



PUBLIC DISCLOSURE

November 8, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Burleson
Charter Number 17001

899 Northeast Alsbury
Burleson, TX 76028

Office of the Comptroller of the Currency

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..... 3
Discriminatory or Other Illegal Credit Practices Review..... 3
State Rating..... 5
 State of Texas..... 5
Lending Test 6
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 bank's loan-to-deposit (LTD) ratio is reasonable.
- A majority of the bank's loans are inside the assessment area (AA).
- The geographic distribution of loans is excellent.
- The distribution of loans to individuals of different income levels and businesses of different sizes is reasonable.
- There were no Community Reinvestment Act (CRA) related complaints during the evaluation period.

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 is calculated on a bank-wide basis. The bank's quarterly LTD ratio during the review period averaged 33.4 percent, with a quarterly high of 37.6 percent and quarterly low of 30.3 percent. We compared the bank's LTD ratio to four similarly situated institutions in the AA ranging in asset size from \$123 million to \$282 million. The quarterly average LTD ratio for banks in this peer group was 42.4 percent with a high ratio of 59.5 percent and a low ratio of 26.4 percent.

The following factors were considered when concluding on the reasonableness of the bank's LTD ratio:

- A strong level of competition in the AA. First National Bank of Burleson (FNB or bank) is located in a suburb south of Fort Worth, TX which is part of the Dallas-Fort Worth metropolitan area. The AA includes a significant number of community banks, larger regional banks, and large national banks. FNB has less than one percent market share in the AA.
- There was a large number of consumer loans originated during the CRA evaluation period. During the review period, FNB originated 531 consumer loans, which represented 53 percent of originated loans, when excluding Small Business Administration (SBA) Paycheck Protection Program (PPP) loans. Consumer loans are generally smaller in dollar amount and contribute to a lower LTD ratio.

Lending in Assessment Area

A majority of the bank's loans are inside its assessment area.

Our analysis relied on a sample of 80 loans consisting of commercial and consumer loans. The bank originated and purchased 63.8 percent by number and 60.6 percent by dollar 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.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	20	50.0	20	50.0	40	6,161,491	59.6	4,184,780	40.4	10,346,271
Consumer	31	77.5	9	22.5	40	582,290	73.9	206,470	26.1	788,760
Total	51	63.8	29	36.2	80	6,743,781	60.6	4,391,250	39.4	11,135,031

Description of Institution

FNB is a full-service community bank located in Burleson, Texas, a southern suburb of Fort Worth, TX. FNB is 99 percent owned by Citidel Bancorp, Inc. (CBI), a one-bank holding company. The remaining one percent of CBI's common stock is collectively owned by FNB's eight directors on a pro rata basis. We did not consider the activities of affiliates in this evaluation.

FNB is a full-service bank offering a full-range of loan and deposit products, as well as online, mobile and telephone banking, for individuals and businesses. FNB's physical offices are its primary delivery system for retail products and services. In addition to its main office in Burleson, the bank has a branch office also located in Burleson. The main office is located in an upper-income census tract (CT) and the branch is located in a middle-income CT about two miles southwest of the main office. Lobby hours at the main office and branch office are 9:00 a.m. to 4:00 p.m. Monday through Thursday and 9:00 a.m. to 6:00 p.m. Friday. The main office and branch office each have a drive-up facility with extended weekday hours from 7:30 a.m. to 6:00 p.m. and Saturday hours of 8:00 a.m. to 12:00 p.m. The main office and branch each have an automated teller machine (ATM) with 24-hour access. Neither ATM is full-service (i.e., accepting check and cash deposits).

As of December 31, 2020, FNB had total assets of \$230 million, with the loan portfolio representing 31 percent of total assets. The following table reflects the composition of FNB's loan portfolio based on the Consolidated Report of Condition dated December 31, 2020.

Loan Portfolio Summary as of December 31, 2020		
Loan Category	Dollar Volume (000s)	% of Total Loans
Commercial Real Estate	\$39,153	55%
Commercial & Industrial	\$18,414	26%
Residential Real Estate	\$8,601	12%
Consumer	\$4,516	6%

FNB's business strategy is primarily focused on non-complex commercial and consumer lending in its market area. Although consumer loans reflect a small volume of total loans by dollar, consumer loans by number comprised 53 percent of total originated loans, when excluding SBA PPP loans during the evaluation period. As such, both business and consumer lending are considered the bank's primary products.

The previous CRA evaluation dated October 30, 2017 assigned a "Satisfactory" rating under the Small Bank Performance Standards. There are no legal or financial impediments to FNB's ability to meet the credit needs of its AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

FNB was evaluated under the Small Bank CRA evaluation procedures, which includes a Lending Test. The objective of our review was to determine the bank's record of meeting its community's credit needs, including that of low- and moderate-income (LMI) borrowers. Our review included the bank's performance from January 1, 2018 through December 31, 2020. Business and consumer lending are the bank's primary loan products and included as part of this evaluation. To evaluate the bank's lending performance, we analyzed a sample of 20 commercial loans and 31 consumer loans originated or purchased inside the AA during the evaluation period.

Selection of Areas for Full-Scope Review

FNB has delineated one AA that includes all of Johnson County, Texas and six adjacent contiguous CTs in Tarrant County, Texas. The bank has properly defined its AA in accordance with the technical requirements of CRA regulations. The AA consists of whole CTs, does not arbitrarily exclude low- or moderate-income CTs, and includes CTs where the bank offices are located and the majority of its loans are originated. The AA does not reflect illegal discrimination.

Ratings

The bank's overall rating is based entirely on the full scope review of the bank's AA.

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 has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC does not have public information regarding non-compliance with statutes and regulations prohibiting discriminatory or other illegal credit practices with respect to this institution. In determining this institution's overall CRA rating, the OCC has considered information that was made available to the OCC on a confidential basis during its consultations.

The CRA performance rating was not lowered as a result of these findings. We considered the nature, extent, and strength of the evidence of the practices; the extent to which institution had policies and procedures in place to prevent the practices; and the extent to which the institution has taken or has committed to take corrective action, including voluntary corrective action resulting from self-assessment; and other relevant information.

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 Texas¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A majority of the bank's loans, 64 percent by number and 61 percent by dollar volume, were made inside the AA.
- Distribution of loans is excellent among individuals and small businesses within the low- to moderate-income level of the geography given the bank's AA and performance context.
- Distribution of loans is reasonable among individuals and small businesses within the low- to moderate- income level of the borrower given the bank's AA and performance context.

Description of Institution's Operations in Texas

Competition from other financial institutions is strong. The Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report as of June 30, 2020 notes 19 branch locations operating in Johnson County, with FNB holding eight percent of the deposit market share. FNB is ranked fifth with \$195 million in deposits. Other banks with notable market share include Wells Fargo Bank, N.A. (21 percent), First Financial, N.A. (15 percent), Pinnacle Bank (14 percent), and Grandview Bank (11 percent). There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA.

We reviewed two community contacts within the AA with representatives from a local chamber of commerce and an affordable housing organization. Community contacts indicated a need for capital funding and business development services for small businesses in the area AA. More specifically, financial education and technical assistance for small businesses was stated to be what local businesses are lacking in. In addition to this, affordable housing was identified as a resource needed within the AA, especially given the high population growth rate in the area.

Burleson Assessment Area

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2018 - 2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	34	2.9	14.7	58.8	23.5	0.0

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

Population by Geography	193,055	2.4	11.0	60.2	26.5	0.0
Housing Units by Geography	71,849	2.0	11.4	59.9	26.6	0.0
Owner-Occupied Units by Geography	49,447	1.1	8.7	59.3	30.8	0.0
Occupied Rental Units by Geography	16,630	4.3	17.3	63.0	15.4	0.0
Vacant Units by Geography	5,772	3.2	17.5	56.2	23.1	0.0
Businesses by Geography	14,563	4.1	8.2	54.4	33.3	0.0
Farms by Geography	538	1.1	5.9	58.6	34.4	0.0
Family Distribution by Income Level	51,011	19.0	19.7	21.6	39.7	0.0
Household Distribution by Income Level	66,077	20.9	17.0	19.6	42.5	0.0
Median Family Income MSA - 23104 Fort Worth-Arlington-Grapevine, TX	\$69,339	Median Housing Value				\$128,636
		Median Gross Rent				\$941
		Families Below Poverty Level				9.0%
<i>Source: 2015 ACS and 2020 D&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>						

Scope of Evaluation in Texas

A full-scope review was performed on the bank's AA for the evaluation period covering January 1, 2018 to December 31, 2020.

LENDING TEST

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

Conclusions for Burleson AA Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Burleson AA is reasonable.

Distribution of Loans by Income Level of the Geography

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

Small Loans to Businesses

The bank exhibits excellent geographic distribution of small business loans. The percentage of loans originated in low- and moderate-income CTs exceeds both the demographic and aggregate comparators.

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.

Consumer Loans

The bank's geographic distribution of consumer loans is reasonable. As the bank only has one low-income CT in its AA, the percentage of loans originated in these CTs was significantly below the demographic comparators. Moreover, only two percent of households in the bank's AA are in low income CTs which provides limited lending opportunities in these CTs. The bank did not originate any loans within the low-income CTs. However, the percentage of loans originated in moderate-income CTs exceeds demographic comparators.

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.

Lending Gap Analysis

Overall, we did not identify any unexplained, conspicuous gaps in the lending distribution. We reviewed internal bank reports and maps to identify potential significant gaps in the distribution of loans over the evaluation period.

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

Loans to businesses of different sizes reflects reasonable distribution. During the evaluation period, 47.5 percent of the bank's business loans were made to small businesses (business with revenue of less than \$1 million). While the bank's lending to small businesses is significantly lower than the demographic comparator, it exceeds the aggregate comparator.

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.

Consumer Loans

Consumer loans to individuals of different income levels reflects reasonable distribution. The percentage of consumer loans originated to low-income borrowers is lower than the demographic comparator. However, the percentage of loans originated to moderate-income borrowers exceeds the demographic comparator. One noteworthy challenge is the bank's AA has a 9 percent poverty rate, which likely limits the bank's ability to penetrate the low-income borrower demographic.

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.

Responses to Complaints

FNB and the OCC have not received any complaints regarding CRA over 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:	01/01/2018 to 12/31/2020	
Bank Products Reviewed:	Small business and consumer loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State		
Texas		
Burleson AA	Full-Scope	

Appendix B: Summary of MMSA and State Ratings

RATINGS - First National Bank of Burleson	
Overall Bank:	Lending Test Rating
First National Bank of Burleson	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 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 Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2018-20**

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
Burleson AA 2020	20	6,161,491	50.0	4,607	4.1	5.0	4.2	8.2	10.0	9.1	54.4	55.0	54.3	33.3	30.0	32.4	0.0	0.0	0.0
Total	20	6,161,491	50.0	4,607	4.1	5.0	4.2	8.2	10.0	9.1	54.4	55.0	54.3	33.3	30.0	32.4	0.0	0.0	0.0

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 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											2018-20	
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	
Burleson AA 2020	20	6,161,491	50.0	4,607	88.4	47.5	46.4	3.7	52.5	8.0	0.0	
Total	20	6,161,491	50.0	4,607	88.4	47.5	46.4	3.7	52.5	8.0	0.0	
<i>Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>												

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2018-20	
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	
Burleson AA 2020	31	382,290	77.5	2.0	0.0	10.9	17.5	60.3	42.5	26.9	40.0	0.0	0.0	
<p><i>Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data. Due to rounding, totals may not equal 100.0%</i></p>														

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2018-20	
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	
Burleson AA 2020	31	582,290	77.5	20.9	7.5	17.0	25.0	19.6	15.0	42.5	52.5	0.0	0.0	
Total	31	582,290	77.5	20.9	7.5	17.0	25.0	19.6	15.0	42.5	52.5	0.0	0.0	

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data.
Due to rounding, totals may not equal 100.0%*