



PUBLIC DISCLOSURE

September 28, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Weatherford
Charter Number: 2477

220 Palo Pinto Street
Weatherford, TX 76086

Office of the Comptroller of the Currency

Fort Worth Field Office

225 E. John Carpenter Freeway, Suite 900
Irving, Texas 75062-2326

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

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Overall CRA Rating

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

The lending test is rated: Satisfactory

The major factors that support this rating include:

- The average loan-to-deposit (LTD) ratio is more than reasonable.
- A majority of the bank's loans were originated within its assessment area (AA) during the evaluation period.
- The bank reflects a reasonable geographical distribution of loans to the moderate-income tracts within its AA.
- The bank's distribution of loans to borrowers of different income levels and small businesses is reasonable.

Loan-to-Deposit Ratio

Considering the Bank's size, financial condition, and credit needs of its AA, the LTD ratio is more than reasonable. During the evaluation period, the bank's quarterly LTD ratio averaged 92.15 percent, ranging from a low of 84.26 percent to a high of 99.45 percent. The LTD ratio of peer banks in and within close proximity of the bank's AA was 64.97 percent, ranging from an average low of 57.26 percent to an average high of 72.15 percent.

Lending in Assessment Area

A majority of the bank's loans are originated inside its AA. During the evaluation period, the bank originated 72.48 percent of its total loans inside its AA. This analysis was performed at the bank level, rather than at the AA level. The bank's primary lending products are commercial real estate loans and small business loans. Consumer and home mortgage loans do not comprise a significant portion of the loan portfolio but were included in the table below as part of the bank-wide analysis. The findings from this analysis factored into the overall analysis of the distribution of lending by income level of the geography.

Lending Inside and Outside of the Assessment Area (2017 -2019)										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	87	69.60	38	30.40	125	26,815	50.56	26,216	49.43	53,030
Small Business	333	70.70	138	29.30	471	58,389	64.42	85,676	35.58	144,065
Consumer	257	76.03	81	23.97	338	3,417	79.00	1,192	21.00	4,609
Total	677	72.48	257	27.52	934	88,621	43.93	113,084	56.07	201,705

Source: Evaluation Period: 1/1/2017 - 12/31/2019 Bank Data
Due to rounding, totals may not equal 100.0

Description of Institution

FNB Weatherford (FNB) is an intra-state bank headquartered in Weatherford, TX. Weatherford is located approximately 30 miles west of the City of Fort Worth and the seat of Parker County. The bank is wholly owned by First Baird Bancshares, currently a two-bank holding company with the second affiliated bank located in Baird, TX. In addition to its main branch location in Weatherford, the bank operates two other branches in Santa Fe and Hudson Oaks along with a loan production office in Granbury. FNB designates the entire Parker County as its assessment area. Parker County is part of the Fort Worth-Arlington-Grapevine MSA.

As of December 31, 2019, the bank reported total assets of \$280 million, a loan portfolio of \$213 million, deposits of \$250 million and tier 1 capital of \$26 million. Total loans represent approximately 76 percent of overall assets. FNB's loan offerings are diversified with the loan portfolio comprising of commercial real estate loans at 34 percent, construction and development loans at 25 percent, commercial and industrial loans at 18 percent, residential mortgage loans (mostly to entities who purchase them for investment purposes) at 14 percent, farm-related loans at 6 percent and consumer loans at 4 percent. FNB's strategy is to serve the needs of its individual customers and the businesses within its AA while maintaining its profitability.

FNB offers traditional checking and savings deposit account services tailored to meet the needs of its varied customer base. FNB's banking programs and hours allow for easy customer accessibility to its services. The bank offers internet banking services where customers can access services such as funds transfer, bill payment, account histories and remote check deposits. The bank operates a total of four ATMs in the AA. Each of FNB's three banking locations house an ATM and the fourth ATM is operated out of a stand-alone facility within the AA.

No legal impediments or other factors hinder the bank's ability to provide credit in its AA. The bank is financially capable of meeting credit needs within its community, subject to certain legal restrictions applicable to all national banks. FNB received an overall rating of "Satisfactory" during its previous CRA examination dated May 17, 2016.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation assesses the bank's performance under the Lending Test during the evaluation period between January 1, 2017 and December 31, 2019. The Lending Test evaluates the bank's record of meeting the credit needs of the AAs through its lending activities. We completed the Lending Test by reviewing respective samples of commercial loans and consumer loans. To evaluate home mortgage loans, we utilized data reported on the Home Mortgage Disclosure Act Loan Application Register (HMDA LAR) during the evaluation period. We evaluated the bank's CRA performance in its AA using Interagency Small Bank procedures. The comparative data we used in assessing the bank's lending performance was derived from demographic data reported from the 2010 U.S. Census, the American Community Survey (ACS) conducted in 2015 and Dunn & Bradstreet business data reported as of December 31, 2019.

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.

The bank has one designated AA which is the Parker County AA. This AA will receive a full-scope review. Refer to the “Scope” section under each State Rating for more details regarding the bank’s AA.

Ratings

FNB is an intrastate bank and therefore the overall rating is based on performance in the State of Texas. In evaluating the bank’s geographic and borrower distribution of loans under the Lending Test, we placed the most weight on commercial loans in evaluating the bank’s performance as these comprise a significant portion of the loan portfolio. We also considered home mortgage loans and consumer loans, but these loans received less weight due to the smaller proportions of the loan portfolio that they represent.

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

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, 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 (or any affiliate whose loans have been considered as part of the institution’s lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Texas

CRA rating for the State of Texas: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank's LTD ratio is more than reasonable, reflecting strong responsiveness to credit needs within the AA.
- The bank exhibits a reasonable distribution of loans to the moderate-income geographies within its AA. There are no low-income geographies.
- The bank reflects a reasonable distribution of loans to borrowers of different income levels and businesses of different sizes.

Description of Institution's Operations in Texas

FNB operates in one AA in the state of Texas. The bank's operations are discussed in detail under the *Description of Institution* section of this PE.

There is a strong presence of local, regional and nationwide banks with a physical footprint in Parker County and there is robust competition for real estate development loans, small business loans and consumer loans. According to the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report dated June 30, 2019, there were twenty-one financial institutions operating in the Parker County AA. FNB's deposits totaled \$233 million which represented 13.35 percent of the AA deposit market share, ranking 5th amongst all the 21 reporting financial institutions. In addition to FNB, institutions with the largest share of deposits within the AA were First Financial Bank, NA., Plains Capital Bank, BBVA and Texas Bank Financial.

The most pressing credit needs in Parker County are affordable housing, financing avenues for small businesses and access to small dollar consumer loans. To determine credit needs in the AA, we reviewed demographic information, performance context provided by management and reviewed a recent community contact interview completed by a non-profit organization which serves the Parker County AA and eight other proximate counties. This organization assists low-income individuals to escape poverty and achieve economic sufficiency through job training, housing assistance and financial education. The contact noted that while financial institutions and businesses had been responsive to the organization's efforts, further help was needed to enable the organization to expand its reach throughout the counties they serve.

The following table reflects the demographic information for the AA.

Parker County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Parker County AA 2017 - 2019						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	19	0.0	10.5	52.6	36.8	0.0
Population by Geography	121,418	0.0	6.8	50.1	43.0	0.0
Housing Units by Geography	47,437	0.0	6.6	51.5	41.9	0.0
Owner-Occupied Units by Geography	33,261	0.0	5.5	46.5	48.1	0.0
Occupied Rental Units by Geography	9,520	0.0	10.0	64.1	25.9	0.0
Vacant Units by Geography	4,656	0.0	7.6	61.6	30.8	0.0
Businesses by Geography	11,274	0.0	3.9	47.7	48.5	0.0
Farms by Geography	605	0.0	3.0	44.0	53.1	0.0
Family Distribution by Income Level	32,561	17.4	15.9	18.2	48.5	0.0
Household Distribution by Income Level	42,781	19.7	15.9	15.8	48.6	0.0
Median Family Income MSA - 23104 Fort Worth-Arlington-Grapevine, TX		\$69,339	Median Housing Value			\$164,529
			Median Gross Rent			\$957
			Families Below Poverty Level			6.8%

Source: 2015 ACS and 2019 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.

Scope of Evaluation in Texas

As previously discussed, FNB has designated the entirety of Parker County as its AA. This AA received a full-scope review. There are no limited-scope areas to review.

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank's lending performance in the state of Texas is adequate.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans in the Parker County AA reflects a reasonable distribution to moderate-income geographies within the AA.

Home Mortgage Loans

Refer to Table O in the state of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The distribution of home mortgage loans to moderate-income geographies is excellent. During 2017 – 2019, the bank's level of home mortgage lending exceeded the percentage of owner-occupied units in moderate-income geographies and exceeded the level of aggregate lending by similarly situated financial institutions.

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 poor; however, performance context factors reasonably drive this outcome. During 2017- 2019, the bank reflected no lending penetration to moderate-income geographies. The Parker County AA comprises of 19 census tracts (CTs); however, only 2 are designated as moderate-income CTs. The demographic benchmark indicates a limited availability of businesses in these moderate-income geographies as only 3.9 percent of businesses in the AA were located in the moderate-income geographies within the AA. As reflected in this evaluation, FNB's excellent penetration of its home mortgage and consumer loans into the moderate-income geographies within the AA demonstrate its willingness to lend within these geographies should such opportunities arise.

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 originations and purchases of consumer loans.

The geographic distribution of consumer loans is excellent. During 2017 -2019, bank's level of consumer lending in moderate-income geographies exceeded the percentage of households in those moderate-income geographies.

Distribution of Loans by Income Level of the Borrower

FNB exhibits a reasonable distribution of loans among individuals of different income levels and business and farms of different sizes.

Home Mortgage Loans

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

The bank's distribution of home mortgage loans to low- and moderate-income borrowers in the AA is poor. In 2017 - 2019, the bank reported no lending penetration to low-income borrowers and a very poor distribution of lending to moderate-income borrowers, however, this performance is reasonably explained by the bank's business model and the nature of its customer base. The majority of home mortgage loans FNB originates are to legal entities who purchase 1 - 4 family residential homes for investment purposes. During the evaluation period, the bank originated eighty-seven home mortgage loans of which, approximately 80 percent were non-owner occupied and made to legal entities who purchased these homes for investment purposes. The bank is not obligated to collect income information

on these borrowers for purposes of the HMDA-LAR because they are legal entities. The remainder of the home mortgage loans made were mostly originated as an accommodation to the bank's customers, all of whom already have existing business loan relationships with 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 origination and purchase of small loans to businesses.

The borrower distribution of small loans to small businesses in the Parker AA is adequate. In 2017 - 2019, the bank's lending to businesses that earned less than \$1 million in gross revenue was near to the percentage of such businesses within the AA but exceeded the aggregate level of lending by peer banks to these businesses.

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 originations and purchases of consumer loans.

The borrower distribution of loans of consumer loans to low- and moderate-income individuals in the Parker County AA is excellent. In 2017 - 2019, the bank's distribution of consumer loans to low-income individuals exceeded the percentage of low-income households in the AA. For moderate-income individuals, the bank's distribution of consumer loans to moderate-income individuals also exceeded the percentage of moderate-income households in the AA.

Responses to Complaints

The bank did not receive any complaints related to the its CRA performance within the State of Texas during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the 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”.

Time Period Reviewed:	01/01/2017 – 12/31/2019	
Bank Products Reviewed:	Small Business, Home Mortgage and Consumer Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
No Affiliates	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Texas		
Parker County AA	Full Scope	The Parker County AA is comprised of 19 whole census tracts. There are 2 moderate-income tracts, 10 middle-income tracts, 7 upper-income tracts and no low-income tracts within the AA. Parker County is part of the Fort Worth-Arlington-Grapevine MSA.

Appendix B: Summary of MMSA and State Ratings

RATINGS	First National Bank of Weatherford
Overall Bank:	Lending Test Rating
First National Bank of Weatherford	Satisfactory
MMSA or State:	
Texas	Satisfactory

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 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

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 30th 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 O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. 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 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.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2017-19
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
FNB Weatherford AA	87	26,814	33.3	7,360	0.0	0.0	0.0	5.5	11.5	3.3	46.5	59.8	45.2	48.1	28.7	51.5	0.0	0.0	0.0	
Total	87	26,814	33.3	7,360	0.0	0.0	0.0	5.5	11.5	3.3	46.5	59.8	45.2	48.1	28.7	51.5	0.0	0.0	0.0	

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																				2017-19
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
FNB of Weatherford AA	87	26,814	120.8	7,360	17.4	0.0	2.6	15.9	1.1	9.4	18.2	9.2	19.4	48.5	33.3	51.6	0.0	56.3	17.0	
Total	87	26,814	120.8	7,360	17.4	0.0	2.6	15.9	1.1	9.4	18.2	9.2	19.4	48.5	33.3	51.6	0.0	56.3	17.0	

*Source: 2015 ACS Census ; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2017-19	
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		
FNB of Weatherford AA	20	2,317	100.0	3,600	0.0	0.0	0.0	3.9	0.0	3.8	47.7	40.0	44.5	48.5	60.0	51.7	0.0	0.0	0.0		
Total	20	2,317	100.0	3,600	0.0	0.0	0.0	3.9	0.0	3.8	47.7	40.0	44.5	48.5	60.0	51.7	0.0	0.0	0.0		

*Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 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												2017-19	
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		
FNB of Weatherford AA	20	2,317	100.0	3,600	89.2	75.0	42.0	3.3	20.0	7.6	5.0		
Total	20	2,317	100.0	3,600	89.2	75.0	42.0	3.3	20.0	7.6	5.0		

*Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2017-19	
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	
FNB Weatherford AA	28	446	100.0	0.0	0.0	6.5	7.14	50.4	64.29	43.2	28.57	0.0	0.0	
Total	28	446	100.0	0.0	0.0	6.5	7.14	50.4	64.29	43.2	28.57	0.0	0.0	

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data.
Due to rounding, totals may not equal 100.0%

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2017-2019	
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	
FNB of Weatherford AA	28	446	100.0	19.7	32.14	15.9	21.43	15.8	14.29	48.6	21.43	0.0	0.0	
Total	28	446	100.0	19.7	32.14	15.9	21.43	15.8	14.29	48.6	21.43	0.0	0.0	

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data.
Due to rounding, totals may not equal 100.0%