



## **PUBLIC DISCLOSURE**

May 26, 2020

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

Austin Bank, Texas National Association  
Charter Number: 5581

200 East Commerce Street  
Jacksonville, TX 75766

Office of the Comptroller of the Currency

1800 NW Loop 281  
Suite 306  
Longview, Tx 75604

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 Community Reinvestment Act (CRA) Rating

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

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

Performance Levels	Austin Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
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:

- A vast majority of Austin Bank’s loans are in in its assessment areas (AA).
- Austin Bank exhibits excellent geographic distribution of loans in its AA.
- Austin Bank exhibits adequate distribution of loans among individuals of different income levels and good distribution to businesses of different sizes, with more emphasis on small business loans, as this represents the institution’s primary product. In the non-metropolitan statistical area (MSA), the institution had excellent distribution to businesses of different sizes, and the institution is ranked first in lending market share, for this product in the non-MSA.
- Community development lending had a positive impact on the overall lending test.
- The institution has a good level of qualified community development investments and grants.
- The institution exhibits good responsiveness to credit and community economic development needs.
- Austin Bank’s delivery systems are accessible to all portions of the AA. The institution also offers internet and mobile banking services which are available to all individuals regardless of geography or income level.

## Lending in Assessment Area

A vast majority of the institution’s loans are in its AA.

The institution originated and purchased 92.6 percent of its total loans inside its AAs during the evaluation period. This analysis is performed at the institution, rather than the AA level. There was no activity from affiliates considered under the other performance criteria.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	2,038	89.78	232	10.22	2,270	297,914	86.79	45,337	13.21	343,251
Small Business	5,778	93.60	397	6.40	6,175	526,082	90.4	55,591	9.6	581,663
Total	7,816	92.55	629	7.45	8,445	823,996	89.09	100,928	10.91	924,924

The majority of the mortgage loans inside the AAs were in the non-MSA (54 percent) followed by the Longview AA (23 percent), and Tyler AA (22 percent). The majority of the small business loans were also in the non-MSA (48 percent), followed by (28 percent) in the Longview AA, and (23 percent) in the Tyler AA. Performance in the non-MSA will receive the most weight.

## Description of Institution

Austin Bank is an intrastate financial institution headquartered in Jacksonville, Texas with \$1.9 billion in assets as of December 31, 2019. Austin Bank and its subsidiary, AB Community Investment Company (ABCIC), are wholly owned by Austin Bancorp, Inc., a one bank holding company located in Jacksonville, Texas. Austin Bancorp, Inc. is owned by JSA Family Limited Partnership. Additionally, ABCIC provides mortgage loans and counseling services to low- to moderate-income families.

As of December 31, 2019, Austin Bank's loan portfolio totaled \$1.39 billion with reported deposits of \$1.52 billion. Net loans represent 74.88 percent of total assets. The portfolio consists of 44.47 percent in commercial loans and 31.95 percent of home mortgage loans. Commercial loans represent the institution's primary product. Consumer loans represent 5 percent, automobile loans represent 3 percent, and farm loans represent 7 percent of the portfolio. Austin Bank has tier 1 capital of \$263.3 million.

Austin Bank is a full-service community financial institution providing a broad range of financial services. Lending activities include consumer and commercial loans for working capital, commercial construction, real estate, home improvement, automobiles, and personal use. Other services include deposit services, such as checking accounts, money market accounts, savings, certificates of deposit, individual retirement accounts, safety deposit boxes, domestic and foreign wires, cashier's checks, money orders, automatic teller machines (ATMs) and e-banking. In addition to traditional consumer and commercial banking products and services, Austin Bank offers treasury management and merchant card services.

Austin Bank has 33 locations in 24 cities and 12 counties in East Texas. Austin Bank's AAs are: non-MSA (Anderson, Angelina, Cherokee, Henderson, Nacogdoches, Panola, Rains, Shelby, and Van Zandt); Longview AA (Gregg, Harrison, Rusk, and Upshur counties); Tyler AA (Smith county); and Cleveland AA (Liberty county). The Liberty county branch was opened April 2019.

There are no legal, financial or other factors affecting the institution's ability to perform under the Lending, Investment, or Service Tests. Austin Bank received a Satisfactory rating at the previous CRA examination dated May 8, 2017.

## **Scope of the Evaluation**

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

The evaluation period for lending was from January 1, 2017, through December 31, 2019. For community development activities, the evaluation period was from May 8, 2017, through December 31, 2019. The products reviewed will be small business loans and home mortgage loans.

With an evaluation period end date of December 31, 2019, qualifying activities performed in response to the significant impact of the COVID-19 pandemic across the United States were not addressed in this evaluation. Qualifying activities will be considered in the subsequent evaluation.

### **Selection of Areas for Full-Scope Review**

Full-scope reviews were performed for the non-MSA, Longview AA, and Tyler AA. Institution-delineated non-MSA AAs within the same state are combined and evaluated as a single area. Limited-scope reviews were performed for the Liberty county (Cleveland) AA. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### **Ratings**

Austin Bank's overall rating is based primarily on those areas that received full-scope reviews. To determine a rating for Austin Bank under the lending test, we reviewed loans to small businesses and one- to four-family mortgages. More weight was given to performance of small business loans. We did not complete an analysis of multifamily loans or small farm loans as they are not considered to be primary loan products.

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

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

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

Assessment Area: Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	94	2.1	19.1	62.8	14.9	1.1
Population by Geography	454,775	1.5	17.1	67.0	12.9	1.5
Housing Units by Geography	195,930	1.5	15.2	68.9	14.3	0.0
Owner-Occupied Units by Geography	111,760	1.1	11.9	72.4	14.6	0.0
Occupied Rental Units by Geography	48,090	2.5	24.6	61.6	11.1	0.1
Vacant Units by Geography	36,080	1.2	13.0	67.8	17.9	0.1
Businesses by Geography	26,361	1.7	18.6	67.5	12.2	0.0
Farms by Geography	1,283	0.7	10.5	71.2	17.5	0.0
Family Distribution by Income Level	111,752	22.0	17.8	20.0	40.3	0.0
Household Distribution by Income Level	159,850	24.8	15.7	17.8	41.7	0.0
Median Family Income Non-MSAs - GA		52,198	Median Housing Value			93,889
			Median Gross Rent			719
			Families Below Poverty Level			14.9

Source: 2015 ACS and 2018 D&B Data  
 Due to rounding, totals may not equal 100.0%  
 (\*) The NA category consists of geographies that have not been assigned an income classification.

Assessment Area: Longview AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	59	1.7	16.9	61.0	18.6	1.7
Population by Geography	283,148	1.4	14.2	64.7	19.6	0.0
Housing Units by Geography	116,729	1.2	13.9	64.9	20.0	0.0
Owner-Occupied Units by Geography	69,260	0.6	12.1	65.0	22.3	0.0
Occupied Rental Units by Geography	31,501	3.1	15.4	63.3	18.2	0.0
Vacant Units by Geography	15,968	0.6	18.4	67.4	13.6	0.0
Businesses by Geography	19,997	4.9	12.4	59.9	22.7	0.2
Farms by Geography	585	1.4	11.3	66.3	20.9	0.2
Family Distribution by Income Level	70,550	21.6	17.2	19.0	42.2	0.0
Household Distribution by Income Level	100,761	24.5	15.6	17.3	42.7	0.0
Median Family Income Non-MSAs - GA		56,456	Median Housing Value			113,539
			Median Gross Rent			749
			Families Below Poverty Level			13.5

Source: 2015 ACS and 2018 D&B Data  
 Due to rounding, totals may not equal 100.0%  
 (\*) The NA category consists of geographies that have not been assigned an income classification.

Assessment Area: Tyler AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of
Geographies (Census Tracts)	41	4.9	26.8	36.6	29.3	2.4
Population by Geography	217,552	2.4	25.7	39.9	32.0	0.0
Housing Units by Geography	88,145	1.9	24.7	40.8	32.6	0.0
Owner-Occupied Units by Geography	51,618	0.9	19.9	40.9	38.3	0.0
Occupied Rental Units by Geography	27,160	3.4	32.6	39.6	24.5	0.0
Vacant Units by Geography	9,367	3.4	27.9	43.7	24.9	0.0
Businesses by Geography	18,324	6.1	17.9	35.0	40.8	0.2
Farms by Geography	593	1.7	16.9	42.7	38.8	0.0
Family Distribution by Income Level	53,709	21.9	17.7	18.7	41.7	0.0
Household Distribution by Income Level	78,778	23.8	16.6	17.2	42.4	0.0
Median Family Income Non-MSAs - GA		57,823	Median Housing Value			130,763
			Median Gross Rent			852
			Families Below Poverty Level			12.1
<i>Source: 2015 ACS and 2018 D&amp;B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

We made community contacts in all three full-scope AAs. These contacts indicated a need for small business lending. There were opportunities in Tyler, Texas for financial institutions to participate in small business loans with grants provided by a local community development corporation (CDC). Austin Bank was one of the local financial institutions that participated with the CDC on this program. There were opportunities to re-develop the South side of the Longview AA. There were limited opportunities in the full-scope areas for affordable housing for low-income persons. There was a need for assistance and financing for home purchases for moderate- and middle-income persons. Many of the contacts indicated there was a need for continued financial literacy training, especially in the non-MSA. A local farmer's co-op in this area also indicated there was a need for small farm loans, as well as additional participation in the U.S. Department of Agriculture's single-family residence program for home loans in rural areas.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### LENDING TEST

Austin Bank's performance under the lending test is High Satisfactory.

Based on a full-scope review, the institution's performance in the non-MSA, Longview, and Tyler AAs is good.



## Lending Activity

Lending levels reflect good responsiveness to AA credit needs.

Assessment Area	Home Mortgage	Small Business	CD Loans	Total
Non-MSA	1,109	2,797	4	3,910
Longview	472	1,645	4	2,121
Tyler	455	1,332	2	1,789
Liberty County- Cleveland, Tx	2	4	0	6

Assessment Area	Home Mortgage \$(000)	Small Business \$(000)	CD Loans \$(000)	Total \$(000)
Non-MSA	152,544	208,930	7,300	368,774
Longview	57,370	166,359	7,000	230,729
Tyler	87,750	150,299	1,900	239,949
Liberty County- Cleveland, Tx	237	494	0	731

Austin Bank is ranked first in the non-MSA for deposits with 8.33 percent market share. The institution is ranked sixth for mortgage loan market share, behind large mortgage originators and megabanks. The institution is ranked first for small business loans with 16.64 percent market share. There are 101 lenders in this AA.

In the Longview AA, the institution is ranked fourth for deposits with 9.35 percent market share. The institution is ranked eleventh for mortgage loans, behind mega banks, one large community bank, and mortgage originators. Austin Bank is ranked fourth for small business loans, behind one mega small business loan originator and two large local community financial institutions.

In the Tyler AA, the institution is ranked fourth for deposits with 11.24 percent market share. Austin Bank is ranked eighth for mortgage loans, behind mega banks and mortgage originators. The institution is ranked fourth for small business loans, behind one mega bank, one mega small business loan originator, and one large local community bank.

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

Austin Bank exhibits excellent geographic distribution of loans in its AA.

#### *Home Mortgage Loans*

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

Overall, the geographic distribution of loans is excellent for the non-MSA and Tyler full-scope areas and good in the Longview AA.

Overall, the geographic distribution of home mortgage loans in the non-MSA is excellent. Austin Bank originated 3.9 percent of its mortgage loans in low-income census tracts in the non-MSA. This exceeds the percent of owner-occupied housing units (1.1 percent), as well as the aggregate lending of all banks which is 0.7 percent. The institution originated 12.7 percent of its mortgage loans in moderate-income census tracts in the non-MSA. This exceeds the percent of owner-occupied housing units (11.9 percent), as well as the aggregate lending of all financial institutions which is 8.5 percent.

Overall, the geographic distribution of home mortgage loans in the Longview AA is good. Austin Bank originated 0.4 percent of its mortgage loans in low-income census tracts. This is near to the percent of owner-occupied housing units (0.6 percent) and is equal to the aggregate lending of all financial institutions which is 0.4 percent. The institution originated 4.7 percent of its mortgage loans in moderate-income census tracts. This is below the percent of owner-occupied housing units (9.8 percent), however, it is near to the aggregate lending of all financial institutions which is 4.8 percent.

Overall, the geographic distribution of home mortgage loans in the Tyler AA is excellent. Austin Bank originated 0.9 percent of its mortgage loans in low-income census tracts. This is equal to the percent of owner-occupied housing units (0.9 percent) and exceeds the aggregate lending of all financial institutions which is 0.6 percent. The institution originated 17.6 percent of its mortgage loans in moderate-income census tracts. This is near to the percent of owner-occupied housing units (19.9 percent), however, it exceeds the aggregate lending of all financial institutions which is 13.7 percent.

### ***Small Loans to Businesses***

Refer to Table Q in appendix D for the facts and data used to evaluate the geographic distribution of the institution's originations and purchases of small loans to businesses.

Overall, the geographic distribution of small business loans in the non-MSA is excellent. Austin Bank originated 4.3 percent of its small business loans in low-income census tracts. This exceeds the percent of businesses (1.7 percent) in the AA, as well as the aggregate lending of all financial institutions which is 1.4 percent. The institution originated 21.2 percent of its small business loans in moderate-income census tracts. This exceeded the percent of businesses (18.6 percent) and the aggregate lending of all financial institutions which is 18.6 percent. Austin Bank ranks first out of 101 lenders in the area for this loan product. Several community contacts expressed a need for small business loans in the AA.

Overall, the geographic distribution of small business loans in the Longview AA is adequate. Austin Bank originated 1.5 percent of its small business loans in low-income census tracts. This is below the percent of businesses (4.9 percent) in the AA, as well as the aggregate lending of all financial institutions which is 5.1 percent. The institution originated 6.6 percent of its small business loans in moderate-income census tracts. This is below the percent of businesses (12.4 percent) and somewhat below the aggregate lending of all financial institutions which is 9.6 percent.

Overall, the geographic distribution of small business loans in the Tyler AA is excellent. Austin Bank originated 6.5 percent of its small business loans in low-income CTs. This exceeds the percent of businesses (6.1 percent) in the AA and is near to the aggregate lending of all financial institutions which is 7.3 percent. The institution originated 19.2 percent of its small business loans in moderate-income census tracts. This exceeded the percent of businesses (17.9 percent) and the aggregate lending of all financial institutions which is 18.2 percent.

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

There were no unexplained conspicuous lending gaps. The geographic distribution of loans indicated no unexplained conspicuous gaps when considering branch office locations and performance context.

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

Austin Bank exhibits adequate distribution of loans among individuals of different income levels and good distribution to businesses of different sizes, with more emphasis on small business loans, as this represents the institution's primary product.

#### ***Home Mortgage Loans***

Refer to Table P in appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

The distribution of home mortgage loans by the income level of the borrower in the non-MSA is adequate. The percentage of home mortgage loans to low-income borrowers (4.6 percent) is significantly lower than the percentage of low-income families (22.0 percent), however it exceeds the percentage of aggregate lending by all financial institutions in the non-MSA, which is 3.3 percent. The percentage of home mortgage loans to moderate-income borrowers (9.5 percent) is lower than the percentage of moderate-income families (17.8 percent), however, it is equal to the percentage of aggregate lending by all financial institutions in the non-MSA which is 9.5 percent.

The distribution of home mortgage loans by the income level of the borrower in the Longview AA is adequate. The percentage of home mortgage loans to low-income borrowers (3.2 percent) is significantly lower than the percentage of low-income families (21.6 percent), however, it is near to the percentage of aggregate lending by all financial institutions in the Longview AA, which is 4.0 percent. The percentage of home mortgage loans to moderate-income borrowers (11.2 percent) is lower than the percentage of moderate-income families (17.2 percent), however, it is near to the percentage of aggregate lending by all financial institutions in the Longview AA, which is 13.4 percent.

The distribution of home mortgage loans by the income level of the borrower in the Tyler AA is good. The percentage of home mortgage loans to low-income borrowers (10.8 percent) is lower than the percentage of low-income families (21.9 percent), however, it exceeds the percentage of aggregate lending by all financial institutions in the Tyler AA, which is 4.6 percent. The percentage of home mortgage loans to moderate-income borrowers (17.6 percent) is almost equal to the percentage of moderate-income families (17.7 percent), and it exceeds the percentage of aggregate lending by all financial institutions in the Tyler AA, which is 14.5 percent.

#### ***Small Loans to Businesses***

Refer to Table R in appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

Overall, the borrower distribution of loans to businesses is excellent in the non-MSA. Austin Bank's percentage of loans to small businesses (businesses with annual revenues of \$1 million or less) at 77.3

percent is near to the percentage of small businesses located in the non-MSA (83.9 percent), and far exceeds the aggregate business lending by all financial institutions in the AA (44.0 percent).

Overall, the borrower distribution of loans to businesses is good in the Longview AA. Austin Bank's percentage of loans to small businesses (businesses with annual revenues of \$1 million or less) at 68.5 is somewhat lower than the percentage of small businesses located in the Longview AA (81.7 percent), but far exceeds the aggregate business lending by all financial institutions in the AA (43.5 percent).

Overall, the borrower distribution of loans to businesses is good in the Tyler AA. Austin Bank's percentage of loans to small businesses (businesses with annual revenues of \$1 million or less) at 62.5 percent is lower than the percentage of small businesses located in the Tyler AA (84.9 percent), however, it far exceeds the aggregate business lending by all financial institutions in the AA (40.8 percent).

## **Community Development Lending**

Overall, community development lending had a positive impact on the overall lending test rating.

The Lending Activity Tables, shown on page 8, set forth the information and data used to evaluate the institution's level of community development lending. These tables include all community development loans, including multifamily loans that also qualify as community development loans.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Non-MSA Assessment Area**

Community development lending had a positive impact on the overall lending test for the non-MSA AA. Community development lending consisted of four loans totaling \$7.3 million. Community development lending represented 6 percent of allocated tier 1 capital in the non-MSA AA.

The following is a sample of the more significant community development loans:

- Affordable Housing: Two loans provided affordable housing with rents below the area median rents.
- Economic Development: One loan for a local convenience store and another for a local hotel provided low- to moderate-income jobs in the AA.

### **Longview Assessment Area**

Community development lending had a significantly positive impact on the overall lending test for the Longview AA. Community development lending consisted of four loans totaling \$7 million. Community development lending represented 10 percent of allocated tier 1 capital in the Longview AA.

The following is a sample of the more significant community development loans:

- Affordable Housing: Two loans provided affordable housing with rents below the area median rents.

- Community Services: A loan was made to a local mission which provides services to low- to moderate-income persons in East Texas. Services include food, shelter and medical services.

### **Tyler Assessment Area**

Community development lending had a neutral impact on the overall lending test for the Tyler AA. Community development lending consisted of two loans totaling \$1.9 million. Community development lending represented 3 percent of allocated tier 1 capital in the Tyler AA.

The following is a sample of the more significant community development loans:

- Affordable Housing: One loan provided affordable housing with rents below the area median rents. This loan was used to build transitional housing for homeless persons in Southeast Texas.
- Economic Development: A loan was made to build a pre-school and day care which would employ low- to moderate-income persons.

In addition, Austin Bank originated one loan for \$9.4 million outside its AAs. This loan was for economic development supporting job creation/retention for 28 low- to moderate-income individuals. Since Austin Bank satisfactorily addressed the CD lending needs of its AAs during the evaluation period, the institution received positive consideration for this loan.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the institution's performance under the lending test in Liberty county (Cleveland) AA is weaker than the institution's overall performance in the institution's full-scope AAs. Austin Bank did not report any community development loans in the limited-scope AA. The branch in this AA was opened in April 2019, which was the latter part of the evaluation period.

### **Product Innovation and Flexibility**

ABCIC, a subsidiary of Austin Bank, was created in 2003 as a community development corporation investment to provide mortgage loans to low- to moderate-income individuals in the East Texas markets that Austin Bank serves. ABCIC closed 250 loans from 2003 through December 31, 2019, for a total amount of \$15,221,178.13.

An ABCIC applicant's total family income should be less than the low- to moderate-income amount that is published by HUD. The household limits are listed by the MSA and county where the home will be located. Conventional loan underwritings requirements do not always accommodate the low- to moderate-income borrower, such as: down payment requirements, traditional credit history reported on credit bureau reports, and two-year employment history. ABCIC allows for the following:

- ABCIC loans can be funded for up to 100 percent of the value or sales price (whichever is less) of the prospective home.
- For individuals with limited credit, the lender requests four letters of credit history for the last 12 months creating a 'thin file' of credit history. If the applicant presently pays rent, then one letter will be requested to document the rent payment history.

- Employment history for one year should be from one employer or employers of the same industry type.

Homeowner counseling is provided through the curriculum “Realizing the American Dream”. ABCIC currently has two lenders in the Tyler market and two in the Longview market. Of the four lenders, three are bi-lingual and can provide assistance in Spanish.

During this CRA evaluation period, ABCIC closed 59 loans for a total of \$3,877,716.81 throughout three of Austin Bank’s AAs as follows:

- Non-MSA - 14 by number and totaling \$750,959
- Tyler AA - 38 by number and totaling \$2,669,757.81; and
- Longview AA - 7 by number and totaling \$440,000.

Austin Bank also offers Fresh Start loans for customers to settle overdraft fees through a one-year loan. During this CRA evaluation period, the institution made 1,881 Fresh Start loans totaling \$1,501,787.

Austin Bank also participates in the HELP program offered by Federal Home Loan Bank. This program provides down-payment and closing costs assistance to first time homebuyers that meet certain income qualifications. The institution had two of these grants during this CRA evaluation period. Both applicants were from the Longview AA.

## **INVESTMENT TEST**

Austin Bank’s performance under the investment test is rated High Satisfactory.

## **Conclusions for Areas Receiving Full-Scope Reviews**

Based on full-scope reviews, the institution’s performance in the non-MSA, Longview, and Tyler AAs is good. The institution has a good level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The institution exhibits good responsiveness to credit and community economic development needs. The institution occasionally uses innovative and/or complex investments to support community development initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Non-MSA	18	4,625	221	765	239	58.29	5,390	16.97	0	0
Longview	11	7,969	46	2,457	57	13.90	10,425	32.82	0	0
Tyler	12	8,538	95	1,972	107	26.10	10,510	33.08	0	0
Liberty County Cleveland	0	0	1	0	1	0.24	0	0.00	0	0
Regional/ Outside AA	6	5,440	0	0	6	1.46	5,440	17.13	0	0
Totals	47	26,572	363	5,194	410	100	31,765	100.00	0	0

\* 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.

Austin Bank's qualified investments and grants are responsive to the needs of the AAs and primarily consist of school bonds from districts that are considered economically disadvantaged, purchases of municipal bonds with a geographic location in distressed middle-income census tracts, and several donations to local organizations that promote community development.

Austin Bank also has an ongoing investment in ABCIC. ABCIC was created to provide financing for affordable housing for low- and moderate-income individuals in the communities served. ABCIC provides up to 100 percent financing, reduced closing costs, and up to 30-year term home purchases. During this CRA evaluation period, ABCIC funded 59 home loans totaling \$3.9 million throughout the institution's AAs. This investment is considered innovative and is not an investment that is routinely made by other financial institutions.

### Non-MSA AA

Performance in the non-MSA AA is adequate. During this CRA evaluation period, qualified investments totaled \$5.1 million, and included 18 prior period investments and one current investment. Prior period investments are centered in municipal bonds with geographic foot prints in moderate-income and distressed middle-income areas, as well as local school bonds in which the majority of students are economically disadvantaged. The current period investment totaled \$512,000 and consists of the capital injection and interest of the institution's CDC. Donations for the period totaled \$253,000 and were made primarily to organizations that provide community services targeted to low- to moderate-individuals. Total investments and donations/grants represent 2.05 percent of tier 1 capital.

### Longview AA

Performance in the Longview AA is good. During this CRA evaluation period, qualified investments totaled \$10.4 million, and included 11 prior period and eight current period investments. Prior period investments totaled \$8 million and consist of local school bonds in which the majority of students are economically disadvantaged. Investments for the period totaled \$2.4 million and consist of local school bonds in which the majority of students are economically disadvantaged and the institution's CDC. Donations for the period totaled \$41,000 and were primarily made to organizations providing community services targeted to low- to moderate-income individuals. Total investments and donations represent 3.96 percent of tier 1 capital.

**Tyler AA**

Performance in the Tyler AA is good. During this CRA evaluation period, qualified investments totaled \$10.4 million, and included 12 prior period investments and one for the period. Prior period investments are centered in municipal bonds to revitalize low- and moderate-income census tracts, as well as local school bonds in which the majority of students are economically disadvantaged. The current period investment totaled \$1.8 million and consisted of a portion of the institution's capital injection and interest related to the institution's CDC. Donations for the period totaled \$152,000 and were made primarily to organizations that provide community services targeted to low- to moderate-individuals. Total investments and donations and grants represent 3.99 percent of tier 1 capital.

**Regional/Statewide**

Performance at the broader statewide/regional level is adequate, however, all of the investments are outside of the institution's AA. Statewide/regional investments total \$5.4 million, and included six prior period investments. These investments are centered in school bonds in districts that are considered economically disadvantaged. Total investments represent 2.07 percent of tier 1 capital.

**Conclusions for Area Receiving a Limited-Scope Review**

Based on a limited-scope review, Austin Bank's performance under the investment test in the Liberty county (Cleveland) AA is weaker than the institution's overall performance under the investment test in the full-scope areas. The weaker performance is primarily due to limited staffing in the AA. This branch was opened April 2019, at the end of the evaluation period.

**SERVICE TEST**

Austin Bank's performance under the service test is rated High Satisfactory.

**Conclusions for Areas Receiving Full-Scope Reviews**

Based on full-scope reviews, Austin Bank's performance in the non-MSA AA, Tyler AA and Longview AA is good.

**Retail Banking Services**

Service delivery systems are assessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Non-MSA	46.33	12	36.36	0.00	16.66	75.00	8.33	1.51	17.07	67.05	12.87



Tyler	25.83	10	30.30	10.00	10.00	40.00	40.00	2.37	25.73	39.92	31.98
Longview	27.82	10	30.30	0.00	0.00	70.00	30.00	1.44	12.31	66.66	19.59
Liberty County Houston	0.02	1	3.03	100.00	0.00	0.00	0.00	4.01	34.02	61.96	0.00

### **Non-MSA AA**

Austin Bank's delivery systems are accessible to all portions of the AA. The institution has 12 full-service branches and 13 ATMs in the AA. The institution has no branches in low-income geographies but has two branches in moderate-income areas. No branches in a low-income geography is poor; however, the percentage of the population in low-income geographies is very low. Two branches in moderate-income geographies is excellent with the percentage of branches only slightly below the percentage of population in those geographies. The institution also offers internet and mobile banking services which are available to all individuals regardless of geography or income level.

### **Longview AA**

Austin Bank's delivery systems are reasonably accessible to all portions of the AA. The institution has 10 full-service branches and ATMs in the AA. The institution has no branches in low- or moderate-income geographies. No branches in low- or moderate-income geographies is very poor; however, over 86 percent of the population lives in middle- and upper-income geographies and low- and moderate-income geographies represent less than 17 percent of all geographies in the AA. There are also several branches located near to low- and moderate-income areas making them accessible to those geographies. The institution also offers internet and mobile banking services which are available to all individuals regardless of geography or income level.

### **Tyler AA**

Austin Bank's delivery systems are accessible to all portions of the AA. The institution has 10 full-service branches and ATMs in the AA. The institution has one branch in a low-income geography and one branch in a moderate-income area. One branch in low-income geographies is excellent as the percentage of branches is significantly higher than the percentage of the population in those geographies. One branch in moderate-income geographies is poor with the percentage of branches significantly less than the population in those geographies. The institution offers internet and mobile banking services which are available to all individuals regardless of geography or income level.

### **Liberty County (Cleveland) AA**

Austin Bank's delivery systems are readily accessible to all portions of the AA. The institution has one full-service branch and ATM in the AA. The branch is located in a low-income geography. The institution also offers internet and mobile banking services which are available to all individuals regardless of geography or income level.

Distribution of Branch Openings/Closings						
Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Non-MSA	0	0	0	0	0	0
Tyler	0	0	0	0	0	0
Longview	0	0	0	0	0	0
Cleveland	+1	0	+1	0	0	0

To the extent changes have been made, the institution's opening and closing of branches improved the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

Austin Bank has 33 full-service locations and 34 deposit-taking ATMs. Locations are located in the non-MSA counties of Anderson, Angelina, Cherokee, Henderson, Nacogdoches, Panola, Rains, Shelby, and Van Zandt. There are also offices located in Gregg and Upshur counties which are located in the Longview MSA and Smith County which is part of the Tyler MSA. In addition, there is a branch in Liberty county (Cleveland) which is part of the Houston MSA.

Services, including business hours where appropriate, are tailored to the convenience and needs of its AAs, particularly low- and moderate-income geographies and/or individuals.

Management enhances its traditional service delivery methods with alternative delivery methods including online banking, mobile banking, and telephone banking. These alternative delivery methods provide increased access to banking services throughout the institution's AAs regardless of geography or income level. The institution also has 34 deposit-taking ATMs throughout the AA as well as six affiliate ATMs.

### Community Development Services

The institution provides a relatively high level of community development services.

The institution's employees performed 1,347 hours of service to organizations and individuals in all its AAs. Employees provided financial literacy courses, services to affordable housing organizations and served on boards and committees of qualifying organizations.

### Non-MSA AA

Employees completed 775.50 hours of service within the AA. Activities included providing financial expertise on affordable housing and small businesses loans, providing financial literacy at AA schools in which a majority of the students are economically disadvantaged, and serving on boards and committees of organizations that serve low- to moderate-income individuals, provide financial literacy and promote economic development. Organizations and programs include the Salvation Army, The Hope Center, and Neighborhood Strong.

### **Tyler MSA**

Employees completed 328.50 hours of service within the AA. Activities included providing financial expertise on affordable housing and small businesses loans, providing financial literacy at AA schools in which a majority of the students are economically disadvantaged, and serving on boards and committees of organizations that serve low- to moderate-income individuals, provide financial literacy, and promote economic development. Organizations include Habitat for Humanity, The Human Needs Network, and the Tyler Small Business Development Center.

### **Longview MSA**

Employees completed 235.5 hours of service within the AA. Activities included providing financial expertise on affordable housing and small businesses loans, providing financial literacy at AA schools in which a majority of the students are economically disadvantaged, and serving on boards and committees of organizations that serve low- to moderate-income individuals, provide financial literacy, and promote economic development. Organizations include Habitat for Humanity, Grace House of Longview, Newgate United Methodist Mission of Longview, and the Community Loan Center of East Texas.

### **Conclusions for Area Receiving a Limited-Scope Review**

Based on a limited-scope review, the institution's performance under the service test in the Liberty county (Cleveland) AA is weaker than the institution's overall performance under the service test in the full-scope areas.

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed:</b>	05/08/2017 – 12/31/2019	
<b>Bank Products Reviewed:</b>	Small Business, Home Mortgage, Community Development Loans, Qualified Investments, Community Development Services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
Non-MSA	Full-Scope	Anderson, Angelina, Cherokee, Henderson, Nacogdoches, Panola, Rains, Shelby, Van Zandt counties
Longview AA	Full-Scope	Greg, Harrison, Rusk and Upshur counties
Tyler AA	Full-Scope	Smith county
Liberty (Cleveland) AA	Limited-Scope	Liberty county

## Appendix B: Summary of State Ratings

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RATINGS Austin Bank, Texas National Association (Austin Bank)				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Rating
Austin Bank	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

(\*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

## Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a financial institution subsidiary is controlled by the institution and is, therefore, an affiliate.

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders (Home Mortgage Disclosure Act or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

**Census Tract:** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area:** A geographic entity consisting of two or more adjacent core based statistical areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development:** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act:** The statute that requires the OCC to evaluate a financial institution's record of meeting the credit needs of its entire community, including low- to moderate-income areas, consistent with the safe and sound operation of the financial institution, and to take this record into account when evaluating certain corporate applications filed by the financial institution.

**Consumer Loan:** A loan to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family.

Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a 'male householder' and no wife present) or 'female householder' (a family with a 'female householder' and no husband present).

**Full-Scope Review:** Performance under the lending, investment, and service tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the U. S. Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act:** The statute that requires certain mortgage lenders that conduct business or have banking offices in a MSA to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under section 1003.2 of this title, and is not an excluded transaction under section 1003.3(c)(1) through (10) and (13) of this title.

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the lending, investment, and service tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low-Income Geography:** A census tract with a median family income that is less than 50 percent.

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

**Median Family Income:** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a core based statistical area that contains an urbanized population of at least 2.5 million. A metropolitan division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The MSA comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Multi-state MSA:** Any multistate MSA or multistate combined statistical area, as defined by the Office of Management and Budget.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multi-state MSA. For a financial 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 MSA, the institution will receive a rating for the multi-state MSA.

**Small Loan to Business:** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (call report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan to Farm:** A loan included in 'loans to small farms' as defined in the instructions for preparation of the call report. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings, and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.



## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate MSAs, if applicable, are presented in one set of tables. References to the “institution” include activities of any affiliates the institution 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 the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all Home Mortgage Disclosure Act or CRA reporting lenders in the multi-state MSA/AA. Deposit data are compiled by the Federal Deposit Insurance Company and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this Performance Evaluation.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each multi-state MSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare institution loan data to aggregate data from geographic areas larger than the institution’s AA.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the institution to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																<b>2017-2019</b>			
	<b>Total Home Mortgage Loans</b>			<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available-Income Tracts</b>			
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Non-MSA	1,109	152,550		1.1	3.9	0.7	11.9	12.7	8.5	72.4	74.8	71.7	14.6	8.7	19.0	0.0	0.0	0.0	
Longview *	472	57,372		0.6	0.4	0.4	9.8	4.7	4.8	67.4	77.3	66.6	22.3	17.6	28.3	0.0	0.0	0.0	
Tyler	455	87,755		0.9	0.9	0.6	19.9	17.6	13.7	40.9	38.5	39.6	38.3	43.1	46.2	0.0	0.0	0.0	
Liberty county	2	237		2.0	0.0	1.1	37.6	50	39.3	60.4	50.0	59.6	0.0	0.0	0.0	0.0	0.0	0.0	
<b>Total</b>	<b>2,038</b>	<b>297,914</b>		<b>1.15</b>	<b>1.3</b>	<b>0.5</b>	<b>19.8</b>	<b>21.3</b>	<b>16.6</b>	<b>60.3</b>	<b>60.2</b>	<b>59.4</b>	<b>18.8</b>	<b>17.4</b>	<b>23.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

Source: 2015 ASC U.S Census; 01/01/2017 -12/31/2019 Bank Data, "--" data not available.  
 Due to rounding, totals may not equal 100.0  
 \*Harrison County is now part of Longview AA

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																	<b>2017-2019</b>		
	<b>Total Home Mortgage Loans</b>			<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>			
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	
Non-MSA	1,109	152,550		22.0	4.6	3.3	17.8	9.5	11.6	20.0	16.8	18.2	40.3	59.4	49.5	0.0	9.7	17.4	
Longview	472	57,372		21.6	3.2	4.0	17.2	11.2	13.4	19.0	13.6	20.5	42.2	46.6	44.2	0.0	25.4	18.0	
Tyler	455	87,755		21.9	10.8	4.6	17.7	17.6	14.5	18.7	17.1	20.3	41.7	38.9	44.0	0.0	15.6	16.6	
Liberty county	2	237		27.3	0.0	8.2	20.8	0.0	20.4	20.5	100	21.4	31.5	0.0	32.4	0.0	0.0	17.6	
<b>Total</b>	<b>2,038</b>	<b>297,914</b>		<b>23.2</b>	<b>4.7</b>	<b>5.0</b>	<b>18.4</b>	<b>9.6</b>	<b>15.0</b>	<b>19.6</b>	<b>36.9</b>	<b>20.1</b>	<b>38.9</b>	<b>36.2</b>	<b>42.5</b>	<b>0.0</b>	<b>12.7</b>	<b>17.4</b>	

Source: 2015 ASC U.S Census; 01/01/2017 -12/31/2019 Bank Data, "--" data not available.  
 Due to rounding, totals may not equal 100.0  
 \*Harrison County is now part of Longview AA

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																	<b>2017-2019</b>	
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total #	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	
Non-MSA	2,797	208,930	48.4	1.7	4.3	1.4	18.6	21.2	18.6	67.5	68.8	65.3	12.2	5.8	14.7	0.0	0.0	
Longville*	1,645	166,359	28.5	4.9	1.5	5.1	12.4	6.6	9.6	59.9	72.8	61.6	22.7	18.9	23.5	0.2	0.2	
Tyler	1,332	150,299	23.1	6.1	6.5	7.3	17.9	19.2	18.2	35.0	34.9	32.8	40.8	39.3	41.4	0.2	0.1	
Liberty county	4	494	0.01	5.8	0.0	4.4	33.7	100.	44.2	60.5	0.0	51.4	0.0	0.0	0.0	0.0	0.0	
<b>Total</b>	<b>5,778</b>	<b>526,082</b>	<b>100</b>	<b>4.0</b>	<b>4.0</b>	<b>4.2</b>	<b>17.4</b>	<b>16.6</b>	<b>17.0</b>	<b>56.2</b>	<b>62.1</b>	<b>55.0</b>	<b>22.3</b>	<b>17.2</b>	<b>23.6</b>	<b>0.1</b>	<b>0.1</b>	

Source: 2018 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0  
 \*Harrison County is now part of Longview AA

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>										<b>2017-2019</b>	
<b>Assessment Area:</b>	<b>Total Loans to Small Businesses</b>				<b>Businesses with Revenues &lt;= 1MM</b>			<b>Businesses with Revenues &gt; 1MM</b>		<b>Businesses with Revenues Not Available</b>	
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>% Businesses</b>	<b>% Bank Loans</b>
Non-MSA	2,797	208,930	48.4	7,858	83.9	77.3	44.0	4.4	22.5	11.7	0.2
Longview	1,645	166,359	28.5	6,146	81.7	68.5	43.5	5.1	29.8	13.2	1.6
Tyler	1,332	150,299	23.1	5,342	84.9	62.5	40.8	4.7	36.4	10.4	1.1
Liberty county	4	494	0.1	999	82.2	100	34.4	4.8	0.0	13.0	0.0
<b>Total</b>	<b>5,778</b>	<b>526,082</b>	<b>100.</b>	<b>20,345</b>	<b>83.4</b>	<b>71.4</b>	<b>42.6</b>	<b>4.7</b>	<b>27.8</b>	<b>11.9</b>	<b>0.8</b>

*Source: 2018 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0*  
*\*Harrison County is now part of Longview AA*