



PUBLIC DISCLOSURE

June 8, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Dublin
Charter Number: 20026

825 North Patrick
Dublin, TX 76446

Office of the Comptroller of the Currency

Fort Worth Field Office

225 East 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.

Table of Contents

Overall CRA Rating..... 1

Description of Institution..... 2

Scope of the Evaluation..... 3

Discriminatory or Other Illegal Credit Practices Review..... 4

State Rating..... 5

 State of Texas..... 5

Appendix A: Scope of Examination..... A-1

Appendix B: Summary of MMSA and State Ratings..... B-1

Appendix C: Definitions and Common Abbreviations..... C-1

Appendix D: Tables of Performance Data..... D-1

Overall CRA Rating

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

The lending test is rated: Satisfactory

The major factors that support this rating include:

- The average loan-to-deposit (LTD) ratio is more than reasonable.
- A substantial majority of the bank's loans were originated within its assessment area (AA).
- The bank's distribution of loans to farms, businesses and borrowers of different income levels is reasonable.
- The bank reflects an excellent distribution of loans to the moderate-income tract within its AA.

Loan-to-Deposit Ratio

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

From January 1, 2017 to December 31, 2019, the bank's quarterly LTD ratio averaged 89.28 percent and ranged from a low of 77.31 percent to a high of 87.16 percent. We compared the bank's average LTD ratio to those of similarly-situated financial institutions which were located within the same AA. The combined average LTD ratio of all the similarly-situated institutions during the same period was 59.92 percent, ranging from a low of 37.27 percent to a high of 89.65 percent. The quarterly average LTD ratios for each of the similarly situated institutions in the AA considered in comparison to the bank are listed below.

Loan-to-Deposit Ratios		
Institution	Total Assets (\$)	Average LTD (%)
First National Bank of Dublin	92,190	82.98
Texas Bank, Brownwood, Tx	497,431	89.65
Farmers and Merchants Bank	91,170	66.08
First Security State Bank	119,494	36.03
Bank of Houston	119,991	37.27

Source: Institution Reports of Condition from January 1, 2017 to December 31, 2019.

Lending in Assessment Area

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

During the evaluation period, the bank originated 95.60 percent of its total loans inside its AAs. This analysis is performed at the bank, rather than at the AA, level. This conclusion is based on the bank's loan portfolio trial balance during the evaluation period.

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 Farm Loans	431	94.31	26	5.69	457	26,925	84.71	4,859	15.29	31,785
Small Business Loans	270	96.08	11	3.91	281	12,268	96.40	459	3.60	12,727
Consumer Loans	725	92.01	63	7.99	788	8,053	90.82	814	9.18	8,867
Home Mortgage Loans	32	100	0	0.00	32	2,046	100.00	0.00	0.00	2,045
Total	1,458	95.60	100	4.40	1,558	49,292	92.98	6,132	7.02	55,424

Source: Evaluation Period: 1/1/2017 - 12/31/2019 Bank Data

Due to rounding, totals may not equal 100.0

Description of Institution

FNB Dublin is an intrastate bank headquartered in Dublin, Texas. Dublin is located 76 miles southwest of Fort Worth, TX. The bank was chartered in 1985 and is wholly owned by Dublin Bancshares, a one-bank holding company. In addition to the main bank location, the bank operates the two additional branches out of DeLeon and Gustine, Tx. FNB Dublin designates its primary AA as the entire Comanche and Erath Counties. The bank's secondary AA comprises of the entire surrounding counties of Bosque, Brown, Eastland, Hamilton, Mills and Palo Pinto.

FNB Dublin offers a traditional mix of lending products and deposit accounts. The bank reports total assets of \$92 million, total loans of \$69 million, total investments of \$17 million, deposits of \$82 million and tier 1 capital of \$10 million. The local economy is heavily dependent on farming, dairy and livestock operations, as such, the bank's loan portfolio is significantly concentrated in agriculture-related lending. The bank's secondary loan products are commercial and commercial real estate loans (CRE) as well as consumer-type loans. As of December 31, 2019, the loan portfolio comprised of agricultural and farming real estate related loans (60 percent), commercial and commercial real estate loans (21 percent) consumer and auto loans (12 percent), residential mortgage loans (6 percent). FNB Dublin's strategic focus is to serve its local community to the best of its ability while utilizing prudent lending practices, preserving the bank's reputation as a safe and sound institution, maintaining public confidence and providing a reasonable return to depositors and shareholders.

FNB Dublin's banking programs and hours allow the bank to deliver needed banking and credit services to low- and moderate-income individuals and small businesses, farms and livestock operators throughout the bank's AAs. The bank offers on-line banking through its web site www.bankingfnb.com. Telephone banking in English and Spanish is available. ATM services are available in reasonable locations within the bank's AAs. In meeting the credit needs of its community, the bank serves a strong alternative to payday lenders by offering small dollar personal loans which could be as low as \$500.

There is healthy competition for qualitative lending opportunities to the various farms and livestock operating within the AA. Other financial institutions within the AA consist of several local, regional and state banks.

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.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the lending products assessed was between January 1, 2017 and December 31, 2019. We assessed FNB Dublin's CRA performance within its AAs using Interagency Small Bank Procedures. The bank is subject to the Lending Test. We completed the Lending Test by reviewing respective samples of agricultural loans, commercial and CRE loans as well as consumer loans. We completed our evaluation of the bank's lending penetrations into different geographies and to borrowers and businesses of different income levels using demographic data reported from the American Community Survey (ACS) conducted in 2015 and Dun and Bradstreet 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 AAs 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 designated two non-MSA AAs. We performed a full-scope review of the Comanche and Erath County AA as this is the bank's primary non-MSA AA. We performed a limited scope review of the bank's secondary non-MSA AA comprising of Brown, Bosque, Eastland, Hamilton, Mills and Palo Pinto counties, TX due to the limited deposit and lending activities within this AA.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings. FNB Dublin has two designated AAs, but the primary AA and its three primary lending products received consideration with equal weight.

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

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.
- A substantial majority of loan originations are within the Bank's AA.
- The bank exhibits an excellent distribution of loans to the moderate-income geography within its AA.
- The bank reflects a reasonable distribution of loans to borrowers of different income levels and businesses of different sizes.
- The bank has not received any complaints regarding its CRA performance during the evaluation period.

Description of Institution's Operations in Texas

FNB Dublin operates only within the state of Texas. The institution's operations are discussed in detail under the Description of Institution section.

According to the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report dated June 30, 2019, FNB Dublin held deposits of \$79 million, which represented 8.42 percent of the AA deposit market share among depository institutions in the rating area. Competitors include other local and regional community banks located within the AA. Institutions with the largest share of deposits were First Financial Bank, NA., Spirit of Texas Bank, Texas Bank and Interbank. All combined, these institutions held a combined 67 percent market share of the deposits in the Comanche and Erath County AAs.

We reviewed two community contact interviews completed within the bank's AA during prior CRA examinations. One of the contacts is an employee at the Chamber of Commerce while the other is an employee at an Economic Development Corporation within the AA. The contacts noted that financial institutions were highly responsive to credit needs within the AA and continue to be actively engaged in community development initiatives. One contact noted the need for higher levels of qualitative but affordable housing units to prevent the on-going migration of young families and professionals from the AA into the larger surrounding metropolitan areas. Another contact identified needs which were typical for small and rural cities such as loans to fund economic development and start-up businesses.

The following table depicts the demographic information for the AA.

Comanche-Erath County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: FNB of Dublin – Comanche & Erath 2019						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.0	8.3	75.0	16.7	0.0
Population by Geography	53,662	0.0	7.5	80.7	11.8	0.0
Housing Units by Geography	24,493	0.0	7.1	79.7	13.2	0.0
Owner-Occupied Units by Geography	12,622	0.0	7.4	76.1	16.4	0.0
Occupied Rental Units by Geography	7,069	0.0	6.0	87.0	6.9	0.0
Vacant Units by Geography	4,802	0.0	8.0	78.3	13.7	0.0
Businesses by Geography	3,965	0.0	7.2	80.3	12.4	0.0
Farms by Geography	452	0.0	2.7	80.1	17.3	0.0
Family Distribution by Income Level	12,431	21.7	16.9	21.2	40.2	0.0
Household Distribution by Income Level	19,691	27.6	15.8	18.4	38.3	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$115,947
			Median Gross Rent			\$647
			Families Below Poverty Level			14.5%
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

FNB Dublin has designated the entirety of Comanche and Erath Counties as its primary AA which comprise of four and eight CTs, respectively. Neither of the counties have any low-income CTs. Comanche County has one moderate-income CT and three middle-income CTs. Erath County has four middle-income CTs and four upper-income CTs. The bank has properly defined its AA in accordance with the technical requirements of the CRA regulation. The AA consists of whole CTs, does not arbitrarily exclude the moderate-income CT within the AA and includes the CTs where the bank offices are located, and the majority of its loans are originated.

Based on the 2015 ACS data, the AA has a total population of 53,662. There are 24,397 housing units in the AA, of which 52 percent are owner-occupied, 29 percent are renter units and 20 percent are vacant. Approximately, 28 percent of households in the AA are considered low-income. Moderate-income families represent approximately 16 percent of the population, while middle- and upper-income families account for the remaining 56 percent of the population. The proportion of families living below the poverty level is moderately high at 14.5 percent.

Major cities within the AA such as Dublin, Comanche and De Leon are primarily dependent on the agriculture industry. The largest employers in these areas include the local governments, local ISDs, medical facilities and the various farms, dairy and cattle operations within the AA. Dublin is home to five museums and the nation's first Dr. Pepper bottling plant which ceased its affiliation with Dr. Pepper in 2012. Stephenville another major city within the AA is located in Erath County and is a much larger community and has a more diverse economy. The largest employers in that area include Tarleton State University, FMC Technologies, Texas Health Resources, Stephenville Independent School District and Wal-Mart.

Competition amongst financial institutions within the AA is moderate. As of June 30, 2019, the FDIC Deposit Market Share Report lists 11 deposit taking institutions within the AA. FNB Dublin was fifth among these institutions in terms of deposit market share.

LENDING TEST

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

Based on a full-scope review, the bank's performance in the Comanche – Erath County AA is reasonable.

Distribution of Loans by Income Level of the Geography

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

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 excellent. During the evaluation period, the bank's small business lending activity in moderate-income geographies exceeded the percentage of businesses within moderate-income geographies and well exceeded the aggregate level of lending originated by similarly situated financial institutions.

Small Loans to Farms

Refer to Table S 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 farms.

The geographic distribution of small loans to farms is excellent. During the evaluation period, the bank's lending to farms in moderate-income geographies exceeded the percentage of farms within the moderate-income geography within the AA and well exceeded the aggregate level of lending originated to farms by similarly situated financial institutions.

Consumer Loans

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

Overall, the geographic distribution of consumer loans to the moderate-income geography within the AA is excellent. During the evaluation period, the bank's level of consumer lending in the moderate-income CT exceeded the percentage of households living in moderate-income tracts.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

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

The bank's lending distribution to businesses of different sizes is reasonable. The bank's lending to small businesses is comparable to the level of small businesses within the AA and significantly exceeds the level of peer aggregate lending to small businesses.

Small Loans to Farms

Refer to Table T 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 farms.

The bank's lending distribution to farms of different sizes is reasonable. The bank's penetration of small loans to farms is somewhat lower than the level of small farms within the AA but significantly exceeds the level of peer aggregate lending to small farms by similarly situated financial institutions.

Consumer Loans

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

The bank's lending distribution of consumer type loans to borrowers with different incomes is reasonable. The bank's penetration of loans to low-income borrowers is slightly lower than the percentage of low-income individuals within the AA. The bank's lending to moderate-income borrowers is comparable to the percentage of moderate-income borrowers within the AA.

Responses to Complaints

The bank did not receive any complaints during the evaluation period.

Conclusions for Areas Receiving a Limited Scope Review

Based on a limited-scope review, the bank's performance under the Lending Test in the non-MSA AAs is consistent with the bank's overall performance under the Lending Test in the full scope area.

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, Small Farm, Consumer Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
No Affiliates		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Texas		
Comanche-Erath County AA	Full Scope	The counties of Comanche and Erath. This AA consists of 12 whole census tracts. These counties are located in a non-MSA
Non-MSA AAs	Limited Scope	The non-MSA AAs comprise of the counties of Brown, Bosque, Eastland, Hamilton, Mills and Palo Pinto.

Appendix B: Summary of MMSA and State Ratings

RATINGS	First National Bank of Dublin
Overall Bank:	Lending Test Rating
First National Bank of Dublin	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 S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1

million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm 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																			2017-19
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 Dublin AA	20.00	973,208	100.00	1,010	0.0	--	0.0	7.2	15.00	3.8	80.3	80.00	80.2	12.4	5.00	16.0	0.0	0.0	0.0
Total	20.00	973,208	100.00	2,821	0.00	--	0.0	7.2	15.00	3.8	80.3	80.0	80.2	12.4	5.00	16.0	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 Dublin - Erath 2019	20	973,208	100.00	1,010	85.2	85.00	34.3	4.7	10.00	10.0	5.00
Total	20	973,208	100.00	2,821	85.2	85.00	34.3	4.7	10.00	10.00	5.00
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 S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2017-19
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
FNB Dublin AA	20	962,180	100.00	247	0.0	0.0	0.0	2.7	10.00	2.0	80.1	80.00	76.1	15.9	17.3	21.9	0.0	0.00	0.0
Total	20	962,180	100.00	247	0.0	0.0	0.0	2.7	10.00	2.0	80.1	80.00	70.4	15.9	17.3	21.9	0.0	0.00	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 T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2017 - 2019
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
FNB of Dublin - Erath 2019	20	962,180	100.00	247	95.1	90.00	49.0	3.5	5.00	1.3	1.3
Total	20	962,180	100.00	247	95.1	90.00	49.0	3.5	5.00	1.3	1.3
Source: 2017 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2017 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 of Dublin - Erath 2019	20	257,779	100.00	0.0	0.00	6.9	10.00	80.1	85.00	13.0	5.00	0.0	--
Total	20	257,779	100.00	0.00	0.00	6.9	10.00	80.1	85.00	13.9	5.00	0.0	--
Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data.; CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%													

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2017-19
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 Dublin - Erath 2019	20	257,779	100.00	27.6	25.00	15.8	15.00	18.4	20.00	38.3	40.00	0.0	--
Total	20	257,779	100.00	26.0	25.00	15.8	15.00	18.4	20.00	38.3	40.00	0.0	--
Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data.; CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%													