



**LARGE BANK**

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Comptroller of the Currency  
Administrator of National Banks  
Washington, DC 20219

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**PUBLIC DISCLOSURE**

**June 06, 2005**

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

**Broadway National Bank  
Charter Number 14447**

**1177 N.E. Loop 410  
San Antonio, TX 78209**

**Comptroller of the Currency  
Assistant Deputy Comptroller  
San Antonio – North Field Office  
10101 Reunion Place Blvd, Suite 402  
San Antonio, TX 78216**

**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, nor should it 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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## Description of Institution

Broadway National Bank (BNB) was established in 1941 to primarily serve the deposit and credit needs of military families stationed in San Antonio, Texas. The bank started as a small suburban neighborhood bank and has grown into the largest independent, locally-owned bank based in San Antonio. As of December 31, 2004, BNB reported total assets of \$1.5 billion and net income of \$26.2 million.

BNB is an intrastate bank that is wholly owned by Broadway Bancshares of Delaware, Inc. (BBDI), an intermediary multi-bank holding company. BNB owns Broadway Brokerage Securities, inc., a full-service brokerage company based in San Antonio. BBDI is a shell corporation whose only asset is BNB. It is wholly-owned by Broadway Bancshares, Inc. (BBI), a Texas-based bank holding company. BBI's total assets as of December 31, 2004 are \$1.5 billion. There are no activities of any affiliates or subsidiaries of BNB that were reviewed in this Performance Evaluation.

In 1973, BBI separately chartered the Eisenhower National Bank (ENB) to serve U.S. military clientele on Fort Sam Houston in San Antonio and at other military facilities in Texas and the Southwest U.S. On August 11, 2004, ENB merged into BNB. All former ENB locations continue to operate as a distinct division of BNB, and maintain the ENB primary strategy of meeting the banking needs of U.S. military personnel throughout the world. Five of the six former ENB branches are on U.S. military bases - four in the San Antonio Metropolitan Area (MA) including Fort Sam Houston, Randolph Air Force Base (AFB), Lackland AFB, and Brooks AFB, one in the San Angelo MA (Goodfellow AFB), and the sixth is just outside another U.S. military base (Fort Hood in the Killeen MA). Many customers of the former ENB are stationed at military installations throughout the world and use online and telephone banking services. BNB's performance in and around those geographies, primarily reflects the former ENB's military banking strategy.

After the merger, BNB has 30 banking locations with operations centered in San Antonio, Texas. The main office and 18 branches are located in the City of San Antonio. The other eight branches are located in the surrounding San Antonio MA communities of Boerne, Bulverde, Castroville, Helotes, Hondo, Schertz, and Seguin.

BNB faces strong competition in the San Antonio area from multinational and regional companies that have a significant presence in the San Antonio area. These include Frost National Bank, International Bank of Commerce, Compass Bank, Bank of America, Washington Mutual, Wells Fargo Bank, N.A. and BankOne. Additional competition comes from the area's large community banks, credit unions, national and regional mortgage companies, federal savings banks, and finance companies. Credit unions are especially competitive in consumer deposits, auto lending, and home mortgage lending.

As of June 30, 2004, BNB's market share of bank deposits was 8.29% for a ranking of fourth in its combined assessment areas. As of December 31, 2004, the San Antonio MA is the source of 86% of the bank's total deposits and 81% of the bank's total loans, and the loan to deposit ratio was 42%.

BNB offers a full range of financial and credit services, with an emphasis on business and real estate lending. These include commercial, real estate, and consumer loan products. As of March 31, 2005, net loans represented 38% of total assets. BNB's previous CRA performance evaluation is dated August 26, 2002. The bank was rated "Satisfactory" under Large Bank CRA guidelines.

Please refer to Appendix B for a market profile for the San Antonio MA that received a full-scope review. This section contains detailed demographics, descriptions of the institution's operations, and other performance context information for the San Antonio MA assessment area.

## **Evaluation Period**

The evaluation period for the Lending Test is HMDA and CRA reported loans for the years of 2003 and 2004. The evaluation period for Community Development Loans, the Investment Test, and the Service Test is August 27, 2002, which is the day after the date of the last CRA Examination, through June 6, 2005. HMDA and CRA loans that were reported were analyzed separately, by year, because of changes in census tract and MA definitions by the U. S. Office of Management and Budget. The changes affected the makeup of the San Antonio MA by increasing the number of counties in the MA from four for the 2003 analysis to eight for the 2004 analysis.

# Scope of the Evaluation

The merger of ENB into BNB had little to no effect on the analysis of performance even though a consolidated Loan Application Register (LAR) for the entire year of 2004 was filed. The reason is that as a military bank, ENB's primary lending emphasis was consumer lending to the U.S. military with little to no reported HMDA or CRA loans. BNB has maintained this lending strategy in the former ENB locations after the merger.

The San Antonio MA was selected as the only full-scope area because a substantial majority of the bank's business is located here. For businesses only in the bank's combined assessment areas in 2004, 97% of reported loan activity, 93% of deposits, and 87% of all branches are in the San Antonio MA.

The primary product that was evaluated was small business lending because it makes up 72% of total reported loan numbers and 70% of reported loan dollars. Home mortgages account for 21% of loan numbers and 17% of loan dollars. Community development lending was 5% of all reported loan numbers and 13% of all reported loan dollars. Small farm lending was less than 2% of loan numbers and less than 1% of loan dollars.

Tables include reported HMDA and CRA lending activity only for 2004. Community development lending activity, qualified investments, and branch distribution activity are presented for the entire evaluation period. Tables 2-11 have no market share data because aggregate market share data for loans that originated in 2004 was not available on the date of this evaluation. Tables containing 2003 data were provided separately to BNB.

# Overall CRA Rating

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

The following table indicates the performance level of **Broadway National Bank** with respect to the lending, investment, and service tests:

Performance Levels	Broadway National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			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.

Because of Broadway National Bank's focus, we gave the greatest weight to small business lending. Although home mortgage lending is not a major product line for BNB and the volume is relatively low, it was also given weight because a significant part of it was for affordable housing, which is a prominent identified need in the San Antonio MA.

A contact with a local economic development official indicated that community development opportunities are steadily increasing as more global or national companies build manufacturing plants or locate major offices in the San Antonio MA. This news heightens the need for economic development, affordable housing, and continued revitalization. Some of the announcements include Toyota and Washington Mutual. Prior to these announcements, community development opportunities were considered relatively low.

The major factors that support this overall rating and conclusions with respect to each performance test are as follows:

## Lending

Refer to Tables 1 through 11 in Appendix C for facts and data used to evaluate the bank's lending.

Performance under the lending test is rated "**High Satisfactory**".

Lending performance is good in the San Antonio MA. The geographic distribution of small loans to businesses is good, and excellent for home purchase lending. BNB originated a high volume of community development loans that addressed affordable housing needs. The bank also has established partnerships, which resulted in the origination of a high volume of small business and affordable housing loans under very flexible programs.

- Lending activity is good because its lending market ranking in its primary product exceeds the deposit market ranking. BNB's small business loan market share of 9.38% in loan dollars ranks third and it compares favorably with the bank's deposit market share in the San Antonio MA as of June 30, 2003 of 4.22%, which ranks fifth. BNB's market rank of 59<sup>th</sup> for HMDA loans reflects the bank's business strategy to emphasize small business lending over residential lending, primarily because of the strong competition from mortgage companies, savings bank, and credit unions.
- The distribution of small business loans in low- and moderate-income (LMI) areas is good because small business lending levels are mostly near the percentage of small businesses in LMI census tracts. In both 2003 and 2004, the percentage of BNB's loans in low-income census tracts (2.03% and 1.95%, respectively) is near to the percentage of small businesses located in those areas (2.17% and 2.03%, respectively). And for 2003, the percentage of small business loans in moderate-income geographies of 26.30% and is near the percentage of small businesses located in these census tracts of 30.19%. For 2004, the level of small business lending of 21.01% is lower than the comparable demographic of 28.41%. Refer to Table 5 in Appendix B for more information.
- The distribution of home mortgage refinance loans in LMI areas is adequate. Although lending levels are generally lower than the comparable demographics in LMI census tracts, the bank's lending in low-income geographies exceeds its overall market share. In 2003 and 2004, the percentage of home refinance loans made in low-income census tracts is lower than the percentage of owner-occupied units located in those low-income geographies. In 2003, the bank's level of home refinance lending in moderate-income geographies was significantly lower than the level of owner-occupied units in those census tracts. BNB's record of making home refinance loans in 2004 is near the percentage of owner-occupied housing units in moderate-income areas. BNB had a very small share of the San Antonio home refinance loan market in 2003, but its share of the market in low-income neighborhoods exceeds its overall home refinance loan market share. BNB's share of the market in moderate-income census tracts was half of its overall market share. Another factor that affected the bank's performance in making LMI home refinance loans is that the bank is not retaining long-term mortgage loans, instead selling them on the secondary market. As a result, opportunities for refinancing existing loans are significantly reduced since the tendency is for borrowers to refinance with existing lenders. This has effectively reduced the refinancing opportunities for loans to LMI borrowers that BNB had originated but sold. Refer to Table 3 in Appendix B for more information.
- The bank's distribution of home purchase loans in LMI areas is excellent because this type of lending in LMI census tracts has generally exceeded the demographic levels. In 2003, the distribution of home purchase loans in low-income geographies of 2.78% significantly exceeds the percentage of owner-occupied housing units of 1.68% that are located in those census tracts. For 2004 the bank's distribution of home purchase loans is slightly lower in low-income census tracts than the comparable demographic. In moderate-income tracts, BNB's record of home purchase lending exceeds the comparable demographic for both years. Refer to Table 2 in Appendix B for more information.

- During the 2003-2004 evaluation period, approximately 94% of the number and 93% of the dollar amount of reported CRA and HMDA loans are in the combined assessment areas. For CRA loans, 95% of both the number and dollar amount of loans are in BNB's assessment areas. For HMDA loans, 93% of the number and 91% of the amount of reported HMDA loans are in the bank's assessment areas. These percentages show that the bank made a substantial majority of the reported loans in BNB assessment areas.
- BNB's percentage of small loans to businesses is adequate in view of lending levels that are near or somewhat lower than percentages of small businesses in the San Antonio MA. In 2003, Loans to businesses with revenues of \$1 million or less are less than 63% of reported loans, which is over the 54% of businesses in the assessment area that had revenues less than \$1 million. In 2004 the percentage of bank loans of 48% is somewhat lower than the 65% demographic comparable. Refer to Table 10 in Appendix B for more information.
- The distribution of home mortgage refinance loans to LMI borrowers is adequate despite the overall lower lending performance to LMI borrowers because BNB's market share of lending in these census tracts was either near or exceeded its overall market shares for LMI families. In 2003 the percentage of home refinance loans made to low-income borrowers of 2.87% was significantly lower than the percentage of low-income families in the San Antonio MA of 21.19%. In 2004, this percentage is lower than the percentage of low-income families. In 2004 the percentage of home refinance loans made to moderate-income borrowers was near the percentage of moderate-income families in those census tracts (15.84% vs. 17.91%) and for 2003 the percentage of bank loans was slightly lower than comparable demographic. BNB's market share of the home refinance loan market for low-income borrowers is near its overall share of the home refinance loan market. BNB's market share loans to moderate-income families exceeded its overall market share in 2003. Refer to Table 9 in Appendix B for more information.
- Home purchase lending is good. In 2003 the percentage of home purchase loans BNB made to low-income borrowers exceeds the percentage of low-income families in the AA; in 2004 this percentage is significantly lower than the comparable demographic. In 2003, the percentage of home purchase loans BNB made to moderate-income families substantially exceeds the percentage of families in the assessment area that are moderate-income; in 2004 this percentage was somewhat lower than the comparable demographic. The bank's market share of the home purchase loan market in San Antonio was very small in 2003, but its share of the LMI borrower portions of this market exceed its overall home loan market share. Refer to Table 7 in Appendix B for more information.
- BNB's record of community development (CD) lending is strong and positively impacted its rating. BNB originated 63 CD loans totaling \$19 million in the San Antonio MA during the evaluation period. This volume is favorable because they were highly responsive to the prominent credit need of affordable housing. BNB originated 52 loans totaling \$3.8 million to developers and non-profit organizations that constructed or rehabilitated affordable housing. Two loans for \$3.9 million were for construction of children's and/or homeless shelter projects. Households served with annual incomes of less than

\$35,000 make up 99% of the shelters' clients. BNB loaned Habitat for Humanity \$3.1 million to acquire, improve, and equip a Habitat Home Store. The Home Store has LMI employees and sells new and used donated home improvement materials at discounted prices. Proceeds from these stores contribute to Habitat's general operating fund. BNB also participated \$3.2 million in a \$19 million loan that was used for the acquisition of land to be used for a new Toyota manufacturing plant to open in 2006. The plant is expected to create 2,000 new jobs, and bring many other jobs into the community in support industries. This land acquisition included a group of moderate-income census tracts that was essential to it being designated an addition to the existing HUD Empowerment Zone, which, in turn, was instrumental in Toyota's decision to locate its plant in the San Antonio MA. None of the CD loans are considered complex or innovative.

- BNB has taken a leadership role in several flexible loan programs to address the credit needs of LMI individuals and geographies and of small business owners. Although these programs are not innovative, they are flexible in that bank provides credit opportunities for individuals and businesses that may not qualify under traditional underwriting standards.
  1. Under two separate partnerships with the South Texas Business Fund and the Community Development Loan Fund, BNB originated 10 loans totaling \$2.4 million to small business owners that had difficulty qualifying for bank credit. By partnering with these two lenders, BNB was able to share the credit risk, which enabled these small business borrowers to qualify for their loans.
  2. BNB also originated or purchased 99 loans totaling \$7.9 million to organizations that provide affordable housing to LMI individuals. BNB has partnered with Habitat for Humanity and Neighborhood Housing Services of San Antonio, Inc. (NHS). BNB buys low-income home purchase loans originated by Habitat under their flexible terms. Through the NHS First-Time Homebuyers Loan Program, LMI borrowers were able to take advantage of low down payment programs. BNB by far has the largest volume of all commercial banks in the San Antonio MA with almost \$6 million of affordable housing loans purchased.

## Investments

Refer to Table 12 in Appendix B for the facts and data used to evaluate the bank's level of qualified investments.

In evaluating the bank's volume of qualifying community development investments, we considered community development opportunities in the San Antonio MA, as well as the capacity for the local infrastructure to create qualified investments. Opportunities for qualified investments are considered low, yet increasing as more global and national firms locate manufacturing plants and offices in the San Antonio MA. Moreover, the one local community development corporation (CDC) is fully capitalized, and BNB is already an investor in the CDC.

Performance under the investment test is rated "**High Satisfactory**".



- In the San Antonio MA performance is good. BNB's level is considered favorable in view of the low level of local community development opportunities in the San Antonio MA. BNB's qualified investments have been focused on the areas of most need – affordable housing, small business and community services. The bank has funded over \$4 million in qualified investments, including \$254 thousand in the prior evaluation period. Additionally, the bank has unfunded commitments of \$408 thousand for qualifying investments. Of the total current period qualified investments, just under \$3 million was for affordable housing, \$376 thousand was for economic development, and \$436 thousand was for community services. Significant equity investments are described below.
- Independent Banker's Capital Fund  
The Independent Banker's Capital Fund (IBCF) is a qualified Small Business Investment Company (SBIC) that provides equity capital to established lower-middle market companies primarily in the Southwestern United States. This SBIC funded \$20.6 million in loans in Texas since its inception in November 1999. Since IBCF's stated investment area is the Southwestern U.S., it includes the bank's AA. However, none of the loans funded by IBCF to date are in BNB's assessment areas. In 1999, because local qualifying investment opportunities were very limited, the bank made a \$1 million commitment to the IBCF. Current period investments are \$358 thousand, and \$388 thousand remains unfunded. IBCF investments made in the prior evaluation period were \$254 thousand. This investment is not considered complex or innovative.
- Mortgage-Backed Securities  
BNB purchased two mortgage-backed securities totaling just under \$2.9 million. The collateral consists of 31 home purchase loans in the San Antonio MA. Sixteen of the loans representing 83% percent of the loan dollars are to LMI families, and five loans representing 17% of the total loan dollars are to families who live in moderate-income census tracts. These two pools were created exclusively for Broadway Bank. These investments are not considered innovative or complex.

## Services

Refer to Table 13 in Appendix B for facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Performance under the service test is rated "**Low Satisfactory**".

- BNB's offices and retail services are reasonably accessible to geographies and individuals of all income levels. Although none of its branches are located in low-income geographies, less than 3% of the area population resides in those areas. The branch distribution is considered adequate because some branches that are located in middle- and upper-income geographies are reasonably accessible to those who reside in adjacent LMI census tracts. The percentage of branches in moderate-income geographies is poor, but three other branches in middle- or upper-income census tracts adjoin LMI census tracts, including the main office. These other three locations adequately serve the LMI geographies because they are reasonably accessible. Three other offices are on active military installations where accessibility by those who are not

military or base-employed persons or dependents is highly controlled for security reasons. In addition, two branches in moderate-income census tracts are located in Empowerment Zones as designated by the U.S. Department of Housing and Urban Development (HUD). In effect, six or 23% of the bank's branches are reasonably accessible by the area's LMI population. The bank's record of opening branches has not improved the overall accessibility to LMI persons or geographies because all five branches that BNB opened during the evaluation period are located in upper-income census tracts. No branches were closed during the evaluation period.

- BNB's community development services are excellent. Numerous officers have been involved in providing financial technical assistance to a wide range of qualified organizations, many in leadership positions. BNB personnel have worked with 30 different community groups or government agencies over the course of the evaluation period. Activities have focused on helping LMI families find affordable housing and on small business development. The most prominent qualifying services are providing financial literacy education, loan review, small business/homeownership counseling, and financial analysis and leadership skills to organizations that include the Habitat for Humanity, NHS, ACCION, CDLF, U.U. Housing Assistance, and the San Antonio Housing Authority. A bank officer provided leadership in helping the Habitat for Humanity and the George Gervin Youth Center, Inc., the latter serving primarily LMI youth, get construction loan grants totaling \$741 thousand from the Federal Home Loan Bank.

# **Fair Lending or Other Illegal Credit Practices Review**

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

## Appendix A Market Profile for the San Antonio MA

Demographic Information for San Antonio MA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	318	3.77	37.11	33.65	24.53	0.94
Population by Geography	1,623,022	2.58	36.46	33.10	27.85	0.01
Owner-Occupied Housing by Geography	362,531	1.60	29.56	33.64	35.20	0.01
Businesses by Geography	89,400	2.03	28.41	35.35	33.97	0.23
Farms by Geography	2,346	0.81	17.52	42.46	39.00	0.21
Family Distribution by Income Level	410,957	21.07	17.91	20.45	40.57	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	160,202	4.23	51.85	31.56	12.35	0.00
Median Family Income = \$44,591 HUD Adjusted Median Family Income for 2005 = \$51,500 Households Below the Poverty Level = 13.73%			Median Housing Value Unemployment Rate			\$83,454 2.58%

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2000 U.S. Census, and 2005 HUD updated MFI.

The San Antonio Metropolitan Area (San Antonio MA) assessment area consists of five counties - Bexar, Comal, Guadalupe, Kendall, and Medina. There are three other counties in the San Antonio Metropolitan Statistical Area – Atascosa, Bandera, and Wilson, but they are not included in the bank's assessment area. BNB's assessment areas also include the Fredericksburg Non-Metropolitan Area, Goodfellow AFB MA, the Kerrville Non-Metropolitan Area, and the Killeen MA. Both non-metropolitan areas consist of the entire counties of Gillespie and Kerr, respectively, while the Goodfellow AFB MA consists solely of the one census tract that makes up Goodfellow Air Force Base, and the Killeen MA consists of 14 specific census tracts.

The San Antonio MA is dominated by the City of San Antonio, the nation's eighth largest city and third largest in Texas. The local economy is diverse and continues to grow with a strong workforce. The city's high number of government, healthcare, education and service sectors makes San Antonio more stable and attractive economically. Tourism remains one of the major contributors to the local economy. The city has shown its progressive nature in successfully convincing international and/or national companies to locate major business centers in San Antonio. The more notable is the Toyota truck manufacturing plant in south San Antonio, which is scheduled to open in 2006, and the recent announcement by Washington Mutual to locate an operations center in north central San Antonio.

The largest private sector employers include USAA Federal Savings Bank, HEB Food Stores, and SBC Communications. Principal public sector employers include the U.S. Government primarily because of the three active area military bases – Lackland AFB, Fort Sam Houston, and Randolph AFB, the City of San Antonio, and the San Antonio Independent School District.

The local real estate market is considered generally strong, particularly in the sales on single-family homes and room rates for hotels/motels. Office rates have shown some recent leveling and rising vacancy rates. Retail real estate markets show strength in new development in primary retail areas and population growth areas. The industrial market has remained stable. Multi-family housing occupancy has remained stable while rental rates have risen slightly.

The unemployment rate in San Antonio is lower than state and national averages. The updated May 2005 unemployment rate for the San Antonio MA is 4.9%. The 2004 unemployment rate for San Antonio is 5.3%, one of the lowest in larger metropolitan areas. For 2004, the Texas unemployment rate and the national unemployment rate were both 5.5%. The trend in the unemployment rate for the San Antonio AA is stable to declining.

Community development investment and lending opportunities are increasing as the large new businesses and existing city strengths in tourism, healthcare, government, and information technology are attracting other economic development. The City of San Antonio's Economic Development Department is the main contact point for securing economic incentives for doing business in the area. Some incentives are due in large part to the federal Empowerment Zones and state enterprise zones that have been designated within the San Antonio MA.

## Appendix B: Tables of Performance Data

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### Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Scope of the Examination page). For purposes of reviewing the lending test tables, the following are applicable: 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. 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. Refer to Interagency Q&As \_\_.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans.
- 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 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 6. 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 7. 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 8. Borrower Distribution of Home Improvement Loans** - See Table 7.
- Table 9. Borrower Distribution of Home Mortgage Refinance Loans** - See Table 7.
- Table 10. 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 11. 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 12. 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.

**Table 13. Distribution of Branch Delivery System and Branch Openings/Closings -**  
Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.



## Table 1. Lending Volume

LENDING VOLUME		Geography: TEXAS 2004						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 29, 2004				
MA/Assessment Area:	% 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)	
<b>Full Review:</b>												
San Antonio MA 2004	96.59	236	23,655	871	104,537	20	1,184	63	19,293	1,190	148,669	92.83
<b>Limited Review:</b>												
Fredericksburg Non-MA 2004	2.11	16	1,463	10	1,218	0	0	0	0	26	2,681	1.88
Goodfellow AFB MA 2004	0.00	0	0	0	0	0	0	0	0	0	0	0.11
Kerrville Non-MA 2004	1.30	5	203	11	503	0	0	0	0	16	706	3.53
Killeen MA 2004	0.00	0	0	0	0	0	0	0	0	0	0	1.66

\* Loan Data as of December 29, 2004. Rated area refers to either the state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is August 27, 2002 to June 6, 2005.

\*\*\* Deposit Data as of June 30, 2004. 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		Geography: Texas 2004					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 29, 2004								
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	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
San Antonio MA 2004	90	94.74	1.60	1.11	29.56	32.22	33.64	24.44	35.20	42.22	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Fredericksburg Non-MA 2004	5	5.26	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00
Goodfellow AFB MA 2004	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kerrville Non-MA 2004	0	0.00	0.00	0.00	0.00	0.00	77.68	0.00	22.32	0.00	0.00	0.00	0.00	0.00	0.00
Killeen MA 2004	0	0.00	0.80	0.00	17.32	0.00	67.10	0.00	14.79	0.00	0.00	0.00	0.00	0.00	0.00

\* 2004 Peer Mortgage Data not available.

\*\* 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

### Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: Texas 2004				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 29, 2004								
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	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
San Antonio MA 2004	44	89.80	1.60	0.00	29.56	18.18	33.64	29.55	35.20	52.27	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Fredericksburg Non-MA 2004	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Goodfellow AFB MA 2004	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kerrville Non-MA 2004	5	10.20	0.00	0.00	0.00	0.00	77.68	100.00	22.32	0.00	0.00	0.00	0.00	0.00	0.00
Killeen MA 2004	0	0.00	0.80	0.00	17.32	0.00	67.10	0.00	14.79	0.00	0.00	0.00	0.00	0.00	0.00

\* 2004 Peer Mortgage Data not available.

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

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

## Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: Texas 2004					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 29, 2004				
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	Over all	Low	Mod	Mid	Upp						
<b>Full Review:</b>																					
San Antonio MA 2004	102	90.27	1.60	0.00	29.56	26.47	33.64	34.31	35.20	39.22	0.00	0.00	0.00	0.00	0.00						
<b>Limited Review:</b>																					
Fredericksburg Non-MA 2004	11	9.73	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00						
Goodfellow AFB MA 2004	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Kerrville Non-MA 2004	0	0.00	0.00	0.00	0.00	0.00	77.68	0.00	22.32	0.00	0.00	0.00	0.00	0.00	0.00						
Killeen MA 2004	0	0.00	0.80	0.00	17.32	0.00	67.10	0.00	14.79	0.00	0.00	0.00	0.00	0.00	0.00						

\* 2004 Peer Mortgage Data not available

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

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

## Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: Texas 2004				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 29, 2004								
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
<b>Full Review:</b>															
San Antonio MA 2004	871	97.65	2.03	1.95	28.41	21.01	35.35	30.54	33.97	46.50	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Fredericksburg Non-MA 2004	10	1.12	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00
Goodfellow AFB MA 2004	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kerrville Non-MA 2004	11	1.23	0.00	0.00	0.00	0.00	90.33	90.91	9.67	9.09	0.00	0.00	0.00	0.00	0.00
Killeen MA 2004	0	0.00	13.06	0.00	28.22	0.00	50.20	0.00	8.52	0.00	0.00	0.00	0.00	0.00	0.00

\* 2004 Peer Data not available.

\*\* 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.

\*\*\* Source Data - Dun and Bradstreet 2004.

## Table 6. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: Texas 2004					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 29, 2004				
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									
<b>Full Review:</b>																								
San Antonio MA 2004	20	100.00	0.81	0.00	17.52	10.00	42.46	85.00	39.00	5.00	0.00	0.00	0.00	0.00	0.00									
<b>Limited Review:</b>																								
Fredericksburg Non-MA 2004	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00									
Goodfellow AFB MA 2004	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Kerrville Non-MA 2004	0	0.00	0.00	0.00	0.00	0.00	80.88	0.00	19.12	0.00	0.00	0.00	0.00	0.00	0.00									
Killeen MA 2004	0	0.00	8.22	0.00	16.44	0.00	69.86	0.00	5.48	0.00	0.00	0.00	0.00	0.00	0.00									

\* 2004 Peer Data not available.

\*\* 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.

\*\*\* Source Data - Dun and Bradstreet 2004

## Table 7. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: Texas 2004				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 29, 2004								
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**	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
San Antonio MA 2004	90	94.74	21.07	1.69	17.91	5.08	20.45	6.78	40.57	86.44	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Fredericksburg Non-MA 2004	5	5.26	10.87	0.00	14.38	0.00	22.05	20.00	52.70	80.00	0.00	0.00	0.00	0.00	0.00
Goodfellow AFB MA 2004	0	0.00	21.21	0.00	19.19	0.00	37.37	0.00	22.22	0.00	0.00	0.00	0.00	0.00	0.00
Kerrville Non-MA 2004	0	0.00	19.28	0.00	17.45	0.00	22.77	0.00	40.50	0.00	0.00	0.00	0.00	0.00	0.00
Killeen MA 2004	0	0.00	19.21	0.00	22.77	0.00	23.79	0.00	34.23	0.00	0.00	0.00	0.00	0.00	0.00

\*2004 Peer Mortgage Data not available.

\*\* As a percentage of loans with borrower income information available. No information was available for 32.60% 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.

## Table 8. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: Texas 2004						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 29, 2004							
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* **	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
San Antonio MA 2004	44	89.80	21.07	11.36	17.91	9.09	20.45	31.82	40.57	47.73	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Fredericksburg Non-MA 2004	0	0.00	10.87	0.00	14.38	0.00	22.05	0.00	52.70	0.00	0.00	0.00	0.00	0.00	0.00
Goodfellow AFB MA 2004	0	0.00	21.21	0.00	19.19	0.00	37.37	0.00	22.22	0.00	0.00	0.00	0.00	0.00	0.00
Kerrville Non-MA 2004	5	10.20	19.28	0.00	17.45	20.00	22.77	0.00	40.50	80.00	0.00	0.00	0.00	0.00	0.00
Killeen MA 2004	0	0.00	19.21	0.00	22.77	0.00	23.79	0.00	34.23	0.00	0.00	0.00	0.00	0.00	0.00

\*2004 Peer Mortgage Data not available.

\*\* As a percentage of loans with borrower income information available. No information was available for 0.00% 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.



## Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: TEXAS 2004			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 29, 2004				
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* **	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	Over all	Low	Mod	Mid	Upp				
<b>Full Review:</b>																			
San Antonio MA 2004	102	90.27	21.07	8.91	17.91	15.84	20.45	15.84	40.57	59.41	0.00	0.00	0.00	0.00	0.00				
<b>Limited Review:</b>																			
Fredericksburg Non-MA 2004	11	9.73	10.87	9.09	14.38	9.09	22.05	18.18	52.70	63.64	0.00	0.00	0.00	0.00	0.00				
Goodfellow AFB MA 2004	0	0.00	21.21	0.00	19.19	0.00	37.37	0.00	22.22	0.00	0.00	0.00	0.00	0.00	0.00				
Kerrville Non-MA 2004	0	0.00	19.28	0.00	17.45	0.00	22.77	0.00	40.50	0.00	0.00	0.00	0.00	0.00	0.00				
Killeen MA 2004	0	0.00	19.21	0.00	22.77	0.00	23.79	0.00	34.23	0.00	0.00	0.00	0.00	0.00	0.00				

\* 2004 Peer Mortgage Data not available.

\*\* As a percentage of loans with borrower income information available. No information was available for 0.90% of loans originated and purchased by Bank.

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

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

## Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: Texas 2004		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 29, 2004					
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
<b>Full Review:</b>									
San Antonio MA 2004	871	97.65	64.64	47.88	71.30	16.42	12.28	0.00	0.00
<b>Limited Review:</b>									
Fredericksburg Non-MA 2004	10	1.12	73.69	60.00	50.00	30.00	20.00	0.00	0.00
Goodfellow AFB MA 2004	0	0.00	28.85	0.00	0.00	0.00	0.00	0.00	0.00
Kerrville Non-MA 2004	11	1.23	72.33	54.55	90.91	9.09	0.00	0.00	0.00
Killeen MA 2004	0	0.00	66.01	0.00	0.00	0.00	0.00	0.00	0.00

\*2004 Peer Data not available.

\*\* 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 - 2004).

\*\*\*\* 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 12.00% of small loans to businesses originated and purchased by the Bank.

## Table 11. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: Texas 2004			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 29, 2004				
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****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
<b>Full Review:</b>									
San Antonio MA 2004	20	100.00	87.98	75.00	85.00	15.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Fredericksburg Non-MA 2004	0	0.00	95.77	0.00	0.00	0.00	0.00	0.00	0.00
Goodfellow AFB MA 2004	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Kerrville Non-MA 2004	0	0.00	88.24	0.00	0.00	0.00	0.00	0.00	0.00
Killeen MA 2004	0	0.00	84.93	0.00	0.00	0.00	0.00	0.00	0.00

\* 2004 Peer Data not available.

\*\* 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 - 2004).

\*\*\*\* 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 15.00% of small loans to farms originated and purchased by Bank.

## Table 12. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Texas 2004				Evaluation Period: AUGUST 27, 2002 TO JUNE 6, 2005			
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
San Antonio MA 2004	0	0	123	3,420	123	3,420	84.80	5	20
<b>Limited Review:</b>									
Fredericksburg Non-MA 2004	0	0	0	0	0	0	0.00	0	0
Goodfellow AFB MA 2004	0	0	0	0	0	0	0.00	0	0
Kerrville Non-MA 2004	0	0	2	1	2	1	0.00	0	0
Killeen MA 2004	0	0	0	0	0	0	0.02	0	0
Statewide/Regional Investment	3	254	3	358	6	612	15.18	1	388

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

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

## Table 13. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS    Geography: Texas 2004 <b>Evaluation Period:</b> AUGUST 27, 2002 TO JUNE 6, 2005																		
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population				
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
<b>Full Review:</b>																		
San Antonio MA 2004	92.83	26	86.67	0.00	11.54	42.31	46.15	5	0	0	0	0	5	2.58	36.46	33.10	27.85	
<b>Limited Review:</b>																		
Fredericksburg Non-MA 2004	1.88	1	3.33	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	0.00	0.00	100.00	
Goodfellow AFB MA 2004	0.11	1	3.33	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00	
Kerrville Non-MA 2004	3.53	1	3.33	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	84.35	15.65	
Killeen MA 2004	1.66	1	3.33	0.00	0.00	100.00	0.00	0	0	0	0	0	0	3.15	27.18	56.39	13.28	