



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

August 20, 2012

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

First Victoria National Bank
Charter Number 10360

101 South Main Street
Victoria, TX 77901

Office of the Comptroller of the Currency

1301 McKinney Street
Suite 1410
Houston, TX 77010-3031

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

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Overall CRA Rating

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

The following table indicates the performance level of **First Victoria National Bank (FVNB)** with respect to the Lending, Investment, and Service Tests:

Performance Levels	(Name of Depository Institution) Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	
Low Satisfactory	X		X
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending volume is excellent with a substantial majority of loans originating within FVNB's assessment areas (AA's).
- The distribution of home purchase mortgage loans by income level of the geography is adequate and good for home improvement and home refinance loans.
- The geographic distribution of small loans to businesses in the Victoria assessment area (AA) is excellent. Small loans to businesses represent 65 percent of the total reportable loans in the Victoria AA.
- The distribution of home improvement and home refinance loans by income level of the borrower is adequate. The distribution of home purchase loans by income level of the borrower is poor.
- The distribution of small loans to businesses and farms with annual revenues of \$1 million or less is poor.
- Community development (CD) lending had a positive effect on the Lending Test conclusion. FVNB made \$364 thousand of CD loans in the Victoria AA. In the aggregate for all of the bank's AAs, FVNB originated 14 CD loans totaling \$20.8 million.
- Based on June 30, 2011 FDIC deposit market share reports, FVNB ranks first in the Victoria AA. In addition to this, the latest aggregate data reflects FVNB is rated second among small business lenders and first among small farm lenders.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multi-family 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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 C.F.R. § 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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 do 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 applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include additional data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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 MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

Multi-family: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated Area: A rated area is a state or multi-state metropolitan 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 area, the institution will receive a rating for the multi-state metropolitan 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) and the Thrift Financial Reporting (TFR) 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 One 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.

Description of Institution

First Victoria National Bank (FVNB), headquartered in Victoria, TX, was chartered on April 15, 1913. The institution is a wholly owned subsidiary of FVNB Corporation, a one-bank holding company also headquartered in Victoria, Texas. FVNB is an intrastate bank, operating 28 full service branches throughout the state of Texas. All branches offer drive-in services and the bank provides access to 35 automated teller machines (ATMs) throughout their AA. FVNB has two subsidiaries, First Victoria Leasing and Citizens Insurance agency. The bank is also affiliated with FVNB Capital Trust II and FVNB Capital Trust III.

As of June 30, 2012, FVNB reported \$1,900 million in total assets. Total loans were reported at \$1,400 million, representing 72 percent of total assets. Lending activities consist primarily of commercial lending, which represents 56 percent of total loans. The largest concentration in commercial lending continues to be centered in commercial real estate of \$351 million or 25 percent of total loans, followed by commercial and industrial lending of \$289 million or 21 percent of total loans. Construction and development loans totaled \$136 million or 10 percent of total loans. Residential lending is significant at \$325 million, accounting for 24 percent of lending activities. Agricultural lending of \$205 million represents 15 percent of total lending. Consumer related lending is significantly lower at \$69 million or 5 percent of total loans. All other loans represent less than 1 percent of total loans. As of June 30, 2012, Tier 1 Capital was reported at \$174 million, resulting in a Tier 1 Leverage ratio of 9.23 percent.

FNVB's strategy is to build lasting, profitable relationships by providing quality financial services to their community. The bank's goal is to maximize bank performance while exhibiting excellent customer service. There have been no mergers or acquisitions since the last CRA examination.

FVNB was rated "Satisfactory" at the prior CRA examination dated June 23, 2008. There are no legal or financial circumstances that impede the bank's ability to help meet the credit needs of its AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation assesses the performance of the bank under the Lending, Investment, and Service Tests. The Lending Test included a review of residential mortgage loans subject to reporting under the HMDA, small loans to businesses and farms subject to reporting under the CRA, and community development loans. The Investment Test included a review of investments and donations meeting the definition of community development investments made in the bank's assessment areas. The Service Test included a review of retail and community development services provided in the assessment areas.

The evaluation period for the Lending Test, except community development loans, covered January 1, 2009 through December 31, 2011. For community development loans, the Investment Test, and the Service Test, the evaluation period covered June 23, 2008, the date of the last CRA evaluation, to August 20, 2012, the start date of the current CRA evaluation.

We based our conclusions related to community development loans and qualified investments on the number and the dollar amount made during the evaluation period. We also considered the level of innovation, complexity, responsiveness to community credit needs.

Data Integrity

In March 2011, we verified the accuracy of data made available to the public in accordance with HMDA and CRA loan data reporting requirements. Public data includes home mortgage lending and small loans to businesses and farms. During the CRA examination, we reviewed non-public data that management provided for community development loans, investments, and services to ensure it met the regulatory definition for community development. The data was found to be accurate. There were a few instances of incorrect census tract information on rural properties. FVNB corrected this data before the start of the CRA examination.

Selection of Areas for Full-Scope Review

We selected the Victoria AA for a full-scope review because a significant majority of the deposit and loan activity originated in this assessment area. The assessment area represents 61 percent of the deposits, 35 percent of the loans, and 19 percent of the branch locations.

Please refer to the tables in Appendix A for more information.

Ratings

We based the overall rating on performance in the Victoria AA since a majority of loans and deposits originated in this assessment area. Small loans to businesses represent the largest volume of loans reported in the evaluation period and received the most weight in determining the Lending Test rating. Small loans to businesses represented 65 percent of the total reportable loans. Home mortgage loans and small loans to farms were equally weighted. Home mortgage loans represented 17 percent and small loans to farms represented 18 percent of the reportable loans. The bank does not report consumer loans.

Other

We met with representatives from a community organization and also reviewed community contacts conducted recently in the bank's assessment areas to identify community development opportunities and assess general credit needs. The representatives indicated a need for financial literacy with emphasis on credit counseling for first-time homebuyers and new small business owners. The contacts also indicated prospective mortgage and small business clients struggle with the tightened underwriting guidelines for affordable mortgage and small business loans. This includes the limited terms offered in today's economic environment, such as the length of loan's maturity. The representatives indicated local banks are generally responsive to helping meet the credit needs of their community.

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. § 25.28(c), or 12 C.F.R. § 195.28(c), in determining a national bank's (bank) or Federal savings association's (FSA) CRA rating, respectively, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank or FSA, or in any assessment area by an affiliate whose loans have been considered as part of the bank's or FSA's lending performance.

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated "Low Satisfactory".

Lending Activity

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

The largest product by number of loans is small loans to businesses. This represents 65 percent of the total reportable loans, during the evaluation period. More weight will be given to this product. We also reviewed small loans to farms and home mortgage products. These loans represent 18 percent and 17 percent of total originations, respectively. By purpose, home mortgage products include home purchase loans (56 percent), home improvement loans (23 percent), and home refinance loans (21 percent). FVNB originated only one multi-family loan during the evaluation period in the Victoria AA.

Based on June 30, 2011 FDIC deposit market share reports, FVNB ranks first in the Victoria AA with 41.35 percent of the deposit market share with total deposits of \$953 million. Based on the 2010 aggregate small business data, FVNB has 21.19 percent market share by number and 40.69 percent by dollar amount for small loans to businesses and is ranked second out of thirty-two lenders by number of loans in the Victoria AA. For loans to small farms, FVNB has 54.85 percent market share by number and 68.55 percent by dollar amount for small loans to farms and is ranked first out of nine lenders by number of loans in the Victoria AA.

Based on the most recent 2010 aggregate peer mortgage data, FVNB ranked sixth out of 2,223 lenders of home mortgage products with an overall market share of 4.36 percent by number and 4.51 percent by dollar amount. FVNB ranked seventh out of 87 lenders for home purchase loans with a 4.49 percent market share, ranked first out of 22 lenders for home improvement loans with a 23.96 percent market share and ranked twelfth out of 89 lenders for home refinance loans with a 2.16 percent market share by number of loans.

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's lending activity.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Home Purchase Loans

The distribution of home purchase loans by income level of the geography is adequate. During the evaluation period, FVNB did not originate any home purchase loans to borrowers located in low-income tracts. There are only 1.64 percent of the owner-occupied housing units located in low-income census tracts (CTs) in the Victoria AA. According to the 2000 census information 13.00 percent of households in the Victoria AA live below the poverty level. The median housing value from US Census American Fact Finders updated 2006-2010 is reported at \$97,200. See **Community Contact** section of this Evaluation for additional factors in the area, which support lack of available affordable housing in the Victoria AA. The percentage of loan originations to moderate-income borrowers at 15.25 percent is adequate and somewhat lower than the 21.48 percent of the families designated as moderate-income. FVNB did not have a market share for low-income borrowers. FVNB has a 4.03 percent market share for moderate-income borrowers. This percentage substantially met the bank's overall market share of 4.49 percent for home purchase loans. Home purchase loans represent 56 percent of home mortgage products. Therefore more weight was given for performance of this product in the overall rating.

Home Improvement Loans

The distribution of home improvement loans by income level of the geography is good. During the evaluation period, FVNB did not originate any home improvement loans to borrowers located in low-income tracts. The percentage of loan originations to moderate-income borrowers at 16.44 percent is adequate and somewhat lower than the 21.48 percent of the families designated as moderate-income. FVNB did not have a market share for low-income borrowers. FVNB has a 43.75 percent market share for moderate-income borrowers. This percentage exceeds the bank's overall market share of 24.47 percent for home improvement loans.

Home Refinance Loans

The distribution of home refinance loans by income level of the geography is good. During the evaluation period, FVNB did not originate any home refinance loans to borrowers located in low-income tracts. The percentage of loan originations to moderate-income borrowers at 17.65 percent is good and near to the 21.48 percent of the families designated as moderate-income. FVNB did not have a market share for low-income borrowers. FVNB has a 5.13 percent market share for moderate-income borrowers. This percentage exceeds the bank's overall market share of 2.17 percent for home refinance loans.

Multi-Family Loans

FVNB originated only one multi-family loan during the evaluation period. This loan was originated in a moderate-income tract. This loan represents less than 1 percent of the reportable loans. This product will not have any weight in the overall lending test rating.

Refer to Tables 2, 3, 4 and 5 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Small loans to businesses are FVNB's primary loan product and more weight was given to this product in the overall Lending Test rating. Overall, the geographic distribution of small loans to businesses in the Victoria AA is excellent. The percentage of loans originated in low-income CTs of 1.24 percent exceeds the percentage of businesses of 0.94 percent located in low-income CTs. The percentage of loans in moderate-income CTs of 32.29 percent exceeds the percentage of businesses located in moderate-income CTs of 29.65 percent. FVNB's market share of 46.15 percent exceeds its overall market share of 21.19 percent for loans to small businesses located in low-income tracts, and evidences excellent performance. FVNB's market share of 25.27 percent exceeds its overall market share of 21.19 percent for loans to small businesses located in moderate-income tracts, and evidences excellent performance. Small loans to businesses represent 65 percent of the total reportable loans in the Victoria AA. The most weight was given to this product in the final rating.

Small Loans to Farms

The geographic distribution of small loans to farms is poor. FVNB did not make any small loans to Farms in low-income CTs this evaluation period. The distribution of loans in the moderate-income geographies is lower than the percentage of small farms located in those census tracts. The bank does not have a market share for small loans to farms in low-income CTs. FVNB's market share of 44.44 percent substantially met its overall market share of 54.85 percent for small loans to farms located in moderate-income tracts. Small loans to farms represent 18 percent of total reportable loans in the Victoria AA. Less weight was assigned to this product in the final rating.

Refer to Table 7 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

Lending Gap Analysis

We reviewed reports detailing FVNB's lending activity over the evaluation period for home mortgage loan products and small loans to businesses and farms to identify gaps in the geographic distribution of these loans. We did not identify unexplained, conspicuous gaps.

Inside/Outside Ratio

FVNB's distribution of loans inside/outside of its AA's is excellent. A substantial majority of the loans made during the evaluation period originated inside the AAs of the bank. Overall, 80 percent of the number and 77 percent of the dollar volume originated within the AAs. By loan product and number of loans, 84 percent of small loans to businesses, 88 percent of home mortgage loans, 65 percent of small loans to farms, and 88 percent of community development loans originated within the AA's. The good distribution of loans originating inside the assessment areas factored positively in the overall Lending Test rating.

Distribution of Loans by Income Level of the Borrower

Overall, FVNB's distribution of loans to borrowers of different incomes is adequate. The distribution of home mortgage loans to borrowers of different income levels is adequate. The

distribution of loans to businesses and farms of different sizes is poor. The bank's performance in loans to small businesses factored the most in the overall conclusion.

Home Mortgage Loans

Home Purchase Loans

The distribution of home purchase loans by income level of the borrower is poor. The percentage of loan originations to low-income borrowers at 0.61 percent is very poor and significantly lower than the 21.02 percent of the families designated as low-income. The percentage of loan originations to moderate-income borrowers at 8.59 percent is poor and lower than the 17.44 percent of the families designated as moderate-income. FVNB has a 1.72 percent market share for low-income-borrowers which is lower than its overall market share of 4.51 percent for home purchase loans. FVNB has a 1.33 percent market share for moderate-income borrowers, which is lower than its overall market share of 4.51 percent.

Home Improvement Loans

The distribution of home improvement loans by income level of the borrower is good. The percentage of loan originations to low-income borrowers at 1.45 percent is very poor and significantly lower than the 21.02 percent of the families designated as low-income. The percentage of loan originations to moderate-income borrowers at 18.44 percent is excellent and exceeds the 17.44 percent of the families designated as moderate-income. FVNB has a 25.00 percent market share for low-income-borrowers which substantially meets its overall market share of 25.29 percent for home improvement loans. FVNB has a 35.29 percent market share for moderate-income-borrowers which exceeds its overall market share of 25.29 percent. This excellent market share for both low-and-moderate income borrowers positively affected the overall performance rating for this product.

Home Refinance Loans

The distribution of home refinance loans by income level of the borrower is adequate. The percentage of loan originations to low-income borrowers at 1.67 percent is very poor and significantly lower than the 21.02 percent of the families designated as low-income. The percentage of loan originations to moderate-income borrowers at 18.33 percent is excellent and exceeds the 17.44 percent of the families designated as moderate-income. FVNB does not have a notable market share for low-income-borrowers. FVNB has a 4.65 percent market share for moderate-income-borrowers which exceeds its overall market share of 2.24 percent.

Refer to Tables 8, 9, and 10 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

The distribution of small loans to businesses with annual revenues of \$1 million or less is poor. During the evaluation period, the percentage of bank loans originated to businesses in the Victoria AA with revenues of \$1 million or less was 27.50 percent and is lower than the percentage of businesses in the AA that reported gross annual revenues of \$1 million or less of 76.75 percent. In addition, the bank's market share of 13.09 percent is somewhat lower than its overall market share of 21.19 percent. Approximately 78 percent of

the small loans to businesses originated by FVNB in the Victoria AA were for loans less than \$100,000.

Refer to Table 11 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Small Loans to Farms

The distribution of small loans to farms with annual revenues of \$1 million or less is poor. During the evaluation period, the percentage of bank loans originated to farms in the Victoria AA with revenues of \$1 million or less was 43.12 percent and is lower than the percentage of farms in the AA that reported gross annual revenues of \$1 million or less of 97.79 percent. In addition, the bank's market share of 36.59 percent is somewhat lower than its overall market share of 54.85 percent. Approximately 76 percent of the small loans to farms originated by FVNB in the Victoria AA were for loans less than \$100,000.

Refer to Table 12 in the Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multi-family loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans.

Community development (CD) lending had a positive effect on the Lending Test conclusion. During the evaluation period, FVNB originated one qualified CD loan for \$364 thousand in the full-scope AA. The purpose of the loan was to refinance an apartment complex in a moderate-income tract in the city of Victoria, for the benefit of low- and moderate-income tenants. This level of CD lending is reasonable considering the limited opportunities for direct CD lending in the AA. In the aggregate for all of the bank's AAs, FVNB originated 14 CD loans totaling \$20.8 million. In addition, FVNB originated two CD loans totaling \$8.3 million in San Antonio. These loans are outside the bank's AAs, but benefit a broader statewide or regional area. These loans consisted of one loan to fund a HUD approved apartment complex for low-income individuals and one loan to fund a nursing home facility whose residents consists of 73 percent of Medicaid patients. Since FVNB has satisfactorily addressed the CD lending needs of its AAs during the evaluation period, the bank received positive consideration for these loans.

Product Innovation and Flexibility

FVNB incorporates flexible lending practices to serve the credit needs of its assessment areas. Specifically, FVNB has partnered with the city of Victoria to carry out the New Housing Initiative which will assist in providing affordable housing to low- and moderate-income individuals. The program provides income eligible families with flexible financing options in order to purchase a residential lot in a designated subdivision. Underwriting guidelines are flexible providing the opportunity of affordable housing to low- and moderate-income individuals. As of our evaluation date, there have been no down payments or housing assistance received from the program.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the College Station AA, Corpus Christi AA, Houston-Baytown-Sugarland AA and Jackson County AA is not inconsistent with the bank's overall "High Satisfactory" performance under the lending test rating. In Walker County AA, the bank's performance is weaker than the bank's overall performance. This is primarily based on the performance for small loans to businesses, as this is the primary product in all markets. FVNB made excellent community development efforts in the Corpus Christi AA and Houston-Baytown-Sugarland AA with 14 million and 5 million, respectively. Refer to Tables 1 through 13 in Appendix C for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

FVNB's performance under the Investment Test is rated "High Satisfactory." Based on the full-scope review, performance in the Victoria MSA assessment area (AA) reflects good in relation to the size and resources of the bank. Refer to Table 14 for the facts and data used to evaluate the bank's level of qualified investments.

Qualifying investments are investments, deposits, membership shares, or grants that have as their primary purpose, community development (CD) as defined in the CRA regulation. FVNB made equity capital injections, donations, and contributions resulting in \$1.7 million in qualified investments in the Victoria AA during the evaluation period. The qualifying investments are not complex or innovative, but they demonstrate FVNB's responsiveness to meeting identified credit and CD needs.

Equity Investments

In the third quarter of 2011, FVNB increased its investment in the CRA Qualified Investment Fund by \$2 million, raising the fund balance to \$5.2 million as of the evaluation date. In each CRA evaluation period, Community Capital Management (CCM), the registered investment advisor to CRAQIF, identifies specific qualified investments in FVNB AAs as purchased by the fund and earmarked to the bank. In the current evaluation period, CCM earmarked \$1.5 million in qualifying loans in the Victoria AA. Earmarked investments for all of FVNB's AAs aggregate \$4.9 million.

FVNB also has an investment in The Independent Bankers Capital Fund, Phase II, a qualified Small Business Investment Company operating under rules promulgated by the SBA. The bank's commitment to the fund is \$250 thousand, with \$150 thousand funded and \$100 thousand unfunded as of the evaluation date. This investment benefits a broader statewide or regional area that includes the Victoria AA. Since FVNB has satisfactorily addressed the CD needs of its AAs during the evaluation period, the bank received positive CRA consideration for the investment.

Donations and Contributions

FVNB also made \$137 thousand in donations/contributions to a number of organizations that provide services for low- and moderate-income (LMI) individuals in the Victoria AA. Various donations were made to organizations that provide assistance and/or support to LMI individuals or LMI geographies. These organizations include the following: Boys and Girls Clubs, American Red Cross, Women's Shelters, Child Advocacy, Habitat for Humanity, Community Food Bank, and the United Way of Victoria. In the aggregate for all of the bank's AAs, donations/contributions totaled \$203 thousand.

Conclusions for Area Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Investment Test in the College Station, Corpus Christi, and Houston MSA AA's is not inconsistent with the overall "High Satisfactory" performance under the Investment Test. In the Jackson County and Walker County assessment areas, the performance is weaker than the overall performance. The performance level is mitigated by the limited presence in these counties.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in the Victoria AA is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in the Victoria AA is adequate.

Retail Banking Services

Refer to Table 15 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

FVNB's delivery systems are reasonably accessible to businesses and individuals of different income levels and different geographies in the AA. FVNB operates a total of 28 full service branches which are all located in Texas. Of the bank's 28 branches, four are located in the Victoria AA and one is located in Port Lavaca, Tx. There was one branch opened in the Victoria AA since the prior public evaluation. The branch opened on August 11, 2008 and is located in an upper-income census tract. Full service branches in the Victoria AA provide convenient access to both credit and non-credit retail banking services. Lobby hours are generally 9:00 AM to 5:00 AM, Monday through Friday with extended drive-in hours. Additionally, four of the five branches offer lobby hours on Saturdays from 9:00 AM to 1:00 PM.

The overall branch distribution by income level of the geography in the Victoria AA is satisfactory. The bank has one branch or 20 percent of its branches in the Victoria AA in a moderate-income census tract which is slightly below the population within this geography of 27 percent. There are no branches located in low-income geographies, however, only 2 percent of the AA population resides here.

FVNB also offers alternative delivery systems that provide reasonable access to banking services to low and moderate-income areas, businesses, and individuals. The bank offers free

online banking services including bill pay, access to e-statements, transfers, and mobile banking. These services can be accessed through the bank's website (www.firstvictoria.com). There was no information regarding the extent to which alternative delivery systems impacted the availability of these systems in low-and moderate-income CTs and the use of these systems by low-and moderate-income individuals. Given the limitation of the impact of these delivery systems, we did not place significant weight on the bank's alternative delivery systems as it relates to the service test.

Community Development Services

FVNB has demonstrated good performance in providing community development services to the Victoria MSA assessment area. Efforts demonstrate a commitment to community development through providing technical assistance on financial and banking related matters to community groups. Specific examples where FVNB provided financially related educational or technical assistance, include, but are not limited to the following organizations:

- Habitat for Humanity – several bank officers serve in various financial capacities, such as President of the Board of Directors and Solicitation Chair Person.
- Financial Literacy Education – several bank officers and employees taught classes related to learning basics of credit, money and banking, savings, and economics in local schools. Many employees also participate in a financial capacity in organizations that mentor low-and-moderate income students in the Victoria AA.
- Down Payment Assistance – FVNB participates in the Federal Home Loan Bank of Dallas Special Needs Assistance Program (SNAP), which is a grant for the City of Victoria.
- Minority owned business involvement - One officer serves as the President of a local minority business council.
- Services targeted to low-and moderate-income individuals – One officer serves as the President of the Salvation Army Board of Directors. One Senior Vice President has served as the Treasurer for a local women's shelter.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance in the Houston-Baytown-Sugarland AA and Walker County AA is not inconsistent with the "Low Satisfactory" performance rating under the Service Test. The bank's performance under the Service Test in the College Station AA and Corpus Christi AA are stronger than the "Low Satisfactory" performance rating under the Service Test. This was determined by analyzing the branch distribution according to census tract income level. The bank's performance in the Jackson AA was not rated, as there is only one branch in the AA, and the AA does not have a low-or moderate-income census tract, therefore an analysis of the branch distribution would not be meaningful. Refer to Table 15 in Appendix C for the facts and data that support these conclusions.

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 metropolitan and nonmetropolitan areas 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	Lending Test (excludes CD Loans): (01/01/2009 to 12/31/2011) Investment and Service Tests and CD Loans: (06/23/2008 to 08/20/2012)	
Financial Institution	Products Reviewed	
First Victoria National Bank (FVNB) Victoria, Texas	Home Mortgage, small loans to businesses, small loans to farms and community development loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
FVNB Capital Trust II and FVNB Capital Trust III.	Trust Services	None
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Victoria AA	Full Scope	
College Station AA	Limited Scope	
Corpus Christi AA	Limited Scope	
Houston MSA AA	Limited Scope	
Jackson County AA	Limited Scope	
Walker County AA	Limited Scope	

Appendix B: Market Profiles for Full-Scope Areas

Victoria AA

Demographic Information for Full Scope Area: Victoria AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	26	3.85	30.77	50.00	15.38	0.00
Population by Geography	104,735	2.00	27.09	48.19	22.72	0.00
Owner-Occupied Housing by Geography	25,673	1.64	21.48	51.15	25.73	0.00
Business by Geography	7,522	0.94	29.65	44.40	25.01	0.00
Farms by Geography	317	0.63	12.93	65.62	20.82	0.00
Family Distribution by Income Level	27,953	21.02	17.44	20.32	41.22	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	10,751	3.15	35.94	47.08	13.82	0.00
Median Family Income		43,259	Median Housing Value		64,019	
HUD Adjusted Median Family Income for 2011		55,900	Unemployment Rate (2000 US Census)		2.42%	
Households Below Poverty Level		13%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

The Victoria Metropolitan Statistical Area (MSA) includes Calhoun, Goliad and Victoria Counties. FVNB identified all of Victoria and Calhoun Counties as the Victoria AA. The defined AA meets the requirements of the CRA and does not arbitrarily exclude any low- or moderate-income census tracts. The activities of FVNB in the Victoria AA received a full-scope review.

The Victoria AA included 26 census tracts with a total population of 104,735. The census tracts consist of one low-, eight moderate-, thirteen middle-, and four upper-income tracts. Of the total population, 21 percent of the families are considered low-income families. Moderate-income families approximate 17 percent, while middle- and upper-income families make up the remaining 61.5 percent.

The 2011 HUD adjusted median family income for the AA was \$55,900. Approximately 13 percent of the households in the Victoria AA had income below the poverty level and 3.02 percent received public assistance. The table above provides basic demographic information based on the income level of the census tracts and families within the Victoria AA assessment area.

Of the total HMDA and CRA loans reported during the evaluation period, almost 35 percent originated in this AA. Competition for financial services in the AA is strong. The June 30, 2011 FDIC Deposit Market Share Report shows \$2,300 million worth of deposits are divided among 12 FDIC insured financial institutions in the Victoria AA with 33 offices. The AA includes branches from three multinational banks and several regional community banks. FVNB's deposits in this AA total \$953 million, representing 40 percent of market share, 61 percent of FVNB's total deposits and \$1,600 million total deposits in the State of Texas. FVNB operates five full service branches and eleven ATMs in the Victoria AA. FVNB offers a full-range of products and services with particular emphasis on loans to small businesses. Some of the larger deposit competitors include Wells Fargo

Bank, N.A., First National Bank in Port Lavaca, Prosperity Bank and International Bank of Commerce. The top two banks (FVNB and Wells Fargo) hold 66 percent of the AA deposits.

FVNB had 21.19 percent by number and 40.69 percent by dollar amount of the small business market share and ranked second by number out of 32 lenders who originate loans to small businesses, according to the most recent aggregate small business data. For loans to small farms, FVNB has 54.85 percent market share by number and 68.55 percent by dollar amount for small loans to farms and is ranked first out of nine lenders by number of loans.

Based on the most recent 2010 aggregate peer mortgage data, FVNB ranked sixth out of 2,223 lenders of home mortgage products with an overall market share of 4.36 percent by number and 4.51 percent by dollar amount. FVNB ranked seventh out of 87 lenders for home purchase loans with a 4.49 percent market share, ranked first out of 22 lenders for home improvement loans with a 23.96 percent market share and ranked twelfth out of 89 lenders for home refinance loans with a 2.16 percent market share by number of loans.

Employment and Economic Factors

The AA's economic activity is centered in the City of Victoria which is located near the geographic center of Victoria County and is the county seat. The City of Victoria is the only incorporated area within Victoria County and serves as a regional center for shopping, medical, business, educational, and entertainment services.

The Victoria AA remains strong, vibrant and diverse. The economic sectors include education, petrochemical/plastics, government and healthcare. The largest employers within the AA include the local school district, The Inteplast Group, Formosa Plastic, Citizens Medical Center, DeTar Healthcare System, Dow-Seadrift Operations, INVISTA, Ranstad, ALCOA, Calhoun ISD, and Victoria County. The area continues to attract new businesses and industries such as Wal-Mart and Caterpillar, with each business projecting to create 250 and 800 new jobs, respectively. The AA has also experienced an increase in businesses related to the oil-and-gas industries along with businesses that support them. The increase in oil-and-gas businesses has positively impacted the economy of the area. According to the Texas Workforce Commission's MSA Economic Report for July 12, 2012, the Victoria MSA unemployment rate of 6.4 percent remains lower than that of the State of Texas (7.5 percent) and the United States (8.6 percent).

Housing

According to 2000 U.S. Census Bureau Data, there are 43,183 housing units in the Victoria AA, of which 59.5 percent are owner-occupied, 27.4 percent are renter-occupied, and 13 percent are vacant. The median housing value for the Victoria AA is \$64,019, with the median age of housing stock at 19 years. Based on the American Fact Finders, the 2006-2010 median value of owner-occupied housing units in Victoria is \$97,200.

According to the 2000 Census, 23 percent of all owner-occupied units and 39 percent of renter-occupied units were located in LMI CTs. Twenty-eight percent of all single family (1-4 unit) homes and 36 percent multi-family (5+ unit) housing units were located in LMI CTs. Additionally, the median housing value in LMI CTs was \$38,244 and median monthly gross rent in LMI CTs was

\$394. Thirty-six percent of homeowners and 44 percent of renters in LMI CTs had home related costs that exceeded 30.0 percent of their income.

Data from the City of Victoria 2010-2015 Consolidated Plan indicated that the supply of higher income housing is adequate and available areas are being developed. There also is a demand for medium income housing due to a tight supply of both single-family and multi-family units. In addition, the plan identified that low-income housing is generally perceived as being of poor quality and there is a need to improve the quality and increase the number of low-income single-family and multi-family units. Although the increase in oil-and-gas businesses has generally positively impacted the area's economy, it was noted by City representatives that housing opportunities are more challenging for LMI individuals/families due to rapidly increasing housing prices and rental costs.

The City of Victoria and Habitat for Humanity have been the main suppliers of affordable housing in the City. The City of Victoria uses Community Development Block Grant (CDBG) funds to provide grants up to \$2,500 for first-time homebuyers to cover closing costs and a portion of the down payment for the purchase of a home through its Mortgage Assistance Program. Low- and moderate-income households are eligible for assistance through this program, and homes can be purchased anywhere in the City. Also, in 2006 the City began work in Swan Crossing, a new 55 lot development designed to encourage homeownership among income eligible families who work or reside in Victoria County. Homebuyers may qualify for up to \$20,000 in assistance towards the purchase of a new home and sale prices range from \$80,000 - \$90,000.

Community Contacts

There are several community based organizations in the AA. The primary purposes of these organizations vary greatly and include affordable housing and emergency shelter; after-school and youth development programs for at-risk youth; access to healthy and affordable meals; financial literacy; and creation and retention of small businesses.

As part of this CRA examination, we conducted two community contacts in the Victoria AA to help ascertain the credit needs pertaining to housing and economic development. These representatives indicated the following significant identified community needs and opportunities for financial institutions: financial literacy with emphasis on credit counseling for first-time homebuyers and small business owners; increase flexibility in the underwriting guidelines for affordable mortgage and small business loans, specifically the need to extend small business loan maturity terms beyond ten years; increase bank participation in small business guarantee loan programs; and increase collaborative efforts to work with small business technical assistance providers. The contacts also indicated that local banks are generally responsive to meeting the credit needs of the community.

Appendix C: Tables of Performance Data

Content of Standardized 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 loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses 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) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business 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 7. Geographic Distribution of Small Loans to Farms** - 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 market share information based on the most recent aggregate market data available. Because 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 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table 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 within each geography. For

borrower distribution, the table 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 of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF TEXAS												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Victoria AA	35.24	318	40,876	1,211	127,020	327	29,843	1	364	1,857	198,103	60.52
Limited Review:												
College Station-Bryan AA	20.21	282	56,066	542	45,032	257	13,521	1	223	1,082	114,842	15.99
Corpus Christi AA	19.00	310	59,352	502	76,062	199	32,004	6	14,242	1,017	181,660	8.45
Houston-Sugar land-Baytown AA	14.89	127	35,260	623	115,287	42	3,720	5	5,131	797	159,398	5.31
Jackson County AA	6.16	37	4,193	88	5,327	205	21,253	0	0	330	30,773	2.85
Walker County AA	4.50	50	9,222	146	16,221	44	2,864	1	802	241	29,109	6.87
Regional/Statewide								2	8,300	2	8,300	NA

* Loan Data as of December 31, 2012. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2011 to December 31, 2011.

*** Deposit Data as of August 23, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF TEXAS					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography [*]				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans						
Full Review:																
Victoria AA	177	24.76	1.64	0.00	21.48	15.25	51.15	44.07	25.73	40.68	4.49	0.00	4.03	3.83	5.54	
Limited Review:																
College Station-Bryan AA	197	27.55	0.07	0.00	24.68	22.84	40.88	35.53	34.37	41.62	2.27	0.00	3.95	2.70	1.57	
Corpus Christi AA	228	31.89	3.53	1.32	23.89	4.39	43.52	62.28	29.06	32.02	1.03	3.85	0.37	1.46	0.79	
Houston-Sugar land-Baytown AA	74	10.35	3.23	5.41	22.84	10.81	30.35	21.62	43.58	62.16	0.03	0.00	0.03	0.02	0.04	
Jackson County AA	17	2.38	0.00	0.00	0.00	0.00	66.00	41.18	34.00	58.82	6.32	0.00	0.00	1.82	12.50	
Walker County AA	22	3.08	0.00	0.00	4.41	0.00	33.52	40.91	62.07	59.09	2.32	0.00	0.00	1.18	3.17	

^{*} Based on 2010 Peer Mortgage Data (USPR)

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: STATE OF TEXAS								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]				
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Victoria AA	73	42.20	1.64	0.00	21.48	16.44	51.15	41.10	25.73	42.47	24.47	0.00	43.75	19.05	22.22
Limited Review:															
College Station-Bryan AA	35	20.23	0.07	0.00	24.68	17.14	40.88	42.86	34.37	40.00	6.49	0.00	8.33	9.52	2.99
Corpus Christi AA	29	16.76	3.53	0.00	23.89	27.59	43.52	41.38	29.06	31.03	3.04	0.00	7.89	1.67	2.47
Houston-Sugar land-Baytown	20	11.56	3.23	0.00	22.84	0.00	30.35	20.00	43.58	80.00	0.26	0.00	0.00	0.25	0.34
Jackson County AA	8	4.62	0.00	0.00	0.00	0.00	66.00	25.00	34.00	75.00	21.43	0.00	0.00	25.00	16.67
Walker County AA	8	4.62	0.00	0.00	4.41	0.00	33.52	37.50	62.07	62.50	4.48	0.00	0.00	8.70	2.56

^{*} Based on 2010 Peer Mortgage Data (USPR)

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF TEXAS					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography [*]				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans						
Full Review:																
Victoria AA	68	30.49	1.64	0.00	21.48	17.65	51.15	47.06	25.73	35.29	2.17	0.00	5.13	2.07	1.72	
Limited Review:																
College Station-Bryan AA	47	21.08	0.07	0.00	24.68	17.02	40.88	31.91	34.37	51.06	0.53	0.00	1.97	0.51	0.36	
Corpus Christi AA	48	21.52	3.53	0.00	23.89	12.50	43.52	52.08	29.06	35.42	0.36	0.00	0.62	0.37	0.32	
Houston-Sugar land-Baytown	29	13.00	3.23	0.00	22.84	3.45	30.35	13.79	43.58	82.76	0.01	0.00	0.02	0.01	0.01	
Jackson County AA	12	5.38	0.00	0.00	0.00	0.00	66.00	41.67	34.00	58.33	2.90	0.00	0.00	0.00	6.25	
Walker County AA	19	8.52	0.00	0.00	4.41	0.00	33.52	26.32	62.07	73.68	1.59	0.00	0.00	0.00	2.22	

^{*} Based on 2010 Peer Mortgage Data (USPR)

^{**} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF TEXAS					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography [*]				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% of MF Units ^{***}	% BANK Loans ^{****}	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans						
Full Review:																
Victoria AA	0	0.00	1.85	0.00	33.54	0.00	42.83	0.00	21.78	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
College Station-Bryan AA	3	27.27	7.32	0.00	31.35	33.33	52.16	33.33	9.16	33.33	9.52	0.00	14.29	16.67	0.00	
Corpus Christi AA	5	45.45	7.25	0.00	14.32	20.00	46.80	40.00	31.63	40.00	5.88	0.00	12.50	0.00	0.00	
Houston-Sugar land-Baytown	2	18.18	10.24	0.00	35.10	50.00	30.83	0.00	23.83	50.00	0.77	0.00	0.00	0.00	2.78	
Jackson County AA	0	0.00	0.00	0.00	0.00	0.00	76.59	0.00	23.41	0.00	0.00	0.00	0.00	0.00	0.00	
Walker County AA	1	9.09	0.00	0.00	2.03	0.00	85.47	100.00	12.51	0.00	0.00	0.00	0.00	0.00	0.00	

^{*} Based on 2010 Peer Mortgage Data (USPR)

^{**} Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

^{***} Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

^{****} Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF TEXAS						Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011							
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Victoria AA	1,211	39.04	0.94	1.24	29.65	32.29	44.40	32.70	25.01	33.77	21.19	46.15	25.27	17.31	27.99
Limited Review:															
College Station-Bryan AA	542	17.47	1.26	0.00	26.35	17.90	37.91	26.38	34.14	55.72	6.92	0.00	6.93	6.35	8.28
Corpus Christi AA	502	16.18	10.04	8.37	22.16	29.28	40.93	43.43	26.87	18.92	3.56	2.41	4.57	4.28	3.13
Houston-Sugar land-Baytown	613	19.76	4.54	0.98	22.99	17.29	27.22	24.47	44.57	57.26	0.27	0.04	0.24	0.28	0.31
Jackson County AA	88	2.84	0.00	0.00	0.00	0.00	65.35	73.86	34.65	26.14	16.67	0.00	0.00	20.83	19.05
Walker County AA	146	4.71	0.00	0.00	7.22	1.37	48.05	44.52	44.73	54.11	9.27	0.00	6.67	9.48	10.37

* Based on 2010 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF TEXAS				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Victoria AA	327	30.45	0.63	0.00	12.93	4.28	65.62	68.50	20.82	27.22	54.85	100.00	44.44	54.86	58.00	
Limited Review:																
College Station-Bryan AA	257	23.93	0.33	0.00	16.09	38.13	42.79	39.30	40.80	22.57	54.65	0.00	90.24	51.43	40.38	
Corpus Christi AA	199	18.53	4.37	0.00	18.73	14.57	47.76	64.82	29.14	20.60	48.75	0.00	46.15	64.56	37.50	
Houston-Sugar land-Baytown	42	3.91	3.30	0.00	17.54	16.67	35.41	35.71	43.52	47.62	2.45	0.00	7.69	2.65	1.76	
Jackson County AA	205	19.09	0.00	0.00	0.00	0.00	68.29	57.56	31.71	42.44	62.10	0.00	0.00	55.84	79.07	
Walker County AA	44	4.10	0.00	0.00	5.31	0.00	49.56	52.27	45.13	47.73	39.39	0.00	0.00	66.67	23.81	

* Based on 2010 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF TEXAS					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share [*]				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families [*]	% BANK Loans ^{****}	% Families ¹	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Victoria AA	177	24.72	21.02	0.61	17.44	8.59	20.32	18.40	41.22	72.39	4.51	1.72	1.33	2.83	7.02	
Limited Review:																
College Station-Bryan AA	197	27.51	23.99	1.13	16.01	7.34	17.61	12.43	42.39	79.10	2.13	0.00	0.79	1.21	3.05	
Corpus Christi AA	228	31.84	22.82	1.06	16.99	2.12	19.76	6.35	40.43	90.48	1.10	0.00	0.13	0.28	1.85	
Houston-Sugar land-Baytown	75	10.47	22.68	0.00	17.33	6.45	18.67	14.52	41.32	79.03	0.03	0.00	0.00	0.02	0.07	
Jackson County AA	17	2.37	17.13	0.00	14.53	17.65	20.11	23.53	48.22	58.82	6.59	0.00	7.69	0.00	8.06	
Walker County AA	22	3.07	16.80	0.00	15.54	4.76	19.15	14.29	48.51	80.95	2.23	0.00	3.77	0.85	2.80	

^{*} Based on 2010 Peer Mortgage Data (USPR)

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 12.2% of loans originated and purchased by bank.

¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF TEXAS					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share [*]				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{**}	% BANK Loans ^{****}	% Families ²	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Victoria AA	73	41.95	21.02	1.45	17.44	18.84	20.32	17.39	41.22	62.32	25.29	25.00	35.29	15.00	26.09	
Limited Review:																
College Station-Bryan AA	35	20.11	23.99	0.00	16.01	11.43	17.61	11.43	42.39	77.14	6.85	0.00	11.76	0.00	7.84	
Corpus Christi AA	29	16.67	22.82	0.00	16.99	7.69	19.76	23.08	40.43	69.23	3.27	0.00	2.13	3.80	3.63	
Houston-Sugar land-Baytown	21	12.07	22.68	5.00	17.33	10.00	18.67	5.00	41.32	80.00	0.27	0.46	0.00	0.00	0.38	
Jackson County AA	8	4.60	17.13	0.00	14.53	0.00	20.11	50.00	48.22	50.00	21.43	0.00	0.00	66.67	11.11	
Walker County AA	8	4.60	16.80	0.00	15.54	0.00	19.15	25.00	48.51	75.00	5.08	0.00	0.00	0.00	10.71	

^{*} Based on 2010 Peer Mortgage Data (USPR)

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 4.6% of loans originated and purchased by bank.

² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF TEXAS					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share [*]				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ³	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Victoria AA	68	30.49	21.02	1.67	17.44	18.33	20.32	16.67	41.22	63.33	2.24	0.00	4.65	2.86	1.74	
Limited Review:																
College Station-Bryan AA	47	21.08	23.99	0.00	16.01	21.43	17.61	9.52	42.39	69.05	0.53	0.00	2.00	0.50	0.42	
Corpus Christi AA	48	21.52	22.82	0.00	16.99	4.65	19.76	16.28	40.43	79.07	0.39	0.00	0.00	0.33	0.47	
Houston-Sugar land-Baytown	29	13.00	22.68	4.17	17.33	4.17	18.67	16.67	41.32	75.00	0.01	0.00	0.00	0.01	0.01	
Jackson County AA	12	5.38	17.13	0.00	14.53	9.09	20.11	18.18	48.22	72.73	1.67	0.00	0.00	0.00	2.04	
Walker County AA	19	8.52	16.80	5.26	15.54	5.26	19.15	15.79	48.51	73.68	1.85	16.67	0.00	2.50	1.54	

^{*} Based on 2010 Peer Mortgage Data (USPR)

^{**} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 10.8% of loans originated and purchased by bank.

³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF TEXAS			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share [*]	
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Victoria AA	1,211	38.91	76.75	27.50	78.36	11.97	9.66	21.19	13.09
Limited Review:									
College Station-Bryan AA	542	17.42	76.28	47.60	82.84	10.52	6.64	6.92	7.31
Corpus Christi AA	502	16.13	76.69	47.01	63.75	17.93	18.33	3.56	4.38
Houston-Sugar land-Baytown	623	20.02	78.91	36.60	54.74	21.19	24.08	0.27	0.38
Jackson County AA	88	2.83	70.85	43.18	85.23	13.64	1.14	16.67	19.51
Walker County AA	146	4.69	76.80	25.34	76.71	10.96	12.33	9.27	9.21

^{*} Based on 2010 Peer Small Business Data -- US and PR

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2010).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40.58% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF TEXAS			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share [*]	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Victoria AA	327	30.45	97.79	43.12	75.54	13.46	11.01	54.85	36.59
Limited Review:									
College Station-Bryan AA	257	23.93	95.02	24.12	83.66	9.73	6.61	54.65	28.21
Corpus Christi AA	199	18.53	96.67	67.34	47.74	28.14	24.12	48.75	49.52
Houston-Sugar land-Baytown	42	3.91	95.93	35.71	85.71	2.38	11.90	2.45	0.00
Jackson County AA	205	19.09	97.56	39.51	72.20	15.12	12.68	62.10	39.68
Walker County AA	44	4.10	93.81	22.73	86.36	6.82	6.82	39.39	13.33

^{*} Based on 2010 Peer Small Business Data -- US and PR

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2010).

^{****} Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 47.11% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF TEXAS				Evaluation Period: June 23, 2008 to August 20, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Victoria AA	0	0	144	1,650	144	1,650	29.72	0	0
Limited Review:									
College Station-Bryan AA	0	0	39	919	39	919	16.55	0	0
Corpus Christi AA	0	0	57	889	57	889	16.02	0	0
Houston-Sugar land-Baytown	0	0	18	1,601	18	1,601	28.83	0	0
Jackson County AA	0	0	13	2	13	2	0.03	0	0
Walker County AA	0	0	11	3	11	3	0.06	0	0
Statewide/Regional	0	0	2	488	2	488	8.79	1	100

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: STATE OF TEXAS				Evaluation Period: June 23, 2008 to August 20, 2012									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Victoria MSA	61.00	5	17.86	0.00	20.00	20.00	60.00	0	0	0	0	0	0	2.00	27.09	48.19	22.72
Limited Review:																	
College Station-Bryan TX	16.00	6	21.43	0.00	33.33	50.00	16.67	2	0	0	0	1	1	2.05	31.46	36.92	23.78
Corpus Christi MSA	8.00	5	17.86	20.00	20.00	40.00	20.00	0	0	0	0	0	0	5.95	26.89	41.64	25.52
Houston-Baytown-Sugarland	5.00	9	32.14	0.00	0.00	33.33	66.67	6	1	0	0	2	3	7.12	30.66	29.39	32.78
Jackson County	3.00	1	3.57	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	66.41	33.59
Walker County	7.00	2	7.14	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	7.55	39.70	52.75

