



## **PUBLIC DISCLOSURE**

March 27, 2023

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

The Citizens National Bank of Hillsboro  
4900

200 E. Elm Street  
Hillsboro, TX 76645

Office of the Comptroller of the Currency

Dallas/Ft. Worth Office  
225 E. John Carpenter Fwy, Suite 900  
Irving, TX 75062-2270

**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.

## Table of Contents

Overall CRA Rating.....	1
Description of Institution.....	2
Scope of the Evaluation.....	2
Discriminatory or Other Illegal Credit Practices Review.....	4
State Rating.....	5
State of Texas.....	5
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

## Overall CRA Rating

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

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

The major factors that support this rating include:

- The Lending Test rating is based on a review of one full-scope assessment area (AA) in the state of Texas.
- The loan-to-deposit (LTD) ratio is reasonable.
- A substantial majority of the bank's loans were originated inside the bank's AA.
- The geographic distribution of loans reflects reasonable distribution throughout the bank's AA.
- The distribution of loans to individuals of different income levels and businesses of different sizes is reasonable.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable.

The LTD ratio is calculated on a bank-wide basis. The bank's quarterly LTD ratio since the previous CRA evaluation averaged 31 percent. We compared the bank's LTD ratio to three similarly situated institutions (SSI) in surrounding counties. The quarterly average LTD ratio for these banks was 39.13 percent, with a low average ratio of 33.66 percent and a high average ratio of 43.96 percent. Although the bank's LTD ratio is lower than SSI in surrounding counties, the ratio reflects improvement since the prior evaluation. Also, there is significant competition in the area with large bank branches, finance companies, and credit unions. Lastly, the bank's deposits increased \$20 million during the pandemic through stimulus funds and proceeds from Small Business Association (SBA) Paycheck Protection Program (PPP) loans.

### Lending in Assessment Area

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

The bank originated and purchased 80 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	18	90.0	2	10.0	20	1,175	99.7	5	0.4	1,179
Consumer	14	70.0	6	30.0	20	111	74.0	39	26.0	150
<b>Subtotal</b>	<b>32</b>	<b>80.0</b>	<b>8</b>	<b>20.0</b>	<b>40</b>	<b>1,286</b>	<b>96.7</b>	<b>44</b>	<b>3.3</b>	<b>1,330</b>

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

## Description of Institution

The Citizens National Bank of Hillsboro (CNB) is a \$248 million community bank headquartered in Hillsboro, Texas. CNB is a single-state institution, chartered in 1893. The bank is wholly owned by Hillsboro Bancshares, Inc, a one-bank holding company located in Hillsboro, Texas.

The bank has one rating area, the state of Texas, with one AA. CNB's Hill County AA consists of 11 census tracts (CTs). The bank has two locations within their AA, including the main bank and a branch located in Hillsboro, Texas. CNB has two automated teller machines located at each office in Hillsboro. CNB offers a full range of products and services with a focus on commercial, residential, and consumer lending.

As of December 31, 2021, tier 1 capital totaled \$25.4 million, and the loan portfolio totaled \$50.6 million or 20.4 percent of total assets. The loan portfolio consists of approximately 29 percent residential loans, 48.8 percent commercial loans, 11.9 percent consumer loans, and 10.4 percent agricultural loans. During the evaluation period, consumer and commercial loans represented the largest percentage of loans originated by number at 56.3 percent and 26.8 percent, respectively, and are considered the bank's primary products.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA. The bank's CRA performance was previously evaluated as of January 7, 2019, and received an overall rating of "Satisfactory."

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

We evaluated the CRA performance of CNB using Small Bank performance criteria which includes the lending test. The evaluation covered the period of January 1, 2019, through December 31, 2021.

Conclusions regarding the lending test are based on a loan sample of CNB's primary lending products, commercial and consumer loans.

### Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

CNB's overall rating is based on performance in the State of Texas. The state rating is based on performance in the bank's one AA.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

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

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

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

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of Texas

#### CRA rating for the State of Texas<sup>1</sup>: Satisfactory

#### The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank exhibits a reasonable geographic distribution of loans in the state.
- The bank exhibits a reasonable distribution of loans to individuals of different incomes and businesses of different sizes in the state.

### Description of Institution's Operations in Texas

CNB operates two full-service locations in one AA in the state of Texas. The AA consists of all 11 CTs in Hill County. Within the AA, there is one low-income CT, two moderate-income CTs, seven middle-income CTs, and one upper-income CT. The AA meets the requirement of the regulation and does not arbitrarily exclude low- to moderate-income (LMI) areas.

The bank's primary business strategy focuses on retail lending. Because of low loan demand, the bank's assets are centered in investment securities. However, CNB originates one- to four-family residential, consumer, and commercial loans. Commercial lending increased in 2020 and 2021 due to the origination of SBA PPP loans. Including PPP loans, commercial loans represent 26.8 percent of the number and 68.6 percent of the dollar volume of loans originated in 2019, 2020, and 2021.

The largest industries in Hill County are manufacturing, retail trade, and educational services. The city of Hillsboro is the primary location for manufacturing companies within the county. Leading employers include the City of Hillsboro, Hillsboro Independent School District, and Bobcat Contracting LLC.

Competition in the bank's market area is strong. According to the Federal Deposit Insurance Corporation Deposit Market Share data as of June 30, 2021, CNB had 20 percent market share in Hill County and ranked second among seven depository institutions in the AA. Major competitors include Citizen's State Bank with 30 percent market share. The remaining five institutions each hold 10 percent market share. Competition for home mortgage loans is very strong.

The following table provides additional information on the AA.

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

## Hill County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Hill County AA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	11	9.1	18.2	63.6	9.1	0.0
Population by Geography	34,923	6.1	15.3	67.4	11.2	0.0
Housing Units by Geography	16,134	4.7	14.4	70.9	10.0	0.0
Owner-Occupied Units by Geography	9,318	3.8	10.0	74.8	11.4	0.0
Occupied Rental Units by Geography	3,584	7.6	29.9	55.6	6.9	0.0
Vacant Units by Geography	3,232	4.2	9.7	76.8	9.3	0.0
Businesses by Geography	2,234	9.5	15.2	61.6	13.6	0.0
Farms by Geography	145	1.4	4.1	73.1	21.4	0.0
Family Distribution by Income Level	8,911	23.7	16.8	19.4	40.2	0.0
Household Distribution by Income Level	12,902	25.0	17.3	16.3	41.3	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$86,969
			Median Gross Rent			\$640
			Families Below Poverty Level			15.8%
<i>Source: 2015 ACS and 2020 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 consulted two contacts from community organizations in the AA to gain a better understanding of the general community credit needs in the AA. One contact indicated a need for moderately priced homes.

### Scope of Evaluation in Texas

CNB has one AA which consists of Hill County in the state of Texas. The Hill County AA received a full-scope review.

### LENDING TEST

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

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

Based on a full-scope review, the bank's performance in the Hill County AA is good.



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

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

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

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

The geographic distribution of small loans to businesses is reasonable. The percentage of bank loans in low-income geographies exceeds the percentage of businesses and aggregate lending in these geographies. The percentage of bank loans in moderate-income geographies is significantly lower than the percentage of businesses and aggregate lending in these geographies.

### ***Consumer Loans***

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

The geographic distribution of consumer loans is excellent. The percentage of bank loans in low- and moderate-income geographies significantly exceeds the percentage of households in these geographies.

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

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

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

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

The borrower distribution of small loans to businesses is reasonable. The percentage of bank loans to businesses with revenues less than or equal to \$1 million is near the percentage of businesses in the AA and exceeds the aggregate percentage of these businesses.

Most of the loans in the sample consisted of SBA PPP loans issued during 2020 and 2021. CNB was an active lender in the program to assist businesses in its AAs during the COVID-19 pandemic. The bank originated 250 PPP loans totaling \$15.3 million during the evaluation period. Of these, 183 loans or 73 percent of loans were to businesses with revenues of \$1 million or less. The average PPP loan to small businesses totaled \$20,000 and accounted for 24 percent of PPP loans by dollar volume.

### ***Consumer Loans***

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

The borrower distribution of consumer loans is reasonable. The percentage of bank loans to low-income borrowers is lower than the percentage of low-income households in the AA. The percentage of bank loans to moderate-income borrowers is near the percentage of moderate-income households in the AA.

Consideration was given for the elevated level of poverty. The 2015 American Community Survey U.S. Census data reflects 18.5 percent of households in the AA live below poverty level.

### **Responses to Complaints**

There were no complaints related to the bank's CRA performance within the State of Texas during the evaluation period.

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed:</b>	01/01/2019 to 12/31/2021	
<b>Bank Products Reviewed:</b>	Small Business and Consumer Loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A	N/A	N/A
<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>
<b>State of Texas</b>		
Hillsboro Non-MSA AA	Full Scope	Hill County

## Appendix B: Summary of MMSA and State Ratings

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RATINGS – The Citizens National Bank of Hillsboro	
Overall Bank:	Lending Test Rating
The Citizens National Bank of Hillsboro	Satisfactory
MMSA or State:	
Texas	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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

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

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

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

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

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

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

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

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

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

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

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

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

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

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

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

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

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

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

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

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

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

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

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

**Rating Area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

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

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

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



## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

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

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

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2019-21
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	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Hill County AA	20	1,398	100.0	509	9.5	25.0	7.7	15.2	0.0	8.8	61.6	40.0	63.7	13.6	35.0	19.8	0.0	0.0	0.0
<b>Total</b>	<b>20</b>	<b>1,398</b>	<b>100.0</b>	<b>509</b>	<b>9.5</b>	<b>25.0</b>	<b>7.7</b>	<b>15.2</b>	<b>0.0</b>	<b>8.8</b>	<b>61.6</b>	<b>40.0</b>	<b>63.7</b>	<b>13.6</b>	<b>35.0</b>	<b>19.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

*Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2019-21
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Hill County AA	20	1,398	100.0	509	82.1	75.0	38.1	3.7	25.0	14.3	0.0	
<b>Total</b>	<b>20</b>	<b>1,398</b>	<b>100.0</b>	<b>509</b>	<b>82.1</b>	<b>75.0</b>	<b>38.1</b>	<b>3.7</b>	<b>25.0</b>	<b>14.3</b>	<b>0.0</b>	

*Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Hill County AA	20	190	100.0	4.9	10.0	15.5	25.0	69.5	50.0	10.1	15.0	0.0	0.0	
<i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.                      Due to rounding, totals may not equal 100.0%</i>														

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Hill County AA	20	190	100.0	25.0	10.0	17.3	15.0	16.3	40.0	41.3	35.0	0.0	0.0	
<b>Total</b>	<b>20</b>	<b>190</b>	<b>100.0</b>	<b>25.0</b>	<b>10.0</b>	<b>17.3</b>	<b>15.0</b>	<b>16.3</b>	<b>40.0</b>	<b>41.3</b>	<b>35.0</b>	<b>0.0</b>	<b>0.0</b>	
<i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.                      Due to rounding, totals may not equal 100.0%</i>														

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.