



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

October 15, 2007

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

American Bank, National Association
Charter Number: 15820

100 American Bank Plaza
Corpus Christi, TX 78475

Office of the Comptroller of the Currency

San Antonio South Field Office
10001 Reunion Place, Suite 250
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NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

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

The following table indicates the performance level of **American Bank, National Association** with respect to the Lending, Investment, and Service Tests:

| Performance Levels | American Bank, N. A. Performance Tests | | |
|---------------------------|---|-----------------|--------------|
| | Lending Test* | Investment Test | Service Test |
| Outstanding | | | |
| High Satisfactory | | | X |
| Low Satisfactory | X | X | |
| Needs to Improve | | | |
| Substantial Noncompliance | | | |

- The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending activity during the evaluation period reflects adequate responsiveness to the credit needs in the Corpus Christi MSA assessment area.
- Small business loan distribution was adequate during the evaluation period with excellent penetration in low- and moderate-income geographies.
- Loan origination within the assessment area is excellent.
- The level of community development lending is good.
- Community development investments reflect an adequate responsiveness to the needs of the Corpus Christi MSA assessment area.
- Delivery systems provide reasonable access to geographies and individuals of different income levels.

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/assessment area.

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 usually have between 2,500 and 8,000 persons, and 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: 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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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 do 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 applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include additional data on 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/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development 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 Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county 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 metropolitan 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 area, the institution will receive a rating for the multi-state metropolitan 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) and the Thrift Financial Reporting (TFR) 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 One 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.

Description of Institution

American Bank, N.A. (American), an intrastate bank headquartered in Corpus Christi, Texas, is a wholly-owned subsidiary of American Bank Holding Corporation, a one-bank holding company based in Corpus Christi. American owns American Financial Insurance Services, Inc., a wholly-owned insurance sales subsidiary, and does not have any other subsidiaries or affiliates. Subsidiary activities do not affect the capacity of American to lend or invest in its assessment areas (AA).

On December 31, 2006, the main office and branch of First National Bank (FNB) of Goliad merged into the American charter. FNB's main office was located in Goliad County, and the branch was in Victoria County. Loan activity at FNB prior to the merger was not included in this evaluation. The prior CRA examination for FNB of Goliad, dated July 1, 2002, and using Small Bank CRA Examination Procedures, rated its performance "Satisfactory".

American operates thirteen full-service locations, nine in the Corpus Christi MSA, two in Travis County, one in Victoria County, and one in Goliad County. Automated teller machines (ATMs) are available at each full-service location and an additional seven remote ATMs are located throughout Corpus Christi.

At September 30, 2007, American reported total assets of \$830 million. Tier 1 capital totaled \$63 million and represented 7.42 percent of total assets. Net loans represented 76 percent of total deposits and 70 percent of total assets. American primarily focuses on commercial lending with commercial real estate and construction & development loans secured by real estate representing 51 percent of the total loan portfolio. The remaining 49 percent includes commercial and industrial loans (24 percent), residential real estate, including construction, (15 percent), agricultural loans (5 percent), consumer loans (4 percent), and other loans (1 percent). Based on its 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 AAs.

American directs its primary focus toward small, owner-operated businesses and consumers. It offers a full range of loan and deposit products, along with trust, insurance, and brokerage services. The website (www.americanbank.com) offers bill pay and online banking.

The prior CRA examination, dated August 23, 2004, for American assigned an overall "Satisfactory" rating to the performance of the bank.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation assesses the bank's performance under the Lending, Investment, and Service Tests. The Lending Test included a review of residential mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA), small loans to businesses and farms subject to filing under the CRA, and community development loans. The Investment Test included a review of investments and donations that meet the definition of community development investments made in the bank's AAs. The Service Test included a review of retail and community development services provided in the bank's AAs.

The evaluation period for the Lending Test, except community development loans, covered January 1, 2004, through December 31, 2006. For community development loans, the Investment Test, and the Service Test, the evaluation period covered August 23, 2004, the date of the last CRA evaluation, to October 15, 2007, the start date of the current CRA evaluation. We based conclusions related to community development loans and qualified investments on the number and the dollar amount made during the evaluation period. We also considered the level of innovation, complexity, responsiveness to community credit needs, and the degree to which private investors do not provide these instruments.

Data Integrity

In May 2007, OCC personnel verified the accuracy of data made available to the public in accordance with HMDA and CRA loan data reporting requirements. Public data includes home mortgage lending and small loans to businesses and farms. During the CRA examination, we reviewed non-public data management provided for community development loans, community development investments, and community development services to ensure it met regulatory definitions for community development. Based on verification work performed, we consider publicly reported lending data and non-public community development data accurate.

Selection of Areas for Full-Scope Review

We selected the Corpus Christi MSA AA for a full-scope review because a substantial majority of the deposit and loan activity originated in this AA. This AA represents 69 percent of the locations, 90 percent of the deposits, and 94 percent of the loans.

We conducted a limited scope review in the Travis County AA because loan and deposit activity represents a small portion of the overall bank activity. We noted this AA represents 15 percent of the locations, 4 percent of the deposits, and 6 percent of the loans.

The bank added a third AA, Victoria and Goliad Counties, on December 31, 2006, when FNB of Goliad merged its two branches with American. We did not evaluate lending activity prior to the merger date in this AA.

Please refer to the tables in Appendix A for more information.

Ratings

We based the rating primarily on the full-scope review of the Corpus Christi MSA AA. Performance in this AA received the most weight in the overall analysis because a substantial majority of bank activity originates in this AA. Lending performance for loans to small businesses received the most weight in determining the Lending Test rating, followed closely by residential home purchase performance, and to a lesser extent, by residential home improvement and home mortgage refinancing performance. Multifamily and small farm loans received less weight as they represent smaller percentages of the bank's lending activity.

Other – Community Contacts

Contact was made with two community organizations in the Corpus Christi MSA that deal with overall community development issues within the city of Corpus Christi and surrounding counties. Individuals at both organizations indicated that some opportunities exist in the area to invest in community development. Many of the opportunities are with, or through, the Community Development Corporation. Specifically identified credit needs include loans for small businesses and affordable housing programs. Because of only limited-scope reviews of Travis and Victoria/Goliad Counties, no contacts were performed for those areas related to this review.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of illegal discrimination or other illegal credit practices.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated "Low Satisfactory". American's responsiveness to credit needs in the Corpus Christi MSA assessment area during the evaluation period is adequate. Small loans to businesses are the primary loan product for the bank and received the most weight in evaluating CRA performance. Positive factors that impacted the rating include: a significant majority of loans originated were in the AAs; and, the level of community development loans, particularly those benefiting low- and moderate-income borrowers, was very good.

Lending Activity

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's lending activity.

We selected small loans to businesses as the primary loan product for assessing CRA performance. These loans represent 55 percent of total originations. We also selected home mortgage products. These loans represent 45 percent of total originations. By purpose, home mortgage products include home purchase loans (73 percent), home improvement loans (14 percent), and home refinance loans (12 percent). Multi-family loans represent less than 1 percent of total home mortgage products, and small loans to farms represent less than 1 percent of total loan originations. Neither product represents a primary business line of the bank.

Based on June 30, 2007 FDIC deposit market share reports, American ranks first in deposit market share in the Corpus Christi MSA with a market share of 16.79 percent. Based on 2006 aggregate small business data, the 3.85 percent market share of American ranked ninth of 53 lenders who originate loans to small businesses. For loans to small farms, the 2.73 percent market share of American ranked ninth of 17 lenders who originate loans to small farms.

Based on 2006 aggregate mortgage data, American ranked sixth among 327 lenders of home mortgage products with an overall market share of 3.71 percent. The FFIEC had not released 2006 market share data by purpose for home mortgage products as of this writing. However, based on 2005 aggregate mortgage data, American ranked eighth of 341 lenders for home purchase loans with a 2.55 percent market share, ranked tenth of 98 lenders for home improvement loans with a 3.42 percent market share, and ranked twenty-ninth of 257 lenders for home refinance loans with a less than 1 percent market share.

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans is adequate. We gave more weight to the geographic distribution of loans to small businesses since this type of loan is the primary lending focus of the bank. The geographic distribution is excellent with penetration equal to or exceeding

demographics for low- and moderate-income geographies. The geographic distribution of home mortgage products is poor.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in Appendix C 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 home purchase loans is poor. The distribution of loans in low- or moderate-income geographies is lower than the percentage of owner-occupied housing units. The bank's market share in low-income geographies is near to its overall market share; however, the market share in moderate-income geographies is lower than the overall market share.

The geographic distribution of home improvement loans is poor. The distribution of loans in low- or moderate-income geographies is lower than the percentage of owner-occupied housing units. The bank did not have a market share in low-income geographies. The bank's market share in moderate-income geographies is lower than its overall market share.

The geographic distribution of home mortgage refinance loans is poor. The distribution of loans in low- or moderate-income geographies is lower than the percentage of owner-occupied housing units. The bank's market share in low-income geographies exceeds its overall market share; however, the bank's market share in moderate-income geographies is lower than its overall market share.

A geographic distribution analysis of multifamily loans is not meaningful. This product represents less than one percent of total home mortgage products and the bank originated only nine loans in this AA during the evaluation period.

Small Loans to Businesses

Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is excellent. The distribution of loans in low-income geographies exceeds the percentage of small businesses located in these geographies. The distribution of loans in moderate-income geographies is near to the percentage of small businesses located in these geographies. The bank's market share in low- or moderate-income geographies exceeds its overall market share.

Small Loans to Farms

Refer to Table 7 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

A geographic distribution analysis of small loans to farms is not meaningful. This product represents less than one percent of total loan originations and the bank originated only fourteen loans in this AA during the evaluation period.

Lending Gap Analysis

We reviewed reports and maps detailing lending activity of American during the evaluation period for home mortgage products and small loans to businesses and did not identify any conspicuous gaps in the geographic distribution of loans.

Inside/Outside Ratio

American's distribution of loans inside/outside of its AAs is excellent. We analyzed the distribution at a bank-wide level rather than by AA. Our analysis showed that a significant majority of the HMDA and small business loans made during the evaluation period originated inside the AA's of the bank. Overall, 91 percent of the total number of loans, and 89 percent of the total dollar volume of loans, originated within the AAs. By loan product and number of loans, 91 percent of small loans to businesses, 93 percent of home mortgage loans, and 29 percent of small loans to farms originated within the AAs. We noted that 100 percent of the community development loans originated within the AAs. The excellent distribution of loans originating inside the AAs factored positively in the overall lending performance analysis.

Distribution of Loans by Income Level of the Borrower

American's distribution of loans to borrowers of different income levels and businesses of different sizes is adequate. The bank's performance in loans to small businesses factored the most in the overall analysis.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

To evaluate the borrower distribution of home mortgage loans, we considered the number of families living below the poverty level. Based on 2000 Census data, 23 percent of all families in the AA are low-income families. The data reflects that 17 percent of all families in the AA live below the poverty level. When compared with a 2006 HUD Adjusted Median Family Income of \$48,220, and an average median housing value of \$69,949, the unsubsidized purchase of an average single-family residence might be beyond the financial means of some low- or moderate-income individuals.

The distribution of home purchase loans by borrower income level is poor. The percentage of loans made to low-income borrowers is significantly lower than the percentage of low-income families. The percentage of loans made to moderate-income borrowers is somewhat lower than the percentage of moderate-income families. The bank's market share for low- or moderate income borrowers is somewhat lower than its overall market share.

The distribution of home improvement loans by borrower income level is poor. The percentage of loans made to low-income borrowers is significantly lower than the percentage of low-income families. The percentage of loans made to moderate-income borrowers is somewhat lower than the percentage of moderate-income families. The bank's market share for low-income borrowers is lower than its overall market share. The market share for moderate-income borrowers is somewhat lower than its overall market share.

The distribution of home mortgage refinance loans by borrower income level is poor. The percentage of loans made to low- or moderate-income borrowers is lower than the percentage of low- or moderate-income families. The bank's market share for low-income borrowers is lower than its overall market share. The market share for moderate-income borrowers is somewhat lower than its overall market share.

Small Loans to Businesses

Refer to Table 11 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The distribution of small loans to businesses with annual revenues of \$1 million or less is adequate. The percentage of small loans to businesses is somewhat lower than the percentage of businesses with annual revenues of \$1 million or less in the AA. Approximately 77 percent of small loans to businesses originated in amounts of \$100,000 or less. The bank's market share to businesses with annual revenues of \$1 million or less exceeds its overall market share.

Small Loans to Farms

Refer to Table 12 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

A distribution analysis of small loans to farms by revenue is not meaningful. This product represents less than one percent of total loan originations and the bank originated only 14 loans in this AA during the evaluation period. We provided the table for informational purposes only.

Community Development (CD) Lending

Refer to Table 1, Lending Volume, in Appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Community development lending had a positive effect on the Lending Test conclusion. The level of CD loans is very good and increased compared to activities identified in the prior Performance Evaluation. During the evaluation period, American originated 36 loans totaling \$15.2 million that qualify as community development. By number, a majority of the loans were to builders that specialize in affordable housing construction targeted to low- and moderate-income individuals. By dollar volume, \$14.2 million provided economic development opportunities for small businesses under the SBA 504 loan program.

Product Innovation and Flexibility

American uses flexible lending practices to serve the credit needs of its AAs. The bank does not offer any innovative loan products. However, various affordable housing programs and

small business lending opportunities exist at the federal, state, county, and city level. American actively participated in some programs, specifically the SBA loan programs, and received positive credit for that activity under Community Development Lending.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Travis County AA is stronger than the bank's overall performance. In this AA, loans to small businesses comprise 66 percent of total loan originations. The geographic distribution for these loans in low- and moderate-income geographies was near to, or exceeded, demographic information. The distribution of small loans to businesses with annual revenues of \$1 million or less is good. Almost 70 percent of these loans originated in amounts equal to or less than \$100,000.

Based on limited scope reviews, the bank's performance under the lending test in the Victoria/Goliad Counties AA is weaker than the bank's overall performance. The weak performance in this AA is mitigated. FNB of Goliad merged its two locations into the American Bank, N.A. charter on December 31, 2006. We did not evaluate loan activity in the Victoria/Goliad Counties AA prior to the merger date.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test is rated "Low Satisfactory". Based on a full-scope review, the bank's performance in the Corpus Christi MSA assessment area is adequate.

Refer to Table 14 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

Qualifying investments are investments, deposits, membership shares, or grants that have as their primary purpose community development, as defined in the CRA regulation. American made equity capital injections, donations, contributions, and membership shares that resulted in \$2.4 million in qualified investments during the evaluation period. Although American's qualifying investments are generally not complex or innovative, they demonstrate responsiveness to meeting identified credit and community development needs in the AAs of the bank. Specific examples of qualified investments made during this evaluation period include:

Investments:

- Driscoll Independent School District - \$1.3 million: General Obligation Bonds to fund improvements on middle and elementary school. Total district economically disadvantaged is 79.5 percent. The middle school is 79.7 percent economically disadvantaged, and 79.3 percent for the elementary school.

Membership Shares:

- Diocese of Corpus Christi Credit Union - \$100 thousand: A community development credit union with a special mission of serving low- and moderate-income individuals and communities. Also provides fairly priced loans to members, including those with imperfect, limited, or no credit history. Reasonably priced transactions and financial education is offered.

Donations:

American made \$446 thousand in donations or contributions to numerous organizations that provide services for and to low- and moderate-income individuals. A few specific examples of donations include the following:

- *Chistus Spohn Health System Foundation* – \$103 thousand: This nonprofit system provides health care services to the community regardless of the individual's ability to pay. They are the region's largest charity care provider. Documentation indicates that 67 percent of the patient population served is low- to moderate-income.
- *Driscoll Children's Hospital Development Foundation*- \$42.5 thousand: A nonprofit organization providing healthcare services and programs that meet the needs of children requiring healthcare. Documentation indicates that 76 percent of the patient population served is from low-to-moderate income families.
- *ACCION Texas* – \$41 thousand: A Texas 501(c) nonprofit loan fund whose mission is to provide loans to small business owners lacking access to commercial credit. Loans are made to help micro entrepreneurs strengthen their business, stabilize their incomes, create additional employment, and contribute to the economic revitalization of their communities.
- *Del Mar College Foundation* – \$29.4 thousand: This nonprofit foundation provides scholarships for low-income students to attend Del Mar College. Documentation in file indicates that in 2005, the foundation funded 625 student scholarships. Ninety-eight percent were to low- and-moderate-income families.
- *Catholic Charities* – \$26.8 thousand: Community service organization with a mission to serve people in need and address social ills that undermine the dignity of the person. Services offered include emergency aid, counseling, a payee program for those unable to deal with personal finances, housing counseling and immigration assistance to all persons regardless of age, race, culture or religion. They also operate the Mother Teresa Shelter that provides shelter to the homeless and poor. Resources include job placement assistance and basic healthcare.
- *YMCA of the Costal Bend* – \$25 thousand: This donation was to assist the funding of a new youth center that will provide childcare, food programs, outreach and enrichment activities for children of low-income families living in the area's public housing project. Documentation in file indicates that 100 percent of the individuals participating in the centers activities fall significantly below the poverty level.

- *Woman's Shelter of South Texas* - \$21.7 thousand: Community services targeted to victims of domestic or sexual abuse. This nonprofit organization provides shelter to female victims and their children. Documentation indicates that 96 percent of the victims that used the shelter were designated low- or moderate-income.
- *Charity League* - \$7.6 thousand: A Texas 501(c)(3) organization that raises funds for various community projects. American's donation was given to the Food Bank of Corpus Christi. The Food Bank provides food and personal care products to various charity and service agencies in the AA. Documentation indicates that of the 120,000 individuals served annually, 100 percent are considered low-to-moderate income.
- *Habitat for Humanity* - \$3.7 thousand: Community service organization targeted toward low- and moderate-income individuals and families. This nonprofit organization is dedicated to eliminating substandard housing and making adequate, affordable housing available for needy families.
- *Dress for Success* - \$2.8 thousand: National nonprofit organization dedicated to providing clothing to low-income women wanting to enter the workforce. Their mission is to promote the economic independence of disadvantaged women by providing professional attire, a network of support, and career development tools to help thrive in work and life. Documentation from the local chapter indicates 100 percent of the persons served were low-to-moderate income individuals.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's overall performance under the Investment Test in the Travis and Victoria/Goliad AAs is not inconsistent with the bank's overall "Low Satisfactory" performance. In the Travis County AA, the bank's performance is equal to the bank's overall performance. In the Victoria/Goliad AA, the bank's performance is weaker than the bank's overall performance. The performance is mitigated by the bank's limited presence in the Victoria County Market. Competition in the Victoria market is aggressive and requires American to compete with significantly larger and regional financial institutions.

The June 30, 2007, Summary of Deposits for institutions reflects that the American branch located in Travis County ranks 33rd with a deposit share of only 0.20 percent. The American branch located in Victoria County reflects that the branch ranks ninth with a deposit share of 0.35 percent. The American branch in Goliad County reflects that the branch ranks first with a deposit share of 66.49 percent. However, deposits from the Goliad branch only represent 5.89 percent of American's total deposits. Both the Victoria and Goliad branch belonged to the former FNB affiliate. Because of the nominal market share and/or presence and deposit base, minimal weight was given to the investment results in the limited-scope AAs.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "High Satisfactory." Based on a full-scope review, the bank's performance in the Corpus Christi MSA assessment area is good.

Retail Banking Services

Refer to Table 15 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

American's delivery systems provide reasonable access to geographies and individuals of different income levels in the Corpus Christi MSA assessment area. The bank operates nine branch offices and sixteen ATMs (including seven remote ATMs) in the AA. Seven of the nine offices are located in Corpus Christi, one is located in Port Aransas, and one is located in Rockport. All of the offices are located on major thoroughfares. The remote ATMs are located in public places such as hospitals and grocery stores.

The main office provides a variety of accessible banking services, including trust and investment services. The main banking office and one branch are located in low-income tracts. Even though there are no offices located in moderate-income census tracts, four offices are located adjacent to moderate-income census tracts. These four offices include the two downtown Corpus Christi offices, the South office, and the Rockport office. In addition, three of the remote ATMs are located in moderate-income census tracts. Four of the branches are also designated as mortgage centers. Aside from the lack of offices in moderate-income areas, the geographic distribution of branches and ATMs in low- and moderate-income census tracts compares favorably to the demographics of the Corpus Christi AA. The bank opened one office in the Corpus Christi AA area during the evaluation period.

Banking hours are consistent throughout the AA. All offices are open at least from 9:00 A.M. to 4:00 P.M., with seven offices open until 5:00 P.M. on Fridays. Mini-bank and Motor bank locations are open at least from 8:00 A.M. to 6:00 P.M. with some locations open as early as 7:00 A.M. Monday through Friday. The South office Motor bank is open until 7:00 P.M. Monday through Friday. All offices, except the two downtown locations, are open on Saturday from 9:00 A.M. to 1:00 P.M.

Alternative delivery systems are reasonably effective in providing banking services to low- and moderate-income individuals. The bank's website offers limited on-line services (commercial as well as consumer) that include bill pay, consumer loan applications, and account transfers. American also offers free 24-hour telephone banking service (with a Spanish language option), which provides the ability to transfer funds as well as check account balances.

American makes banking services generally more available than many of its competitors because it remains open for business on many of the traditional bank holidays. For example, all offices are open on Martin Luther King Day, President's Day, Columbus Day, and Veterans Day. Motor banks are closed only on Independence Day, Thanksgiving, Christmas, and New Years Day.

Community Development Services

American has demonstrated good performance in providing Community Development (CD) services to the Corpus Christi AA based on the number of organizations it has served and the impact of these organizations on identified CD needs in the community. CD services indicate responsiveness in meeting community needs. Specific examples where American provided financially related educational or technical assistance include, but are not limited to, the following organizations:

- *Corpus Christi Community Development Corporation (CCCDC)* - American is one of the founding members of this organization that was established for promoting affordable housing and economic development. Most recently the CCCDC partnered with the Nueces County Community Action Agency by making them a loan to build infrastructure for a low- to moderate-income neighborhood in Corpus Christi. Two bank officers, including the bank's chief lending officer and the CRA officer, currently serve on the board.
- *Junior Achievement of South Texas* - This nonprofit organization provides business and economic education to young people. A number of bank officers have volunteered to teach classes that promote financial literacy at a Corpus Christi middle school where a large majority of the student population is economically disadvantaged.
- *Aransas County ISD Education Foundation* - The purpose of this foundation is to provide funding for grants and scholarships to Aransas County ISD teachers and students. Bank employees have helped this foundation with fundraising events that benefit the population of Aransas County ISD of which a majority is economically disadvantaged.
- *Big Brothers and Big Sisters* - This organizations' mission is to help children reach their potential through professionally supported, one-to-one relationships. Bank employees have assisted this organization by providing technical expertise in financial matters and with financial education. The local organization predominantly assists low- and moderate-income persons.
- *ACCION Texas* - This organization makes business loans that help micro entrepreneurs strengthen their businesses, stabilize their income, create additional employment and contribute to the economic revitalization of the community. A large majority of borrowers are to persons that are below federal poverty guidelines. Bank officer Mario Dominguez is a board member of this organization and assists by reviewing financial, operations, and fundraising reports to ensure the financial soundness of the organization.
- *Consumer Credit Counseling Services of the Gulf Coast Area* - This organization provides consumers personalized financial guidance, education, and resources they need to become financially secure. Bank employees have provided assistance with budgeting, fundraising, and technical expertise. A large majority of this organization's clients are economically disadvantaged.

- *Housing Authority of the City of Corpus Christi* - The organization's mission is to build and maintain affordable housing for the low to mixed income residents in the community. Bank employees have helped this organization by assisting with the FDIC Money Smart program which primarily targets low- and moderate-income individuals.
- *Del Mar College Foundation* - This foundation manages funds and administers scholarships that benefit students of Del Mar College. The bank has assisted this organization with technical advice and by providing funds for scholarships that primarily benefit low- and moderate-income persons.
- *Nueces County Community Action Agency* - This agency provides a wide range of services targeted to help individuals build self sufficiency and rise out of poverty. Bank employees assisted this organization by providing education using the Money Smart financial literacy curriculum and by providing funds. Bank employees worked with this agency at the Fourth Annual Coastal Bend Parent Involvement Conference in April 2007. The vast majority of individuals attending this conference were low- and moderate-income persons.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance in the Travis County and the Victoria/Goliad AA's is not inconsistent with the bank's overall "High Satisfactory" performance under the Service Test. The bank's performance in these AAs is limited by the small number of offices located in the Travis County and the Victoria/Goliad AAs. On December 31, 2006, the bank opened two branches through acquisition in Victoria and Goliad counties. Refer to Table 15 in Appendix C for the facts and data that support these conclusions.

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): 01/01/04 to 12/31/06 Investment and Service Tests and CD Loans: 08/23/04 to 10/15/07 | |
| Financial Institution | Products Reviewed | |
| American Bank, National Association (American) Corpus Christi, Texas | Small Business Loans Home Mortgage Loans Community Development Loans Community Development Investments Community Development Services | |
| Affiliate(s) | Affiliate Relationship | Products Reviewed |
| None | | |
| List of Assessment Areas and Type of Examination | | |
| Assessment Area | Type of Exam | Other Information |
| Corpus Christi MSA Travis County Victoria/Goliad County | Full-Scope Limited-Scope Limited-Scope | MSA #18580 |

Appendix B: Market Profiles for Full-Scope Areas

Corpus Christi MSA

| Demographic Information for Full Scope Area: Corpus Christi MSA | | | | | | |
|--|---------|------------|------------------------------------|---------------|--------------|------------|
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts/BNAs) | 83 | 9.64 | 22.89 | 40.96 | 26.51 | 0.00 |
| Population by Geography | 403,280 | 5.95 | 26.89 | 41.64 | 25.52 | 0.00 |
| Owner-Occupied Housing by Geography | 89,618 | 3.53 | 23.89 | 43.52 | 29.06 | 0.00 |
| Business by Geography | 26,492 | 10.68 | 23.61 | 41.14 | 24.57 | 0.00 |
| Farms by Geography | 868 | 4.26 | 18.09 | 51.27 | 26.38 | 0.00 |
| Family Distribution by Income Level | 103,761 | 22.82 | 16.99 | 19.76 | 40.43 | 0.00 |
| Distribution of Low and Moderate Income Families throughout AA Geographies | 41,307 | 9.77 | 36.64 | 39.85 | 13.74 | 0.00 |
| Median Family Income | | 40,551 | Median Housing Value | | | 69,949 |
| HUD Adjusted Median Family Income for 2006 | | 48,200 | Unemployment Rate (2000 US Census) | | | 3.34% |
| Households Below Poverty Level | | 17% | | | | |

(*) The NA category consists of geographies not assigned an income classification.

Source: 2000 US Census and 2006 HUD updated MFI

American's full-scope AA (Corpus Christi MSA) is comprised of three counties – Nueces County, Aransas County, and San Patricio County. The AA includes 83 tracts with 8 designated low-income, 19 designated moderate-income, 34 designated middle-income, and 22 designated upper-income.

The Corpus Christi MSA represents 69 percent of the bank's branch network, 90 percent of the bank's deposit base, and 94 percent of the bank's reportable loan volume. Major sectors of the economy include government (Naval Air Station and Corpus Christi Army Depot), education and health services (Del Mar College and Christian Spohn Health System), and retail and wholesale businesses (HEB Grocery and Whataburger Inc.).

American operates 13 full service branches and 20 ATMs. Nine branches and 16 ATMs are located in the Corpus Christi MSA. Two branches and three ATMs are located in low-income census tracts, three branches and six ATMs in middle-income tracts, and four branches and four ATMs in upper-income tracts. There are no branches located in the moderate-income census tracts, but three ATMs are located in moderate-income tracts.

According to 2000 U.S. Census Bureau Data, population in the AA totals more than 403 thousand. Of the total population, 10 percent are low-income families, 36 percent moderate-income families, 40 percent middle-income families, and 14 percent upper-income families. Approximately 17 percent of the families in the population had income below the poverty

level. The table above provides basic demographic information based on the income level of the census tracts and families within the Corpus Christi MSA assessment area.

The June 30, 2007 Summary of Deposits report from the FDIC shows that American ranks first in the AA with 16.79 percent of the deposit market share. Based on 2006 aggregate small business data, the 3.85 percent market share of American ranked ninth of 53 lenders who originate loans to small businesses. For loans to small farms, the 2.73 percent market share of American ranked ninth of 17 lenders who originate loans to small farms.

Based on 2006 aggregate mortgage data, American ranked sixth out of 327 lenders of home mortgage products with an overall market share of 3.71 percent. The FFIEC had not released 2006 market share data by purpose for home mortgage products as of this writing. However, based on 2005 aggregate mortgage data, American ranked eighth of 341 lenders for home purchase loans with a 2.55 percent market share, ranked tenth of 98 lenders for home improvement loans with a 3.42 percent market share and ranked twenty-ninth of 257 lenders for home refinance loans with a less than 1 percent market share.

Local banking competition is aggressive and includes affiliates of large national banking companies, regional banks, community banks, credit unions, mortgage companies and non-bank financial service providers.

The current economy is flat and unfavorable trends exist. Employment has leveled off, but growth in the service industries, primarily education and health care, continues. The housing market lost ground due to the poor resale market and minimal appreciation of homes. Economic reports indicate that the number of severely delinquent mortgages is double that of the national average. As adjustable rate mortgages originated during the height of the housing boom start to reset, the number of delinquent mortgages could increase further. Population growth trails the state average. While the cost of living is below the national average, it does not account for low incomes which trail the state, and fall well below the national average. Planned military base closures, low per capita income, and high poverty rates could result in further constraints on the local economy.

Community contact information from the Corpus Christi MSA revealed that the primary needs of the AA are affordable housing programs and loans for small businesses. The contacts indicated that opportunities exist in the Corpus Christi area to invest in community development and indicated that most area banks are generally meeting the credit needs of the community.

Appendix C: Tables of Performance Data

Content of Standardized 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 and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 2. Geographic Distribution of Home Purchase Loans** - 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 market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - 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. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table 7. Geographic Distribution of Small Loans to Farms** - 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 market share information based on the most recent aggregate market data available. 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 assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - 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/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - 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. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - 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. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Geographic and Borrower Distribution of Consumer Loans (NOT INCLUDED)**

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

Table 15. Distribution of Branch Delivery and ATM Delivery System - Compares the percentage distribution of the number of the bank's branches and ATMs in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA.

Table 1. Lending Volume

| LENDING VOLUME JANUARY 1, 2004 TO DECEMBER 31, 2006 | | Geography: TEXAS | | | | | | | | Evaluation Period: | | |
|--|--|------------------|------------|------------------------------|------------|----------------------|------------|----------------------------------|------------|-------------------------|-----------|--|
| MA/Assessment Area (2006): | % of Rated Area Loans (#) in MA/AA | Home Mortgage | | Small Loans to Businesses | | Small Loans to Farms | | Community Development Loans** | | Total Reported Loans | | % of Rated Area Deposits in MA/AA*** |
| | | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$(000's) | |
| Full Review: | | | | | | | | | | | | |
| Corpus Christi MSA | 94.02 | 1,469 | 190,927 | 1,801 | 185,367 | 14 | 2,066 | 36 | 15,176 | 3,320 | 393,536 | 90.18 |
| Limited Review: | | | | | | | | | | | | |
| Travis County | 5.98 | 69 | 12,768 | 138 | 19,323 | 2 | 32 | 2 | 241 | 211 | 32,364 | 3.94 |
| Victoria - Goliad Counties | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5.89 |

* Loan Data as of December 31, 2006. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from August 23, 2004 to October 15, 2007.

*** Deposit Data as of June 30, 2007. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

| Geographic Distribution: HOME PURCHASE JANUARY 1, 2004 TO DECEMBER 31, 2006 | | Geography: TEXAS | | | | | | | | | | Evaluation Period: | | | | |
|--|---------------------------|------------------|------------------------|------------------|-----------------------------|--------------|---------------------------|--------------|--------------------------|--------------|--------------------------------|--------------------|------|------|------|--|
| MA/Assessment Area: | Total Home Purchase Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography* | | | | | |
| | # | % of Total** | % Owner Occ Units*** | % BANK Loans**** | % Owner Occ Units*** | % BANK Loans | % Owner Occ Units*** | % BANK Loans | % Owner Occ Units*** | % BANK Loans | Overall | Low | Mod | Mid | Upp | |
| Full Review: | | | | | | | | | | | | | | | | |
| Corpus Christi MSA | 1,078 | 95.99 | 3.53 | 0.74 | 23.89 | 3.90 | 43.52 | 38.59 | 29.06 | 56.77 | 3.06 | 3.00 | 1.16 | 2.81 | 3.63 | |
| Limited Review: | | | | | | | | | | | | | | | | |
| Travis County | 45 | 4.01 | 4.16 | 4.44 | 21.43 | 8.89 | 36.00 | 33.33 | 38.41 | 53.33 | 0.03 | 0.00 | 0.01 | 0.04 | 0.03 | |
| Victoria - Goliad Counties | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | |

* Based on 2005 Peer Mortgage Data (Western)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

| Geographic Distribution: HOME IMPROVEMENT JANUARY 1, 2004 TO DECEMBER 31, 2006 | | | Geography: TEXAS | | | | | | | | Evaluation Period: | | | | |
|---|------------------------------|--------------|------------------------|------------------|-----------------------------|--------------|---------------------------|--------------|--------------------------|--------------|-------------------------------|------|------|------|------|
| MA/Assessment Area: | Total Home Improvement Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography | | | | |
| | # | % of Total** | % Owner Occ Units*** | % BANK Loans**** | % Owner Occ Units*** | % BANK Loans | % Owner Occ Units*** | % BANK Loans | % Owner Occ Units*** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full Review: | | | | | | | | | | | | | | | |
| Corpus Christi MSA | 209 | 95.43 | 3.53 | 0.96 | 23.89 | 7.66 | 43.52 | 41.63 | 29.06 | 49.76 | 5.82 | 0.00 | 1.57 | 5.76 | 9.51 |
| Limited Review: | | | | | | | | | | | | | | | |
| Travis County | 10 | 4.57 | 4.16 | 0.00 | 21.43 | 10.00 | 36.00 | 10.00 | 38.41 | 80.00 | 0.15 | 0.00 | 0.00 | 0.00 | 0.37 |
| Victoria - Goliad Counties | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

* Based on 2005 Peer Mortgage Data (Western)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

| Geographic Distribution: HOME MORTGAGE REFINANCE JANUARY 1, 2004 TO DECEMBER 31, 2006 | | | Geography: TEXAS | | | | | | | | Evaluation Period: | | | | |
|--|-------------------------------------|--------------|------------------------|------------------|-----------------------------|--------------|---------------------------|--------------|--------------------------|--------------|-------------------------------|------|------|------|------|
| MA/Assessment Area: | Total Home Mortgage Refinance Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography | | | | |
| | # | % of Total** | % Owner Occ Units*** | % BANK Loans**** | % Owner Occ Units*** | % BANK Loans | % Owner Occ Units*** | % BANK Loans | % Owner Occ Units*** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full Review: | | | | | | | | | | | | | | | |
| Corpus Christi MSA | 173 | 92.51 | 3.53 | 0.58 | 23.89 | 4.05 | 43.52 | 41.62 | 29.06 | 53.76 | 1.20 | 1.39 | 0.53 | 1.14 | 1.52 |
| Limited Review: | | | | | | | | | | | | | | | |
| Travis County | 14 | 7.49 | 4.16 | 0.00 | 21.43 | 7.14 | 36.00 | 28.57 | 38.41 | 64.29 | 0.04 | 0.00 | 0.04 | 0.04 | 0.05 |
| Victoria - Goliad Counties | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

* Based on 2005 Peer Mortgage Data (Western)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

| Geographic Distribution: MULTIFAMILY JANUARY 1, 2004 TO DECEMBER 31, 2006 | | Geography: TEXAS | | | | | | | | Evaluation Period: | | | | | |
|--|-------------------------|------------------|------------------------|------------------|-----------------------------|--------------|---------------------------|--------------|--------------------------|--------------------|--------------------------------|------|-------|------|------|
| MA/Assessment Area: | Total Multifamily Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography* | | | | |
| | # | % of Total** | % of MF Units*** | % BANK Loans**** | % MF Units*** | % BANK Loans | % MF Units*** | % BANK Loans | % MF Units*** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full Review: | | | | | | | | | | | | | | | |
| Corpus Christi MSA | 9 | 100.00 | 7.25 | 0.00 | 14.32 | 22.22 | 46.80 | 55.56 | 31.63 | 22.22 | 5.13 | 0.00 | 16.67 | 0.00 | 0.00 |
| Limited Review: | | | | | | | | | | | | | | | |
| Travis County | 0 | 0.00 | 19.50 | 0.00 | 33.11 | 0.00 | 32.54 | 0.00 | 14.85 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Victoria - Goliad Counties | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

* Based on 2005 Peer Mortgage Data (Western)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

| Geographic Distribution: SMALL LOANS TO BUSINESSES JANUARY 1, 2004 TO DECEMBER 31, 2006 | | Geography: TEXAS | | | | | | | | | Evaluation Period: | | | | |
|--|----------------------------|------------------|------------------------|--------------|-----------------------------|--------------|---------------------------|--------------|--------------------------|--------------|-------------------------------|------|------|------|------|
| MA/Assessment Area: | Total Small Business Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography | | | | |
| | # | % of Total** | % of Businesses*** | % BANK Loans | % of Businesses*** | % BANK Loans | % of Businesses*** | % BANK Loans | % of Businesses*** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full Review: | | | | | | | | | | | | | | | |
| Corpus Christi MSA | 1,801 | 92.88 | 10.68 | 21.88 | 23.61 | 22.71 | 41.14 | 37.09 | 24.57 | 18.32 | 3.85 | 8.04 | 4.42 | 3.89 | 2.57 |
| Limited Review: | | | | | | | | | | | | | | | |
| Travis County | 138 | 7.12 | 6.21 | 6.52 | 19.66 | 16.67 | 31.88 | 18.12 | 42.09 | 58.70 | 0.11 | 0.20 | 0.14 | 0.06 | 0.14 |
| Victoria - Goliad Counties | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

* Based on 2006 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

Table 7. Geographic Distribution of Small Loans to Farms

| Geographic Distribution: SMALL LOANS TO FARMS JANUARY 1, 2004 TO DECEMBER 31, 2006 | | Geography: TEXAS | | | | | | | | | | Evaluation Period: | | | | |
|---|------------------------|------------------|------------------------|--------------|-----------------------------|--------------|---------------------------|--------------|--------------------------|--------------|--------------------------------|--------------------|------|------|-------|--|
| MA/Assessment Area: | Total Small Farm Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography* | | | | | |
| | # | % of Total** | % of Farms*** | % BANK Loans | % of Farms*** | % BANK Loans | % of Farms*** | % BANK Loans | % of Farms*** | % BANK Loans | Overall | Low | Mod | Mid | Upp | |
| Full Review: | | | | | | | | | | | | | | | | |
| Corpus Christi MSA | 14 | 87.50 | 4.26 | 0.00 | 18.09 | 21.43 | 51.27 | 14.29 | 26.38 | 64.29 | 2.73 | 0.00 | 2.17 | 1.12 | 10.00 | |
| Limited Review: | | | | | | | | | | | | | | | | |
| Travis County | 2 | 12.50 | 3.77 | 0.00 | 19.02 | 0.00 | 40.27 | 100.00 | 36.94 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Victoria - Goliad Counties | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |

* Based on 2006 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

| Borrower Distribution: HOME PURCHASE JANUARY 1, 2004 TO DECEMBER 31, 2006 | | Geography: TEXAS | | | | | | | | | | Evaluation Period: | | | | |
|--|---------------------------|------------------|----------------------|------------------|---------------------------|---------------|-------------------------|------------------|------------------------|------------------|---------------|--------------------|------|------|------|--|
| MA/Assessment Area: | Total Home Purchase Loans | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | Market Share* | | | | | |
| | # | % of Total** | % Families*** | % BANK Loans**** | % Families ¹ | % BANK Loans* | % Families*** | % BANK Loans**** | % Families*** | % BANK Loans**** | Overall | Low | Mod | Mid | Upp | |
| Full Review: | | | | | | | | | | | | | | | | |
| Corpus Christi MSA | 1,078 | 95.99 | 22.82 | 2.23 | 16.99 | 8.83 | 19.76 | 19.81 | 40.43 | 69.13 | 3.48 | 2.13 | 2.70 | 3.10 | 3.82 | |
| Limited Review: | | | | | | | | | | | | | | | | |
| Travis County | 45 | 4.01 | 21.57 | 9.52 | 17.98 | 16.67 | 21.04 | 19.05 | 39.41 | 54.76 | 0.03 | 0.14 | 0.03 | 0.02 | 0.03 | |
| Victoria - Goliad Counties | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |

* Based on 2005 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 4.5% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

| Borrower Distribution: HOME IMPROVEMENT JANUARY 1, 2004 TO DECEMBER 31, 2006 | | Geography: TEXAS | | | | | | | | Evaluation Period: | | | | | |
|---|------------------------------|--------------------------|---------------------------|----------------------------|---------------------------|------------------------------|---------------------------|------------------------------|---------------------------|------------------------------|---------------------------|------|------|------|------|
| MA/Assessment Area: | Total Home Improvement Loans | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | Market Share [*] | | | | |
| | # | % of Total ^{**} | % Families ^{***} | % BANK Loans ^{**} | % Families ² | % BANK Loans ^{****} | % Families ^{***} | % BANK Loans ^{****} | % Families ^{***} | % BANK Loans ^{****} | Overall | Low | Mod | Mid | Upp |
| Full Review: | | | | | | | | | | | | | | | |
| Corpus Christi MSA | 209 | 95.43 | 22.82 | 1.65 | 16.99 | 12.09 | 19.76 | 14.84 | 40.43 | 71.43 | 5.25 | 1.02 | 3.27 | 3.45 | 7.65 |
| Limited Review: | | | | | | | | | | | | | | | |
| Travis County | 10 | 4.57 | 21.57 | 0.00 | 17.98 | 10.00 | 21.04 | 10.00 | 39.41 | 80.00 | 0.15 | 0.00 | 0.00 | 0.00 | 0.32 |
| Victoria – Goliad Counties | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

^{*} Based on 2005 Peer Mortgage Data (Western)

^{**} As a percentage of loans with borrower income information available. No information was available for 12.3% of loans originated and purchased by bank.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

| Borrower Distribution: HOME MORTGAGE REFINANCE JANUARY 1, 2004 TO DECEMBER 31, 2006 | | | | | | | | | | Geography: TEXAS | | Evaluation Period: | | | | |
|--|-------------------------------------|--------------------------|---------------------------|------------------------------|---------------------------|------------------------------|---------------------------|------------------------------|---------------------------|------------------------------|---------------------------|--------------------|------|------|------|--|
| MA/Assessment Area: | Total Home Mortgage Refinance Loans | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | Market Share [*] | | | | | |
| | # | % of Total ^{**} | % Families ^{***} | % BANK Loans ^{****} | % Families ³ | % BANK Loans ^{****} | % Families ^{***} | % BANK Loans ^{****} | % Families ^{***} | % BANK Loans ^{****} | Overall | Low | Mod | Mid | Upp | |
| Full Review: | | | | | | | | | | | | | | | | |
| Corpus Christi MSA | 173 | 92.51 | 22.82 | 6.25 | 16.99 | 3.13 | 19.76 | 21.25 | 40.43 | 69.38 | 1.45 | 0.57 | 1.05 | 1.24 | 1.68 | |
| Limited Review: | | | | | | | | | | | | | | | | |
| Travis County | 14 | 7.49 | 21.57 | 15.38 | 17.98 | 7.69 | 21.04 | 15.38 | 39.41 | 61.54 | 0.05 | 0.11 | 0.00 | 0.08 | 0.04 | |
| Victoria – Goliad Counties | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |

^{*} Based on 2005 Peer Mortgage Data (Western)

^{**} As a percentage of loans with borrower income information available. No information was available for 7.5% of loans originated and purchased by bank.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

| Borrower Distribution: SMALL LOANS TO BUSINESSES JANUARY 1, 2004 TO DECEMBER 31, 2006 | | | | Geography: TEXAS | | | Evaluation Period: | | |
|--|---------------------------------|--------------------------|---|------------------------------|--|-------------------------|---------------------------|---------------------------|-------------------------|
| MA/Assessment Area: | Total Small Loans to Businesses | | Businesses With Revenues of \$1 million or less | | Loans by Original Amount Regardless of Business Size | | | Market Share [*] | |
| | # | % of Total ^{**} | % of Businesses ^{***} | % BANK Loans ^{****} | \$100,000 or less | >\$100,000 to \$250,000 | >\$250,000 to \$1,000,000 | All | Rev\$ 1 Million or Less |
| Full Review: | | | | | | | | | |
| Corpus Christi MSA | 1,801 | 92.88 | 66.97 | 52.53 | 77.23 | 12.44 | 10.33 | 3.85 | 4.84 |
| Limited Review: | | | | | | | | | |
| Travis County | 138 | 7.12 | 67.04 | 60.14 | 69.57 | 16.67 | 13.77 | 0.11 | 0.17 |
| Victoria - Goliad Counties | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

^{*} Based on 2006 Peer Small Business Data -- US and PR

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2006).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 17.39% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

| Borrower Distribution: SMALL LOANS TO FARMS JANUARY 1, 2004 TO DECEMBER 31, 2006 | | | | Geography: TEXAS | | | Evaluation Period: | | |
|---|----------------------------|--------------------------|--|------------------------------|--|-------------------------|---------------------------|---------------------------|-------------------------|
| MA/Assessment Area: | Total Small Loans to Farms | | Farms With Revenues of \$1 million or less | | Loans by Original Amount Regardless of Farm Size | | | Market Share [*] | |
| | # | % of Total ^{**} | % of Farms ^{***} | % BANK Loans ^{****} | \$100,000 or less | >\$100,000 to \$250,000 | >\$250,000 to \$1,000,000 | All | Rev\$ 1 Million or Less |
| Full Review: | | | | | | | | | |
| Corpus Christi MSA | 14 | 87.50 | 92.40 | 85.71 | 42.86 | 50.00 | 7.14 | 2.73 | 3.79 |
| Limited Review: | | | | | | | | | |
| Travis County | 2 | 12.50 | 90.53 | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Victoria - Goliad Counties | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

^{*} Based on 2006 Peer Small Business Data -- US and PR

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2006).

^{****} Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 3.03% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

| QUALIFIED INVESTMENTS AUGUST 23, 2004 TO OCTOBER 15, 2007 | | Geography: TEXAS | | | | | | Evaluation Period: | |
|--|--------------------------|------------------|----------------------------|-----------|-------------------|-----------|------------|------------------------|-----------|
| MA/Assessment Area: | Prior Period Investments | | Current Period Investments | | Total Investments | | | Unfunded Commitments** | |
| | # | \$(000's) | # | \$(000's) | # | \$(000's) | % of Total | # | \$(000's) |
| Full Review: | | | | | | | | | |
| Corpus Christi MSA | 3 | 1,580 | 128 | 1,849 | 131 | 3,429 | 77.02 | 0 | 0 |
| Limited Review: | | | | | | | | | |
| Travis County | 0 | 0 | 15 | 1,023 | 15 | 1,023 | 22.98 | 1 | 194 |
| Victoria - Goliad Counties | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0 | 0 |

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

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

Table 15. Distribution of Branch and ATM Delivery System

| Distribution of Branch and ATM Delivery System | | | | | | | | | | Geography: TEXAS | | | | Evaluation Period: | | | |
|--|--------------------------|--------------------|--------------------------|---|-----|-----|-----|----------------|----------------------|---|-----|------------|-----|---------------------------------------|-------|-------|-------|
| AUGUST 23, 2004 TO OCTOBER 15, 2007 | | | | | | | | | | | | | | | | | |
| MA/Assessment Area: | Deposits | Branches | | | | | | ATMs | | | | Population | | | | | |
| | % of Total Bank Deposits | # of Bank Branches | % of Total Bank Branches | Location of Branches by Income of Geographies (%) | | | | # of Bank ATMs | % of Total Bank ATMs | Location of ATMs by Income of Geographies (%) | | | | % of Population within Each Geography | | | |
| | | | | Low | Mod | Mid | Upp | | | Low | Mod | Mid | Upp | Low | Mod | Mid | Upp |
| Full Review: | | | | | | | | | | | | | | | | | |
| Corpus Christi MSA | 90.18 | 9 | 69.23 | 22 | 0 | 33 | 44 | 15 | 78.94 | 20 | 13 | 40 | 27 | 5.95 | 26.89 | 41.64 | 25.52 |
| Limited Review: | | | | | | | | | | | | | | | | | |
| Travis County | 3.94 | 2 | 15.38 | 0 | 0 | 0 | 100 | 2 | 10.53 | 0 | 0 | 0 | 100 | 11.53 | 29.36 | 32.41 | 26.40 |
| Victoria - Goliad Counties | 5.89 | 2 | 15.38 | 0 | 0 | 100 | 0 | 2 | 10.53 | 0 | 0 | 100 | 0 | 2.31 | 26.38 | 45.17 | 26.14 |