



PUBLIC DISCLOSURE

July 30, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of Brenham, National Association
Charter Number 24153

501 S. Austin Street
Brenham, TX 77833

Office of the Comptroller of the Currency

1301 McKinney Street, Suite 1410, Houston, TX 77010-3031

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: This institution is rated **Satisfactory**.

The Lending Test is rated: Satisfactory.

Bank of Brenham, National Association (BoB) has a satisfactory record of meeting community credit needs based on the following:

- BoB's quarterly loan-to-deposit (LTD) ratio is reasonable when considering performance context.
- The overall borrower distribution of loans by income level reflects a reasonable distribution of borrowers of different income levels and businesses of different sizes.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/AA.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

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; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's AA(s) or outside the AA(s) provided the bank has adequately addressed the CD needs of its AA(s).

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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), loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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

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. 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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 (MSA): 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 MSA 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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated Area: A rated area is a state or multi-state MA. 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 MA, the institution will receive a rating for the multi-state MA.

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 noncumulative 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.

Description of Institution

BoB is a one office community bank located at 501 S. Austin Street in Brenham, TX. The bank is wholly owned by Industry Bancshares, Inc., a six bank holding company, located in Industry, Texas. The bank has one AA which includes one moderate, two middle, and three upper-income CTs. There are no low-income CTs in the AA.

The bank is a full service institution and offers a variety of deposit products to business and personal customers. Deposit products include checking, savings, individual retirement, health savings, and money market products. The bank also offers various business loans including, term loans, lines of credit, agricultural, equipment, and commercial real estate. Personal loan products include residential mortgage, lines of credit, overdraft protection, and personal loans.

Banking hours and services are reasonable. Lobby hours are 9:00 a.m. to 4:00 p.m. Monday through Thursday and 9:00 a.m. until 5:00 p.m. on Friday. Motor bank hours are 7:30 a.m. to 5:30 p.m. Monday through Friday, and Saturday lobby and motor bank hours are 9:00 a.m. to 12:00 p.m. There is also an onsite automated teller machine. The bank offers online banking, bill pay, and mobile banking to its personal and business customers. Services available to business customers include cash management, merchant services, remote deposit capture, and positive pay. There were no branch openings or closings during the evaluation period.

As of December 31, 2017, BoB reported total assets of \$352 million, net loans and leases of \$42 million, and tier 1 capital of \$27 million. As of the same time period, by dollar volume, home mortgage loans and business loans represented 51.17 percent and 25.55 percent of gross loans, respectively. By number, home mortgage loans represented 28.18 percent, consumer loans represented 25.74 percent, and business loans represented 20.02 percent of gross loans. Therefore, for this evaluation, we concluded home mortgage loans were the primary loan product and consumer and business loans were secondary products.

There are no legal, financial or other factors impeding the bank's ability to help meet the credit needs in its AA. The previous CRA evaluation dated March 24, 2014 resulted in an overall satisfactory rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We completed a full-scope review of BoB's CRA activities in its AA using the small bank examination procedures, which consists of a lending test. The lending test evaluates the bank's record of meeting the credit needs of the AA through its lending activities.

We determined home mortgage loans were the primary loan product and consumer and business loans were secondary products. The evaluation period for the lending test is

January 1, 2015 through December 31, 2017. Utilizing the bank's data, we selected statistically valid random samples of home mortgage, small business, and consumer loans. Our sample consisted of 91 home mortgage loans, 82 business loans, and 91 consumer loans.

Data Integrity

As a small bank located in a rural area, BoB is not required to collect and report loans under HMDA. Therefore, no prior data integrity testing was performed.

Selection of Areas for Full-Scope Review

The one AA of Washington County will receive a full-scope review. There are no limited-scope areas.

Ratings

As there is only one county in the bank's AA, the overall rating is based solely on the full-scope review.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §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 assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution [or any affiliate whose loans have been considered as part of the institution's lending performance] 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.

Conclusions with Respect to Performance Tests

LENDING TEST

BoB’s performance under the lending test is satisfactory.

Loan-to-Deposit Ratio

BoB’s LTD ratio is below average when compared to similarly situated institutions, but it is reasonable given the bank’s performance context. For the 16 quarters since the previous evaluation, the bank’s LTD averaged 25.46 percent. The average LTD ratio of similarly situated institutions located in Austin, Fayette, and Washington counties with asset sizes ranging from \$271 million to \$487 million had an average LTD of 36.94 percent. Similarly situated institutions’ LTDs ranged from a low of 15.76 percent to a high of 53.73 percent. Adjusting the LTD ratio for public funds deposits yielded BoB an adjusted LTD ratio of 30.95 percent, as compared to similarly situated institutions’ adjusted average LTD ratio of 38.58 percent, which is reasonable performance.

BoB is one of the depository institutions for public entities located in their AA. Public fund deposits are required to have pledged securities, therefore, these funds limit the bank’s opportunities to originate loans. As of December 31, 2017, BoB reported \$114 million in public funds. Furthermore, during the evaluation period, BoB originated and sold 120 home mortgage loans totaling \$26.8 million that were not included in the bank’s LTD ratio.

Lending in Assessment Area

Table D - 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		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	76	83.52	15	16.48	91	7,187	83.99	1,370	16.01	8,557
Small Business	66	80.49	16	19.51	82	9,891	87.09	1,466	12.91	11,357
Consumer	73	80.22	18	19.78	91	839	78.05	236	21.95	1,075
Total	215	81.44	49	18.56	264	17,917	85.36	3,072	14.64	20,989

*Source: Evaluation Period: 01/01/2015-12/31/2017 Bank Data
Due to rounding, totals may not equal 100.0*

A substantial majority of the bank’s loans originated during the evaluation period were inside the bank’s AA by both number and dollar amount.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

The overall borrower distribution of loans by income level reflects reasonable distribution of borrowers of different income levels and businesses of different sizes.

Refer to tables P, R, and V in appendix C for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

Home Mortgage Loans

Based on data in table P in appendix C, in the years 2015 through 2016, the distribution of the bank's mortgage loans to low-income borrowers is poor when compared to the demographics but excellent when compared to the aggregate. The distribution to moderate-income borrowers is adequate when compared to the demographics and excellent when compared to the aggregate.

In the year 2017, the bank's performance was significantly better than the 2015 through 2016 performance.

Small Loans to Small Businesses

Based on the data in table R in appendix C, the distribution of small loans to small businesses with gross annual revenues of \$1 million or less is reasonable in the years 2015 through 2016 and the year 2017.

Consumer Loans

Based on the data in table V in appendix C, in the years 2015 through 2016, the distribution of loans to low-income borrowers showed excellent distribution and distribution to moderate-income borrowers was excellent. The bank's 2017 performance was better than the 2015 through 2016 performance.

Geographic Distribution of Loans

The overall geographic distribution of loans reflects excellent distribution among families and households of different income levels and businesses of different sizes. During the 2015 through 2016 evaluation period, there were no low- or moderate-income CTs and in the year 2017, there were no low-income CTs and one moderate-income CT.

Refer to tables O, Q, and U in appendix C for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

Home Mortgage Loans

Based on the data in table O in appendix C, in the years 2015 through 2016, there were no low- or moderate-income CTs. In the year 2017, the geographic distribution of home mortgage loans in moderate-income CTs reflects excellent distribution.

Small Loans to Small Businesses

Based on data in table Q in appendix C, in moderate-income CTs, the bank's performance exceeded the demographic and aggregate data which is considered excellent distribution.

Consumer Loans

Based on data in table U in appendix C, in moderate-income CTs, the bank's performance exceeded the demographic data which is considered excellent distribution.

Responses to Complaints

During the evaluation period, the bank did not receive any CRA-related complaints or public comments.

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 metropolitan and nonmetropolitan areas 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	Lending Test (excludes CD loans): (01/01/15 to 12/31/17) Investment and Service Tests and CD Loans: NA	
Financial Institution	Products Reviewed	
Bank of Brenham, NA Brenham, TX	Home Mortgage, Small Business, and Consumer	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Washington County, non MSA	Full-Scope	

Appendix B: Community Profiles for Full-Scope Areas

Table A - Demographic Information of the Assessment Area
Assessment Area: Bank of Brenham Washington County

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	16.7	33.3	50.0	0.00
Population by Geography	34,236	0.00	10.1	32.6	57.3	0.00
Housing Units by Geography	15,667	0.0	9.5	33.9	56.6	0.00
Owner-Occupied Units by Geography	8,820	0.0	8.7	36.3	55.0	0.00
Occupied Rental Units by Geography	3,132	0.0	12.7	24.7	62.6	0.00
Vacant Units by Geography	3,715	0.0	8.7	36.0	55.2	0.00
Businesses by Geography	2,543	0.0	12.5	27.3	60.3	0.00
Farms by Geography	171	0.0	7.0	39.2	53.8	0.00
Family Distribution by Income Level	8,409	16.3	15.9	18.9	48.9	0.00
Household Distribution by Income Level	11,952	19.0	14.5	16.1	50.4	0.00
Median Family Income Non-MSAs - GA		\$52,076	Median Housing Value			\$146,487
			Median Gross Rent			\$754
			Families Below Poverty Level			10.0%

Source: 2010 U.S. Census and 2016 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.

BoB has one AA located in the non-metropolitan area of Washington County, Texas. BoB's AA includes all six CTs located in Washington County. For the year 2017, there were no low-income CTs, one moderate-income CT (16.7percent), two middle-income CTs (33.3 percent), and three upper-income CTs (50 percent).

Washington County is located midway between Houston, TX and Austin, TX. Washington County was named after former first president George Washington. Washington County hosted the signing of the Texas Declaration of Independence, which contributed to its nickname the "Birthplace of Texas". Per 2017 census data, the estimated population was 35,043. Brenham is the county seat and the most populated city in the county with an estimated population of 16,951, per 2017 census data. Brenham is home to Texas's first established school district, Blinn College, and the popular Blue Bell Creameries.

According to the Bureau of Labor Statistics, the March 31, 2018 unemployment rate was 4.2 percent for the county. The unemployment rate was consistent with the county's annual 2017 rate and lower than the 2016 unemployment rate of 5.1 percent. According to the Brenham Economic Development Foundation, the major employers include Brenham State Supported Living Center, Brenham Independent School District, Blue Bell Creameries, and Blinn College. Per the 2016 census data, the median household income was \$53,157 and 14.1 percent of the population lived below the poverty level.

BoB has one location in Washington County and is the leader in deposit share with 27.54 percent of the county's deposit market share. According to the Federal Deposit Insurance Corporation Market Share Report dated June 30, 2017, there were 10 financial institutions in the AA with the five largest competitors being BoB, Citizens State Bank, JPMorgan Chase Bank National Association (NA), Wells Fargo Bank, NA, and Compass Bank. In March 2018, a community contact was made to a small business development center at Blinn College. The representative from the center believes that the credit needs of the community are real estate and small business lending. In addition, the representative stated that the current economic condition of the county is good with stable growth prospects, which is supported by the declining employment rate.

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate MAs are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/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. Tables are identified by both letters and numbers, which result from how they are generated in supervisory analytical systems.

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 MA/AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to 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 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) throughout those geographies. Because 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 Revenues – Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. The table also presents aggregate peer 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. Because 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 (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. 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 throughout those geographies.

Table V. 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 to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MA/AA.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2015-2016**

AA:	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
BoB Washington County	49	5,129	80.33	734	0.0	0.0	0.0	0.0	0.0	0.00	31.4	38.8	43.6	68.6	61.2	56.4	0.00	0.0	0.00
Total	49	5,129	80.33	734	0.0	0.0	0.0	0.0	0.0	0.00	31.4	38.8	43.6	68.6	61.2	56.4	0.00	0.0	0.00

Source: 2010 U.S Census; 01/01/2015 - 01/01/2016 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2017**

AA:	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
BoB Washington County	27	2,058	90.00	740	0.00	0.0	0.00	8.7	7.7	5.8	36.3	34.6	34.9	55.0	57.7	59.3	0.0	0.0	0.00
Total	27	2,058	90.00	740	0.00	0.0	0.00	8.7	7.7	5.8	36.3	34.6	34.9	55.0	57.7	59.3	0.0	0.0	0.00

Source: 2010 U.S Census; 01/01/2015 - 01/01/2016 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2015-2016**

AA:	Total Home Mortgage Loans			Overall Market	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total		% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
BoB Washington County	49	5,129	80.33	734	19.6	6.1	1.6	15.2	8.2	9.9	16.7	16.3	16.8	48.5	59.2	56.1	0.0	10.2	15.5
Total	49	5,129	80.33	734	19.6		1.6	15.2		9.9	16.7		16.8	48.5		56.1	0.0		15.5

Source: 2010 U.S Census ; 01/01/2015 - 12/31/2016 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2017**

AA:	Total Home Mortgage Loans			Overall Market	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total		% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
BoB Washington County	27	2,058	90.00	740	16.3	14.8	2.3	15.9	22.2	11.9	18.9	18.5	18.0	48.9	44.5	54.5	0.00	0.0	13.4
Total	27	2,058	90.00	740	16.3	14.8	2.3	15.9	22.2	11.9	18.9	18.5	18.0	48.9	44.5	54.5	0.00	0.0	13.4

Source: 2010 U.S Census ; 01/01/2015 - 12/31/2015 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table Q : Assessment Area Distribution of Loans to Businesses by Income Category of the Geography 2015-2016

AA:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% 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
BoB Washington County	45	3,982	86.54	0.0	0.0	0.0	0.0	0.0	0.0	33.8	31.1	31.9	66.2	68.9	68.1	0.0	0.0	0.0
Total	45	3,982	86.43	0.0	0.0	0.0	0.0	0.0	0.0	33.8	31.1	31.9	66.2	68.9	68.1	0.0	0.0	0.0

Source: 2016 U.S Census: 01/01/2015 - 12/31/2016 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table Q : Assessment Area Distribution of Loans to Businesses by Income Category of the Geography 2017

AA:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% 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
BoB Washington County	21	5,909	70.0	0.0	0.0	0.00	12.5	19.1	0.00	27.3	23.8	31.9	60.3	57.1	68.1	0.0	0.0	0.0
Total	21	5,909	70.0	0.00	0.0	0.00	12.5	19.1	0.00	27.3	23.8	31.9	60.3	57.1	68.1	0.0	0.0	0.0

Source: 2017 U.S Census: 01/01/2017 - 12/31/2017 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2015-2016**

AA:	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
BoB Washington County	45	3,982	86.54	658	83.5	62.2	41.5	5.3	15.6	11.2	22.2
Total	45	3,982	86.54	658	83.5	62.2	41.5	5.3	15.6		22.2

Source: 2016 D&B Data: 01/01/2015 - 12/31/2016 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

11.2

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2017**

AA:	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
BoB Washington County	21	5,909	70.00	658	83.1	61.9	41.5	5.8	23.8	11.1	14.3
Total	21	5,909	70.00	658	83.1	61.9	41.5	5.8	23.8		14.3

Source: 2017 D&B Data: 01/01/2017 - 12/31/2017 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

11.1

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography

2015-2016

AA:	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
BoB Washington County	48	614	78.69	0.00	0.00	0.00	0.00	33.9	33.3	66.1	66.7	0.00	0.00
Total	48	614	78.69	0.00	0.00	0.00	0.00	33.9	33.3	66.1	66.7	0.00	0.00

Source: 2010 U.S Census; 01/01/2015 - 12/31/2016 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

2017

AA:	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
BoB Washington County	25	225	83.33	0.00	0.0	9.7	12.0	33.3	44.0	57.0	44.0	0.0	0
Total													

Source: 2015 U.S Census; 01/01/2017 - 12/31/2017 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 **2015-2016**

AA:	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
BoB Washington County	48	614	78.69	23.0	18.8	16.6	12.5	13.5	22.9	46.8	29.1	0.00	16.7
Total	48	614	78.69	23.0	18.8	16.6	12.5	13.5	22.9	46.8	29.1	0.00	16.7

Source: 20XX U.S Census; 01/01/2015 - 12/31/2016 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 **2017**

AA:	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
BoB Washington County	25	225	83.33	19.0	32.0	14.5	40.0	16.1	16.0	50.4	4.0	0.0	8.0
Total	25	225	83.33	19.0	32.0	14.5	40.0	16.1	16.0	50.4	4.0	0.0	8.0

Source: 2016 U.S Census; 01/01/2017 - 12/31/2017 Bank Data. Due to rounding, totals may not equal 100.0