



PUBLIC DISCLOSURE

August 3, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Waggoner National Bank of Vernon
Charter Number 5203

1818 Texas Street
Vernon, TX 76384

Office of the Comptroller of the Currency

5225 South Loop 289
Suite 108
Lubbock, TX 79424-1319

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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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 Waggoner National Bank of Vernon (WNB) has a reasonable quarterly average net loan-to-deposit (LTD) ratio of 73 percent during the evaluation period.
- A substantial majority of loans sampled are within the bank's assessment areas (AAs). Approximately 88 percent by number and 96 percent by dollar amount of WNB's loans were originated or purchased in the AAs.
- Lending to businesses of different sizes and individuals of different income levels is excellent.
- The geographic distribution of commercial and consumer loans reflects reasonable dispersion in the Wilbarger County AA.

Description of Institution

WNB is a \$295 million community bank located in Vernon, Texas, about 50 miles northwest of Wichita Falls, Texas. WNB is a wholly-owned subsidiary of Waggoner National Bancshares, Inc., a single-bank holding company. WNB is an intrastate bank with its main office in Vernon, Texas. WNB has one branch located in Electra, Texas, between Vernon and Wichita Falls. The main bank and branch facility include full-service lobbies, drive-through facilities and automated teller machines (ATMs). There is another ATM at a supermarket in Vernon. Both lobbies are open Monday through Friday, and drive-throughs are open Monday through Saturday. There is a trust department at the main bank. WNB also offers basic online banking at www.wnbvernon.com.

WNB established two AAs, the Wilbarger County AA and the Wichita County AA, both of which meet regulatory requirements and do not arbitrarily exclude any low- or moderate-income areas. The Wilbarger County AA includes the main bank location in Vernon, TX. The Wichita County AA includes the Electra branch and is part of the Wichita Falls Metropolitan Statistical Area (MSA).

As of December 31, 2019, net loans and leases comprised 57 percent of total assets, with commercial loans as the largest percentage of this total. WNB’s business strategy is to service its agricultural, consumer, commercial, and real estate customers in both AAs. WNB received a Satisfactory rating at its May 15, 2017 CRA evaluation. WNB has no legal or financial circumstances that would impede the bank’s ability to meet its community credit needs.

Wilbarger County AA

| Table A1 – Demographic Information of the Assessment Area | | | | | | |
|--|----------|-----------------------|------------------------------|--------------------------|-------------------------|-----------------------|
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 4 | 0.0 | 50.0 | 50.0 | 0.0 | 0.0 |
| Population by Geography | 13,158 | 0.0 | 40.0 | 60.0 | 0.0 | 0.0 |
| Housing Units by Geography | 6,280 | 0.0 | 43.3 | 56.7 | 0.0 | 0.0 |
| Owner-Occupied Units by Geography | 3,411 | 0.0 | 30.8 | 69.2 | 0.0 | 0.0 |
| Occupied Rental Units by Geography | 1,801 | 0.0 | 57.7 | 42.3 | 0.0 | 0.0 |
| Vacant Units by Geography | 1,068 | 0.0 | 58.8 | 41.2 | 0.0 | 0.0 |
| Businesses by Geography | 724 | 0.0 | 57.5 | 42.5 | 0.0 | 0.0 |
| Farms by Geography | 96 | 0.0 | 24.0 | 76.0 | 0.0 | 0.0 |
| Family Distribution by Income Level | 3,295 | 19.6 | 19.6 | 19.2 | 41.6 | 0.0 |
| Household Distribution by Income Level | 5,212 | 26.2 | 16.0 | 14.6 | 43.2 | 0.0 |
| Median Family Income TX Non-MSA | | \$52,198 | Median Housing Value | | | \$70,880 |
| | | | Median Gross Rent | | | \$553 |
| | | | Families Below Poverty Level | | | 13.6% |

Source: 2015 ACS and 2019 D&B Data
 (*) The NA category consists of geographies that have not been assigned an income classification.

Wichita County AA

| Table A2 – Demographic Information of the Assessment Area | | | | | | |
|--|----------|-----------------------|------------------------------|--------------------------|-------------------------|-----------------------|
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 2 | 0.0 | 0.0 | 50.0 | 50.0 | 0.0 |
| Population by Geography | 6,273 | 0.0 | 0.0 | 44.3 | 55.7 | 0.0 |
| Housing Units by Geography | 3,075 | 0.0 | 0.0 | 50.6 | 49.4 | 0.0 |
| Owner-Occupied Units by Geography | 2,018 | 0.0 | 0.0 | 44.3 | 55.7 | 0.0 |
| Occupied Rental Units by Geography | 533 | 0.0 | 0.0 | 66.0 | 34.0 | 0.0 |
| Vacant Units by Geography | 524 | 0.0 | 0.0 | 59.5 | 40.5 | 0.0 |
| Businesses by Geography | 361 | 0.0 | 0.0 | 38.8 | 61.2 | 0.0 |
| Farms by Geography | 45 | 0.0 | 0.0 | 6.7 | 93.3 | 0.0 |
| Family Distribution by Income Level | 1,903 | 19.2 | 13.3 | 21.9 | 45.7 | 0.0 |
| Household Distribution by Income Level | 2,551 | 21.9 | 15.6 | 13.4 | 49.1 | 0.0 |
| Median Family Income MSA - 48660 Wichita Falls, TX MSA | | \$57,690 | Median Housing Value | | | \$74,636 |
| | | | Median Gross Rent | | | \$633 |
| | | | Families Below Poverty Level | | | 6.1% |
| <i>Source: 2015 ACS and 2019 D&B Data</i> | | | | | | |
| <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i> | | | | | | |

The Wilbarger County economy is based on agriculture and energy production. Major employers include North Texas State Hospital and Tyson Foods. Employers providing commutable jobs to the Wichita County AA include a number of industrial, banking, and federal government entities located in nearby Wichita Falls, Texas, including Sheppard Air Force base. Other major employers in both AAs include the school districts, hospitals, and city and county governments.

Economic conditions are good. As of December 2019, unemployment in Wilbarger County was 3.4 percent and Wichita County was 2.9 percent. Both were below the state of Texas and national levels at 3.5 percent. Pandemic unemployment in 2020 has also been lower than state and national levels.

We contacted two local officials to obtain a community profile and identify opportunities for community development participation by local financial institutions. Economic conditions are stable. The primary credit needs, as identified by the community contacts, are for small business and general consumer purposes (including residential real estate). The contacts indicated the local financial institutions are fulfilling the immediate credit needs of the AAs.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2017 through December 31, 2019. We evaluated WNB using the small bank CRA performance standards, which includes five performance criteria: the LTD ratio, lending in the AA, lending to borrowers of different incomes and businesses of different sizes, geographic distribution of loans, and responses to CRA complaints.

To evaluate WNB's lending performance, a random sample of loans originated during the evaluation period was selected based on identified primary products in each AA. Primary loan types are those products that have been originated at the highest percentage by number and/or dollar volume of loans. During this evaluation period, primary products consisted of commercial and consumer loans in the Wilbarger County AA and consumer loans in the Wichita County AA. To assess performance, we reviewed 20 commercial and 20 consumer loans originated in the Wilbarger County AA and 20 consumer loans in the Wichita County AA during the evaluation period.

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. WNB has two AAs in Texas: Wilbarger County and Wichita County. These AAs are adjacent, but we did not combine them because Wichita County is located within the Wichita Falls MSA. We completed a full-scope review of each AA.

Ratings

WNB operates from two locations in Vernon and Electra, Texas. We determined the overall CRA rating based on the five performance criteria in both AAs. More weight was applied to the Wilbarger County AA as this is the main bank location and where most business is conducted, but we considered lending in the Wichita County AA that contains the branch location as additional support.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c), in determining a national bank's 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

The CRA rating for the State of Texas is **Satisfactory**.

Lending Test

The bank's performance under the Lending Test in the State of Texas is Satisfactory based on full-scope reviews of the Wilbarger County AA and the Wichita County AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the net LTD ratio is reasonable. WNB's quarterly average LTD ratio for 12 quarters from March 31, 2017 through December 31, 2019 is 73.19 percent. The average net LTD ratio of similarly-situated banks for the same period ranges from 47 percent to 92 percent, averaging 68 percent. These similarly-situated community banks are located within or adjacent to the AAs and have total assets ranging from \$150-\$400 million.

| Bank Name | Total Assets \$000s 12/31/2019 | Average Net LTD |
|--|-----------------------------------|---------------------|
| <i>The Waggoner National Bank of Vernon</i> | <i>\$295,292</i> | <i>73.19</i> |
| FSNB, National Association | \$391,891 | 46.71 |
| The Liberty National Bank in Paris | \$287,939 | 59.46 |
| Sooner State Bank | \$261,000 | 75.10 |
| Bank of Commerce | \$316,011 | 91.63 |
| First National Bank & Trust | \$304,643 | 63.17 |
| The Yoakum National Bank | \$226,262 | 47.65 |
| Arrowhead Bank | \$198,446 | 71.91 |
| Citizens Bank of Ada | \$197,739 | 70.77 |
| The Central National Bank of Poteau | \$259,838 | 73.03 |
| Community National Bank | \$215,663 | 66.29 |
| First State Bank of Texas | \$178,513 | 77.31 |
| Gilmer National Bank | \$225,512 | 77.71 |
| McCurtain County National Bank | \$264,607 | 58.30 |

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AAs. WNB originated and purchased 88 percent of the number and 96 percent of the dollar amount of loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. We used the 20 loans originated within each AA to conduct our testing for each primary product for analyzing both the geographic distribution of lending and lending to businesses of different sizes and individuals of different incomes.

| Lending Inside and Outside of the Assessment Areas | | | | | | | | | | |
|---|-----------------|-----------|---------|----|---------|-------------------------------|-----------|---------|---|--------------|
| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans \$000s | | | | Total \$000s |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Small Business | 20 | 83 | 4 | 17 | 100.0 | 1,350 | 96 | 58 | 4 | 1,408 |
| Consumer | 40 | 90 | 4 | 10 | 100.0 | 174 | 93 | 13 | 7 | 187 |
| Total | 60 | 88 | 8 | 12 | 100.0 | 1,524 | 96 | 71 | 4 | 1,595 |

Source: Sample of loans.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the Wilbarger County AA. The Wichita County AA does not contain low- or moderate-income census tracts. For this reason, a geographic distribution analysis of this AA is not meaningful and was not performed.

Small Loans to Businesses

Refer to Table Q in 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.

Geographic distribution of loans to small businesses in moderate-income CTs is reasonable. WNB originated 45 percent of its small business loans to businesses located in moderate-income CTs, which is slightly below the 57.5 percent of AA businesses located within moderate-income CTs. There are no low-income CTs in the AA.

Consumer Loans

Refer to Table U in Appendix D for the facts and data used to evaluate the geographic distribution of the bank’s consumer loan originations and purchases.

Geographic distribution of consumer loans in moderate-income CTs is excellent as the percentage of WNB’s consumer loans exceeds the ratio of households located in moderate-income CTs. WNB originated 45 percent of its consumer loans to individuals located in moderate-income CTs, compared to 40 percent of households located in moderate-income CTs. There are no low-income CTs in the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans to individuals of different income levels and businesses of different sizes.

Wilbarger County AA

Small Loans to Businesses

Refer to Table R in 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 percentage of WNB loans to small businesses by number and dollar amount is reasonable. Approximately 75 percent of businesses within the AA report revenues less than \$1 million. WNB originated 80 percent by number and 40 percent by dollar of loans to small businesses within the AA.

Consumer Loans

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

The percentage of WNB's consumer loans significantly exceeds the ratio of moderate-income households and meets the ratio of low-income households in the AA. WNB originated 45 percent of consumer loans by number to moderate-income households and 25 percent low-income households, compared to the AA demographics of 16 percent moderate-income households and 26 percent low-income households.

Wichita County AA

Consumer Loans

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

The percentage of WNB's consumer loans significantly exceeds the ratio of both low- and moderate-income households in the AA. WNB originated 40 percent of consumer loans to low-income households and 30 percent to moderate-income households, compared to the AA demographics of 22 percent low-income households and 16 percent moderate-income households.

Responses to Complaints

Neither WNB nor the OCC have received any CRA-related complains during the evaluation period. This has a neutral effect on the WNB's CRA performance.

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: | January 1, 2017 to December 31, 2019 | |
| 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 |
| Wilbarger County AA | Full-Scope | Small business and consumer loans |
| Wichita County AA | Full-Scope | Consumer loans |

Appendix B: Summary of State Rating

| Ratings for The Waggoner National Bank of Vernon | |
|---|----------------------------|
| Overall Bank: | Lending Test Rating |
| Waggoner National Bank of Vernon | Satisfactory |
| 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.

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 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 | | | | | | | | | | | | | | | | | | | 2017-2019 | | |
|---|---------------------------------|-------|------------|----------------|-------------------|--------------|-------|------------------------|--------------|-------|----------------------|--------------|-------|---------------------|--------------|-------|-----------------------------|--------------|------------------|--|--|
| 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 | Aggt. | % Businesses | % Bank Loans | Aggt. | % Businesses | % Bank Loans | Aggt. | % Businesses | % Bank Loans | Aggt. | % Businesses | % Bank Loans | Aggt. | | |
| Wilbarger County AA | 20 | 1,350 | 100 | 82 | 0.0 | 0.0 | 0.0 | 57.5 | 45.0 | 54.9 | 42.5 | 55.0 | 45.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | |

Source: 2019 D&B Data; 1/01/2017 - 12/31/2019 Bank Data.

| Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues | | | | | | | | | | | | 2017-2019 | |
|--|---------------------------------|-------|------------|----------------|-----------------------------------|--------------|-----------|----------------------------------|--------------|--|--------------|------------------|--|
| 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 | | |
| Wilbarger County AA | 20 | 1,350 | 100 | 82 | 75.0 | 80.0 | 36.6 | 5.5 | 20.0 | 19.5 | 0.0 | | |

Source: 2019 D&B Data; 1/01/2017 - 12/31/2019 Bank Data.

| Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography | | | | | | | | | | | | 2017-2019 | |
|--|----------------------|----|------------|-------------------|--------------|------------------------|--------------|----------------------|--------------|---------------------|--------------|-----------------------------|--------------|
| 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 |
| Wilbarger County AA | 20 | 85 | 100 | 0.0 | 0.0 | 40.1 | 45.0 | 59.9 | 55.0 | 0.0 | 0.0 | 0.0 | 0.0 |

Source: 2015 ACS Census; 1/01/2017 - 12/31/2019 Bank Data.

| 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 |
| Wilbarger County AA | 20 | 85 | 50 | 26.2 | 25.0 | 16.0 | 45.0 | 14.6 | 25.0 | 43.2 | 5.0 | 0.0 | 0.0 |
| Wichita County AA | 20 | 89 | 50 | 21.9 | 40.0 | 15.6 | 30.0 | 13.4 | 15.0 | 49.1 | 15.0 | 0.0 | 0.0 |

Source: 2015 ACS Census; 1/01/2017 - 12/31/2019 Bank Data.