **Scope of the Evaluation**

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

The evaluation period for this examination was January 1, 2018, to December 31, 2021.

To evaluate lending performance, analysis was completed on a random sample of home mortgage loans and consumer loans. For the geographic and borrower distribution analyses, we compared lending performance to updated 2015 American Community Survey census data. At management's request, we also reviewed the bank's community development activities during the evaluation period.

### **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 based on performance in the State of Texas. The state rating is based on performance in the bank's one AA. We considered lending volume within the AA relative to the bank's capacity based on deposits, competition, and market presence. We placed equal weight on the bank's home mortgages and consumer loans as they are both primary products for the bank. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at the respective rating.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) 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:** Outstanding

**The Lending Test is rated:** Outstanding

The major factors that support this rating include:

- The bank's LTD ratio is reasonable.
- A substantial majority of the bank's loans are inside its AA.
- The bank exhibits excellent geographic distribution of loans.
- The bank exhibits excellent responsiveness to CD needs within its AA.

### Description of Institutions Operations in Texas

The bank operates one location in the State of Texas. The bank's headquarters in Hebronville, TX is located inside its designated AA of Jim Hogg County. The AA meets the requirements of the regulation and does not exclude any low- or moderate- income (LMI) geographies. The city of Hebronville is the largest city in Jim Hogg County and is the county seat. The county comprises two census tracts, one moderate-income census tract and one distressed middle-income census tract. The city of Hebronville is divided by the two CTs with the institutions main office being located in the moderate-income CT.

### Jim Hogg County AA

Jim Hogg County has two census tracts (CTs) and is not part of a MSA. FNBH faces some competition from local community banks but maintains the largest deposit market share in the area they serve. There are three other banks and two consumer loan agencies operating within the AA. According to the FDIC Summary of Deposits Report, FNBH had \$74 million in deposits from Jim Hogg County which equated to a 70 percent market share.

To help identify needs and opportunities in the AA, we performed research on the local economy using publicly available data. Primary employers include the County Offices, Border Patrol, and the local school district and the primary needs of the AA include small business lending, economic development, and consumer lending.

The AA's economy is centered in agriculture, ranching, hunting, and government entities. The agriculture industry is driven primarily by cattle. Ranching and hunting specializes in whitetail deer hunting and other indigenous game. According to the Bureau of Labor Statistics, the unemployment rate was 7.1 percent as of December 2021 and fluctuated over the evaluation period from a high of 12.4 percent in July 2020 to a low of 4.2 percent in May of 2019. The local unemployment rate has yet to reach pre-pandemic levels but is showing steady improvement from 12.4 percent high that was caused by the COVID-19 pandemic (pandemic).

The following table reflects pertinent demographic information about the AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Jim Hogg County AA 2020</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)	2	0.0	50.0	50.0	0.0	0.0
Population by Geography	5,239	0.0	46.8	53.2	0.0	0.0
Housing Units by Geography	2,519	0.0	60.6	39.4	0.0	0.0
Owner-Occupied Units by Geography	1,319	0.0	55.1	44.9	0.0	0.0
Occupied Rental Units by Geography	369	0.0	46.3	53.7	0.0	0.0
Vacant Units by Geography	831	0.0	75.7	24.3	0.0	0.0
Businesses by Geography	217	0.0	67.3	32.7	0.0	0.0
Farms by Geography	15	0.0	86.7	13.3	0.0	0.0
Family Distribution by Income Level	1,272	23.8	24.7	21.1	30.4	0.0
Household Distribution by Income Level	1,688	33.0	14.6	18.7	33.7	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$63,367
			Median Gross Rent			\$464
			Families Below Poverty Level			16.1%
<i>Source: 2015 ACS and 2020 D&amp;B Data Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Scope of Evaluation in Texas

As the bank's only AA, the Jim Hogg County AA received a full-scope review.

### LENDING TEST

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

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

Based on a full-scope review, the bank's performance in the Jim Hogg County AA is excellent.

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

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

### Home Mortgage Loans

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

The geographic distribution of the bank's home mortgage loans is excellent. The AA does not include any low-income geographies. The percentages of bank loans in moderate-income geographies are consistent with the percentage of owner-occupied housing units in the AA and the Aggregate Lending data. The

percentage of bank loans made in the distressed middle-income geographies exceeds the percentage of owner-occupied housing units in the AA but is consistent with peer aggregate lending data.

### ***Consumer Loans***

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

The geographic distribution of the bank's consumer loans is excellent. The AA does not include any low-income geographies. The percentages of bank loans in the moderate-income geographies is consistent with the percent of households in the AA. The percentages of bank loans in the distressed middle-income geographies was consistent with the percent of households in the AA.

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

We reviewed geographic distribution reports for home mortgage loans and consumer loans in the AA and did not identify any unexplained conspicuous gaps in lending activity.

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

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

### ***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 bank exhibited excellent distribution of home mortgage loans to individuals of different income levels. The percentage of home mortgage loans to low-income borrowers is below the percentage of low-income families in the AA but exceeds aggregate lending data. The percentage of bank loans to moderate – income borrowers exceeds the percentage of moderate – income families and significantly exceeds the aggregate lending data.

### ***Consumer Loans***

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

The distribution of consumer loans to individuals of different income levels is reasonable. The percentage of consumer loans to low-income borrowers is below the percentage of low-income families in the AA. However, the percentage of consumer loans to moderate-income borrowers was consistent with the percentage of moderate-income families in the AA. This reflects reasonable distribution of consumer loans to individuals of different income levels given the competition within the AA and the rural nature of the area.



## **Responses to Complaints**

FNBH did not receive any complaints regarding the institutions CRA or fair lending performance during the evaluation period.

## **COMMUNITY DEVELOPMENT**

Based on full-scope review, the bank exhibits excellent responsiveness to community development needs in the state through community development lending that wasn't otherwise considered in this evaluation, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area. Performance related to community development activities had a positive effect on the bank's rating in the state.

### **CD Lending**

The bank's CD lending performance during the evaluation period is outstanding.

During the evaluation period, FNBH originated 39 Paycheck Protection Program loans which provided \$1.3 million in financial relief to small businesses in the area during the pandemic. In addition, the bank also offered payment deferrals that provided \$127 thousand in relief to customers during the pandemic.

FNBH also originated a loan to the Jim Hogg County Water Control and Improvement District (WCID) #2 for \$1.1 million which financed the development of critical infrastructure that serves the bank's AA and the surrounding area. The loan allowed the county to drill a new water well and install a new water storage tank that serves a moderate-income and distressed middle-income census tract within the bank's AA as well as the surrounding area. The bank refinanced this loan annually for the Jim Hogg County WCID #2 for each year of the evaluation period.

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

<b>Time Period Reviewed:</b>	01/01/2018 to 12/31/2021	
<b>Bank Products Reviewed:</b>	Home mortgage and consumer loans Community development activities	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None	Not applicable	Not applicable
<b>List of Assessment Areas and Type of Examination</b>		
<b>Assessment Area</b>	<b>Type of Exam</b>	<b>Other Information</b>
Jim Hogg County AA	Full Scope	Includes all two census tracts within the county.

## Appendix B: Summary of MMSA and State Ratings

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RATINGS		First National Bank of Hebbbronville	
Overall Bank:		Lending Test Rating	
First National Bank of Hebbbronville		Outstanding	
State:			
Texas		Outstanding	

## 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 U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.



**Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** **2018-21**

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
Jim Hogg County AA	17	1,321	100	29	0.0	--	0.0	55.1	52.9	51.7	44.9	47.1	48.3	0.0	--	0.0	0.0	--	0.0
<b>Total</b>	<b>17</b>	<b>1,321</b>	<b>100</b>	29	<b>0.0</b>	--	<b>0.0</b>	<b>55.1</b>	52.9	51.7	<b>44.9</b>	47.1	48.3	<b>0.0</b>	--	<b>0.0</b>	<b>0.0</b>	--	<b>0.0</b>

Source: 2015 ACS; 01/01/2018 - 12/31/2021 Bank 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** **2018-21**

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
Jim Hogg County AA	17	1,321	100	29	23.8	5.9	0.0	24.7	29.4	3.4	21.1	23.5	13.8	30.4	23.5	62.1	0.0	--	20.7
<b>Total</b>	<b>17</b>	<b>1,321</b>	<b>100</b>	29	<b>23.8</b>	5.9	0.0	<b>24.7</b>	<b>29.4</b>	3.4	21.1	23.5	13.8	<b>30.4</b>	23.5	62.1	<b>0.0</b>	--	<b>20.7</b>

Source: 2015 ACS ; 01/01/2018 - 12/31/2021 Bank Data,  
Due to rounding, totals may not equal 100.0%

**Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography** **2018-2021**

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Jim Hogg County AA	26	473	100	0.0	0.0	53.2	53.9	46.8	46.2	0.0	0.0	0.0	0.0
<b>Total</b>	<b>26</b>	<b>473</b>	<b>100</b>	<b>0.0</b>	<b>0.0</b>	<b>53.2</b>	<b>53.9</b>	<b>46.8</b>	<b>46.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2021 Bank Data.  
Due to rounding, totals may not equal 100.0%*

**Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** **2018-2021**

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Jim Hogg County AA	26	473	100	33.0	19.2	14.6	11.5	18.7	30.8	33.7	15.4	0.0	0.0
<b>Total</b>	<b>26</b>	<b>473</b>	<b>100</b>	<b>33.0</b>	<b>19.2</b>	<b>14.6</b>	<b>11.5</b>	<b>18.7</b>	<b>30.8</b>	<b>33.7</b>	<b>15.4</b>	<b>0.0</b>	<b>0.0</b>

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2021 Bank Data.  
Due to rounding, totals may not equal 100.0%*