



PUBLIC DISCLOSURE

September 09, 2019

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

First National Bank of Bastrop
Charter Number 4093

489 Highway 71 W
Bastrop, TX 78602

Office of the Comptroller of the Currency
San Antonio Field Office
10001 Reunion Place, Suite 250
San Antonio, TX 78216

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

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Overall CRA Rating

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

The Lending Test is rated: Satisfactory.

The Community Development test is rated: Outstanding.

First National Bank of Bastrop (FNB Bastrop) is a single-state institution with one assessment area (AA).

Major factors that support this rating include:

- The loan-to-deposit ratio is reasonable at 65.16 percent.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area (AA) with 70.3 percent of loans originating within the AA by loan volume and 62.7 percent based on dollar volume.
- The distribution of loans reflects reasonable penetration to borrowers of different income levels, and business of different sizes.
- Community Development (CD) activities exhibit excellent responsiveness to AA needs considering the bank's lending and investment capacity.
- There were no Fair Lending or CRA-related complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's loan-to-deposit ratio is reasonable.

The quarterly average loan-to-deposit (LTD) ratio was 65.16 percent during the evaluation period. This LTD ratio was relatively stable during the evaluation period, fluctuating between a low of 62.19 percent and a high of 68.22 percent. The LTD ratio was compared to seven similarly situated institutions (SSI) within Bastrop, Brazos, Caldwell, Fayette, Lee, Milam, and Travis counties with asset sizes ranging from \$204 million to \$1.1 billion. The quarterly average LTD ratio for these institutions during the same evaluation period was 78.14 percent. The ratios for these institutions ranged from an average low of 62.29 percent to an average high of 89.37 percent. Although the bank's average LTD ratio is less than the average ratio among the SSIs, it is reasonable when considering the bank's market share, size, and competition within the Austin- Round Rock MSA.

Lending in Assessment Area

A majority of the bank's loans are inside its AA. FNB Bastrop originated and purchased 70.3 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	619	70.1	264	29.9	883	83,320	62.8	49,441	37.2	132,761
Small Business	40	74.1	14	25.9	54	6,318	61.9	3,894	38.1	10,212
Total	659	70.3	278	29.7	937	89,638	62.70	53,335	37.30	142,973

Source: HMDA and Loan Sample Data

Description of Institution

FNB Bastrop is a \$606 million intrastate community bank founded in 1889, with its main office and headquarters located in Bastrop, TX. The bank is wholly owned by its holding company, Bastrop Bancshares. There are no other subsidiaries or related organizations. The bank operates six branches located throughout Bastrop, Cedar Creek, Elgin, and Smithville. The bank also operates a network of six ATMs. During the evaluation period, FNB Bastrop did not engage in any mergers or acquisitions, nor has the bank opened or closed any branch offices.

The bank's website offers information on branch hours of service and bank products. The bank offers traditional products and services such as checking accounts, savings accounts, certificates of deposit, and consumer and commercial loans. The bank also offers a 24-hour telephone banking system for transaction

verifications and transfers between accounts, as well as internet and mobile banking with Bill Pay. We should note that the bank's assessment area includes all of Bastrop County and portions of Travis and Williamson counties. The bank rank's first among depository institutions within Bastrop County with 48.3 percent market share.

At June 30, 2019, FNB Bastrop reported total assets of \$606.4 million. Tier 1 capital totaled \$63.8 million and total assets during the quarter averaged \$600 million resulting in a Tier 1 leverage ratio of 10.6 percent. Net loans totaled \$350.7 million or represented 57.8 percent of total assets. The table below summarizes composition of the bank's loan portfolio on June 30, 2019.

Loan Portfolio Summary as of June 30, 2019		
Loan Type	Amount (\$000)	% of Outstanding Loans
Commercial	186,090	52.3
Residential Real Estate	111,031	31.2
Agriculture	46,454	13.0
Consumer	11,005	3.1
Other	1,297	0.4
Total	\$355,877	100

Source: June 30, 2019 Call Report

There are no financial or legal impediments to hinder the bank's ability to help meet the credit needs of the communities it serves. The bank received a "Satisfactory" rating on its prior CRA Performance Evaluation dated August 08, 2016.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated FNB Bastrop under the Intermediate Small Bank (ISB) examination procedures, which includes a lending test and a community development (CD) test. The lending test evaluates the bank's record of meeting the credit needs of its AA through its lending activities. The CD test evaluates the bank's responsiveness to CD needs in its AA through qualified lending, investments and donations, and services.

The evaluation period under the lending test is representative of the bank's lending strategy since the last CRA examination. The lending test covers two evaluation periods. Analysis of data related to calendar year 2016 is based on the 2006-2010 American Community Survey (ACS). For purposes of CRA, the ACS replaced the decennial census. Analysis of data related to calendar years 2017 and 2018 are based on the 2011-2015 ACS.

The evaluation period for the CD Test was the same as above. We reviewed documentation supplied to us by bank management to determine if the bank's CD loans, investments, and services meet the regulatory definition for community development. Further discussion of the bank's CD activities is included in the 'Community Development' section of this performance evaluation.

Selection of Areas for Full-Scope Review

Since FNB Bastrop has only one AA, we performed a full-scope review of that AA. There were no limited scope reviews.

Ratings

FNB Bastrop's rating is based on performance in portions of Austin-Round Rock MSA. All branches are located within the MSA in the State of Texas. The overall rating is based on the bank's primary products (commercial and residential real estate lending) within the one AA in the State of Texas.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC 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.

Description of Institution's Operations

FNB Bastrop has one AA in the State of Texas which includes all of Bastrop County and portions of Travis and Williamson counties. This AA is part of the Austin-Round Rock Metropolitan Statistical Area and includes all 10 census tracts (CT) in Bastrop County, seven CTs within Travis County, and one CT within Williamson County. The AA consists of nine moderate income and nine middle income CTs; there are no low-income or upper-income CTs within the AA. The AA meets regulatory requirements and does not arbitrarily exclude low and moderate-income geographies.

As previously noted, FNB Bastrop has six branch locations within its AA with all branches located in Bastrop County. Bastrop County is a highly competitive banking environment that includes one large national bank, one large regional bank, and several smaller community banks. The FDIC June 30, 2018 Deposit Market Share Report reflects that 10 financial institutions operate 19 offices within Bastrop County. FNB Bastrop ranks first with a deposit market share of 49%. Frontier Bank of Texas, a state bank, ranks second with a 19% market share.

Services that include, but are not limited to, education, health care, social assistance, food services, recreation, and administrative, represent the largest industry at 39% in the AA followed by retail trade with 13%. Of the 6,885 total businesses in the AA, 93% are single location businesses with 72% of the businesses reporting four or fewer employees.

According to the US Bureau of Labor Statistics, the seasonally-adjusted unemployment rate for the nation was 3.7% as of June 2019, while the unemployment rate for the state of Texas was 3.4%. The Bastrop County unemployment rate of 3.3% is lower than both the Texas and national unemployment rates.

Assessment Area: Bastrop 2016 AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	18	0.0	61.1	38.9	0.0	0.0
Population by Geography	119,853	0.0	59.6	40.4	0.0	0.0
Housing Units by Geography	42,529	0.0	54.4	45.6	0.0	0.0
Owner-Occupied Units by Geography	30,319	0.0	54.0	46.0	0.0	0.0
Occupied Rental Units by Geography	7,551	0.0	58.6	41.4	0.0	0.0
Vacant Units by Geography	4,659	0.0	50.4	49.6	0.0	0.0
Businesses by Geography	5,902	0.0	47.7	52.3	0.0	0.0
Farms by Geography	366	0.0	44.0	56.0	0.0	0.0
Family Distribution by Income Level	28,806	24.5	25.3	23.6	26.7	0.0
Household Distribution by Income Level	37,870	23.7	19.9	21.9	34.6	0.0
Median Family Income MSA - 12420 Austin-Round Rock, TX MSA		\$71,602	Median Housing Value			\$119,911
			Median Gross Rent			\$936
			Families Below Poverty Level			9.4%

*Source: 2010 U.S. Census and 2016 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.*

Table A – Demographic Information of the Assessment Area						
Assessment Area: Bastrop 2018 AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	18	0.0	50.0	50.0	0.0	0.0
Population by Geography	125,410	0.0	48.4	51.6	0.0	0.0
Housing Units by Geography	45,286	0.0	47.7	52.3	0.0	0.0
Owner-Occupied Units by Geography	31,511	0.0	47.1	52.9	0.0	0.0
Occupied Rental Units by Geography	8,354	0.0	54.3	45.7	0.0	0.0
Vacant Units by Geography	5,421	0.0	41.0	59.0	0.0	0.0
Businesses by Geography	6,502	0.0	49.3	50.7	0.0	0.0
Farms by Geography	383	0.0	33.7	66.3	0.0	0.0
Family Distribution by Income Level	29,539	29.0	22.0	21.7	27.4	0.0
Household Distribution by Income Level	39,865	26.8	19.9	19.9	33.4	0.0
Median Family Income MSA - 12420 Austin-Round Rock, TX MSA		\$78,997	Median Housing Value			\$126,529
			Median Gross Rent			\$996
			Families Below Poverty Level			12.0%
<i>Source: 2015 ACS Census and 2018 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

We contacted an economic development corporation during this examination. A representative of the group indicated the local institutions are meeting the demands of the community. The contact stated a need for more affordable housing within the area, but otherwise stated there no unmet services or financial needs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

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

Based on a full-scope review, the bank's lending performance in the state of Texas is reasonable. The loan analysis was based on the residential real estate and commercial loan products because these accounted for the majority of loan originations during the evaluation period.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in portions of the MSA.

Loans originated in 2016 are compared to 2010 ACS data and loans originated in 2017 and 2018 are compared to 2015 ACS data and, therefore, were evaluated separately.

Home Mortgage Loans

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

The geographic distribution of home mortgage loans to CTs of different income levels is reasonable. FNB Bastrop originated 42.0 percent of its home mortgage loans to borrowers located in moderate-income CTs in 2016 and 39.3 percent in 2017-18. 2010 ACS data indicates 54 percent of owner-occupied housing units are in moderate-income CTs. 2015 ACS data indicates 47 percent of owner-occupied housing units are in moderate-income CTs. Aggregate HMDA data indicates 66.7 percent of home mortgage loans within the AA were originated to borrowers located in moderate-income CTs in 2016 and 48.5 percent in 2017-18.

Small Loans to Businesses

Refer to Table Q in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of business loans to CTs of different income levels is reasonable. FNB Bastrop originated 35.7 percent of its business loans to businesses located in moderate-income CTs in 2016 and 26.9 percent in 2017-2018. 2010 ACS data indicates 47.7 percent of AA businesses are in moderate-income CTs and the 2015 ACS data indicated that 49.0 percent were in moderate income CTs.

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 of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

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

The distribution of home mortgage loans to borrowers of different income levels is reasonable. FNB Bastrop originated 16.4 percent of home mortgage loans to low-income borrowers and 25.2 percent to moderate-income borrowers in 2016. Based on the AA, low-income borrowers accounted for 24.5 percent of the AA while moderate-income borrowers accounted for 25.3 percent. Upon review of 2017-2018 data, FNB Bastrop originated 13.1 percent and 22.5 percent of these loans to low-income and moderate-income borrowers. For comparison, the AA during this time was comprised of 29.0 percent of low-income borrowers and 22.0 percent of moderate-income borrowers.

Small Loans to Businesses

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

The bank exhibits an excellent distribution of small loans to businesses of different sizes within the AA. FNB Bastrop originated 92.9 percent of loans to businesses with annual gross revenue less than \$1 million in 2016 and 88.5 percent in 2017-2018 based on the number of loans within our sample. This generally compares favorably to the 2016 and 2017-2018 AA business distribution of 89.6 percent and 89.5 percent, respectively. Based on the dollar volume of loans, however, FNB Bastrop originated 24.4 percent of loans to businesses with annual gross revenue less than \$1 million in 2016 and 46.9 percent in 2017-2018.

Responses to Complaints

FNB Bastrop has not received any complaints about its performance in helping to meet the AAs' credit needs during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test portion of the Bastrop AA is rated Outstanding.

Based on a full-scope review, the bank exhibits excellent responsiveness in the AA to community development needs in the MMSA through community development loans, qualified investments, and community development services considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AAs.

Number and Amount of Community Development Loans

Qualified CD loans are those that meet the definition of CD as defined in the CRA regulation and do not include loans given consideration under the Lending Test. Our review was based on the bank's assessment area which is inclusive of all of Bastrop County along with portions of Travis and Williamson Counties.

The level of CD loans reflects excellent responsiveness to the CD needs of the bank's assessment area. We have found that FNB Bastrop originated seven (7) CD loans totaling \$8.6 million since the last CRA evaluation. These loans made during the evaluation period include loans for promoting economic

development, providing healthcare services to members of moderate-income census tracts, and loans approved under the SBA 504 program. The largest CD loans made during this cycle include:

- \$5.5 million to construct a medical facility with services including physical, occupational, and speech therapies, wound care, post-surgical care, and cardiac care. The area serves a moderate-income census tract and is part of the Medicare-related Quality Incentive Payment Program.
- \$772 thousand for an SBA 504 loan to finance a gym in an underserved LMI census tract.
- \$697 thousand for an SBA 504 loan to promote economic development by retaining and creating 11 jobs within an LMI census tract.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Bastrop AA, Austin-Round Rock MSA	0	0	64	53	64	100.00	53	100.00	0	0

* Prior Period Investments' means investments made in a previous evaluation 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.

Investments, deposits, membership’s shares, or grants that have CD as their primary purpose are defined as “qualified investments” in the CRA regulation. These also include investments that support community services that target LMI families and individuals.

The bank contributed an adequate level to its assessment areas through qualified investments. FNB Bastrop has provided approximately \$52 thousand to various minority-owned institutions, organizations serving LMI individuals, organizations providing healthcare services, and has provided funds that directly support LMI individuals through targeted campaigns at various organizations.

Extent to Which the Bank Provides Community Development Services

FNB Bastrop provided an excellent level of CD services during the review period. The bank continues to participate in the Save for America program which, as partner, FNB Bastrop enrolls local schools and provides no-fee depository accounts for student use to encourage saving. FNB Bastrop has enrolled elementary schools in the Bastrop Independent School District (ISD), the Elgin ISD, and the Smithville ISD. The student population in these schools are economically disadvantaged. FNB Bastrop officers and employees also make periodic financial literacy presentations and provide information about the program during career day events and bank tours. FNB Bastrop also continues to use its small business lending platform to provide liquidity or capital funding needs to area businesses and customers.

Additional services include home-buyer assistance programs to promote economic development and affordable housing, assisting LMI first-time homebuyers identify funds for down payment and closing costs, and employee participation in local organizations as representatives of the bank.

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

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 MSA(s) and non-MSA(s) 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:	01/01/2016 – 12/31/2018	
Bank Products Reviewed:	Home mortgage, small business, community development loans, qualified investments, and community development services.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not applicable	Not applicable	Not applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
Bastrop AA, Austin-Round Rock MSA	Full Scope	This AA includes all 10 census tracts (CT) in Bastrop County, seven CTs within Travis County, and one CT within Williamson County. The AA consists of nine moderate income and nine middle income CTs

Appendix B: Summary of MMSA and State Ratings

RATINGS FIRST NATIONAL BANK OF BASTROP			
Overall Bank:	Lending Test Rating	CD Test Rating	Overall Rating
First National Bank of Bastrop	Satisfactory	Outstanding	Satisfactory
Texas	Satisfactory	Outstanding	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

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

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

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

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

Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2016
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Bastrop 2016 AA	238	26,291	100.0	5,404	0.0	0.0	0.0	54.0	42.0	66.7	46.0	58.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	
Total	238	26,291	100.0	5,404	0.0	0.0	0.0	54.0	42.0	66.7	46.0	58.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	

Source: 2010 U.S. Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2017-18
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Bastrop AA 2018	381	57,029	100.0	5,447	0.0	0.0	0.0	47.1	43.8	48.0	52.9	56.2	52.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	381	57,029	100.0	5,447	0.0	0.0	0.0	47.1	43.8	48.0	52.9	56.2	52.0	0.0	0.0	0.0	0.0	0.0	0.0	

Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2016
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Bastrop 2016 AA	238	26,291	100.0	5,404	24.5	16.4	8.4	25.3	25.2	26.8	23.6	20.6	21.2	26.7	29.4	20.2	0.0	8.4	23.4
Total	238	26,291	100.0	5,404	24.5	16.4	8.4	25.3	25.2	26.8	23.6	20.6	21.2	26.7	29.4	20.2	0.0	8.4	23.4

Source: 2010 U.S. Census ; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2017-18
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Bastrop AA 20 18	381	57,029	100.0	5,447	29.0	14.7	9.7	22.0	26.5	27.4	21.7	24.4	24.1	27.4	27.8	18.3	0.0	6.6	20.5
Total	381	57,029	100.0	5,447	29.0	14.7	9.7	22.0	26.5	27.4	21.7	24.4	24.1	27.4	27.8	18.3	0.0	6.6	20.5

Source: 2015 ACS Census ; 01/01/2017 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography														2016	
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	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Bastrop 2016 A A	28	7,144,663	100	0.0	0.0	47.7	35.7	52.3	57.1	0.0	7.1	0.0	0.0		
Total	28	7,144,663	100	0.0	0.0	47.7	35.7	52.3	57.1	0.0	7.1	0.0	0.0		

Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2017-18	
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		
Bastrop AA 2018	26	3,066,795	100.0	1,957	0.0	0.0	0.0	49.3	26.9	46.1	50.7	65.4	53.9	0.0	7.7	0.0	0.0	0.0	0.0		
Total	26	3,066,795	100.0	1,957	0.0	0.0	0.0	49.3	26.9	46.1	50.7	65.4	53.9	0.0	7.7	0.0	0.0	0.0	0.0		

Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2017 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												2016
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	
Bastrop 2016 AA	28	7,144,663	100.0	--	89.6	92.9	--	3.0	7.1	7.3	0.0	
Total	28	7,144,663	100.0	--	89.6	92.9	--	3.0	7.1	7.3	0.0	
<i>Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0</i>												

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2017-18
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	
Bastrop AA 2018	26	3,066,795	100.0	1,957	89.3	88.5	52.9	3.3	11.5	7.4	0.0	
Total	26	3,066,795	100.0	1,957	89.3	88.5	52.9	3.3	11.5	7.4	0.0	
<i>Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2017 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>												