



## **PUBLIC DISCLOSURE**

March 28, 2022

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

The City National  
Bank of Colorado City  
Charter Number: 5276

228 Elm  
Colorado City, TX  
79512

Office of the Comptroller of the Currency

5001 West Loop 289  
Suite 250  
Lubbock, TX 79414

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 major factors that support this rating include:

- A substantial majority of loans sampled are within the bank's assessment area (AA).
- A reasonable quarterly average net loan-to-deposit (LTD) ratio during the evaluation period.
- Lending to individuals of different incomes and farms and businesses of different sizes is reasonable in consideration of performance context.

### Loan-to-Deposit Ratio

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

The City National Bank of Colorado City's (CNB) quarterly average LTD ratio from December 31, 2017, to December 31, 2021, is 61.26 percent. Similarly situated institutions with total assets under \$250 million and located within or adjacent to the AA had an average quarterly loan-to-deposit ratio of 30.23 percent, with a high average rate of 47.49 percent and low average rate of 15.70 percent.

### Lending in Assessment Area

A substantial majority of the bank's loans are inside its assessment areas (AAs).

The bank originated 77 percent of its total loans by dollar and 88 percent by number 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	30	100	0	0	30	4,867	100	0	0	4,867
Small Business	23	88	3	12	26	5,799	64	3,331	36	9,130
Small Farm	26	87	4	13	30	4,618	78	1,267	22	5,885
Consumer	23	77	7	23	30	654	77	156	23	810
<b>Total</b>	<b>102</b>	<b>88</b>	<b>14</b>	<b>12</b>	<b>116</b>	<b>15,939</b>	<b>77</b>	<b>4,754</b>	<b>23</b>	<b>20,693</b>

Source: Sample of loan

## **Description of Institution**

CNB is a \$218 million community bank located in Colorado City, Texas, approximately 70 miles west of Abilene, Texas along Interstate 20. CNB is an intrastate bank with one banking office and a drive-up facility. CNB maintains two automated teller machines (ATMs) in Colorado City. CNB also has a loan production office (LPO) in San Angelo, Texas. The bank is wholly owned by City National Bancshares Inc., a single bank holding company with total consolidated assets of \$218 million.

The bank's business strategy is to serve the real estate, consumer, agricultural, and commercial customers in Mitchell and Tom Green Counties. The bank offers a full range of commercial and consumer banking products. CNB also offers online banking at [www.cnbccity.com](http://www.cnbccity.com).

As of December 31, 2021, net loans and leases comprised approximately 59 percent of total assets. Primary loan products for the AAs include agricultural, consumer, home mortgage, and commercial loans.

CNB has no legal or financial circumstances that would impede its ability to help meet community credit needs. The bank received a Satisfactory rating at its May 17, 2017, CRA evaluation.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

The CRA evaluation period is January 1, 2019, through December 31, 2021. The OCC evaluated CNB using small bank CRA performance standards that include five performance criteria: the LTD ratio, lending in the AA, lending to borrowers of different incomes and businesses of different sizes, geographic distribution of loans, and responsiveness to CRA complaints. To evaluate CNB's lending performance, the OCC selected a random sample of loans originated during the evaluation period based on identified primary products in the bank's AA. Primary loan types are those products originated at the highest percentage by number and/or dollar volume of loans and management's business strategy. During this evaluation period, primary products consisted of consumer and agricultural loans in the Mitchell County AA and home mortgage and commercial loans in the Tom Green County AA.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AA located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

## **Ratings**

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

CNB has only one rating area, which is the State of Texas. The bank's overall rating is based on full-scope reviews of the Mitchell County AA and Tom Green County AA within the state.

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

## **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.

## State Rating

### State of Texas

**CRA rating for the State of Texas:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- A substantial majority of loans sampled are within the bank's assessment area (AA).
- A reasonable quarterly average net loan-to-deposit (LTD) ratio during the evaluation period.
- Lending to individuals of different incomes and farms and businesses of different sizes is reasonable in consideration of performance context.

### Description of Institution's Operations in Texas

CNB is a \$218 million community bank located in Colorado City, Texas, approximately 70 miles west of Abilene, Texas along Interstate 20. CNB is an intrastate bank with one banking office and a drive-up facility. CNB maintains two automated teller machines (ATMs) in Colorado City. CNB also has a LPO office in San Angelo, Texas. The bank is wholly owned by City National Bancshares Inc., a single bank holding company with total consolidated assets of \$218 million. The bank's business strategy is to serve the real estate, consumer, agricultural, and commercial customers in Mitchell and Tom Green Counties.

Management and the Board of CNB have identified Mitchell and Tom Green counties in Texas as its assessment areas. These areas are comprised of whole geographies, meet regulatory requirements, and do not arbitrarily exclude any low-to-moderate-income areas. Mitchell and Tom Green counties have a combined population of 124,225. There are 27 census tracts in the two counties. There is one low-income tract, eight moderate-income tracts, twelve middle-income tracts, and five upper-income tracts. We contacted two community development organizations within Colorado City (Mitchell) and San Angelo (Tom Green) to develop community profiles and identify community development opportunities available to financial institutions to participate in.

#### Mitchell County

The local economy for Mitchell County is centered in agricultural production. Agricultural operations are highly seasonal and centered in dryland and irrigated cotton production. Competition within this market is moderate. The bank has a 56 percent market share according to the most recent FDIC market share report and ranks first out of three banks. Additional competition stems from Ag credit agencies within the area. Our Colorado City community contact did not note any specific needs of the community. They indicated that the economy has slowed and that the population is primarily comprised of those under 18 and over the age of 65. Local institutions continue to meet the credit needs of the community. CNB was identified as a leader in community development efforts.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Mitchell County 2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.0	0.0	50.0	50.0	0.0
Population by Geography	9,169	0.0	0.0	81.5	18.5	0.0
Housing Units by Geography	4,055	0.0	0.0	65.2	34.8	0.0
Owner-Occupied Units by Geography	1,934	0.0	0.0	69.4	30.6	0.0
Occupied Rental Units by Geography	819	0.0	0.0	82.3	17.7	0.0
Vacant Units by Geography	1,302	0.0	0.0	48.2	51.8	0.0
Businesses by Geography	451	0.0	0.0	77.8	22.2	0.0
Farms by Geography	47	0.0	0.0	61.7	38.3	0.0
Family Distribution by Income Level	1,920	11.5	14.0	26.5	48.1	0.0
Household Distribution by Income Level	2,753	17.4	14.6	19.1	48.9	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$49,571
			Median Gross Rent			\$602
			Families Below Poverty Level			5.1%
<i>Source: 2015 ACS and 2021 D&amp;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>						

### Tom Green County

The bank's LPO originates a large amount of 1-4 family real estate loans in the San Angelo area. San Angelo is the county seat for Tom Green County. Its economy is diverse, with healthcare as the leading industry. The city serves as a central medical hub for the surrounding communities. Shannon Medical is the primary healthcare network. Other major employers/industries include Angelo State University, Goodfellow Airforce Base, San Angelo ISD, and Agribusiness. There has been a large uptick in 1-4 family residential construction over 2020 and 2021. Competition is high. The bank does not hold notable market share within the county due to its lack of a full-service branch. Per the FDIC market share report, 20 financial institutions operate within the county. First Financial Bank dominates the market at 26 percent market share. Specialized mortgage companies provide additional competition specific to the bank's primary product in this market.

According to our community contact, San Angelo's economy is stable thanks to industry diversity. The primary need is affordable housing. While there were no specific projects identified, the contact indicated that local financial institutions are continuing to meet credit needs. The bank was also recognized as a regular participant in community development activities as they arise.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Tom Green County 2020</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	25	4.0	32.0	44.0	16.0	4.0
Population by Geography	115,056	2.3	28.2	51.0	18.5	0.0
Housing Units by Geography	47,367	2.4	28.7	49.1	19.7	0.0
Owner-Occupied Units by Geography	26,465	1.4	25.2	49.4	23.9	0.0
Occupied Rental Units by Geography	16,360	3.5	28.5	53.9	14.1	0.0
Vacant Units by Geography	4,542	4.0	50.1	30.3	15.6	0.0
Businesses by Geography	8,430	11.0	20.6	44.2	23.9	0.3
Farms by Geography	454	5.7	9.3	31.5	53.5	0.0
Family Distribution by Income Level	27,418	21.5	18.2	20.7	39.5	0.0
Household Distribution by Income Level	42,825	23.4	17.0	17.0	42.6	0.0
Median Family Income MSA - 41660 San Angelo, TX MSA		\$59,960	Median Housing Value			\$118,884
			Median Gross Rent			\$784
			Families Below Poverty Level			10.7%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Scope of Evaluation in Texas

As noted, the institution has two AAs. Both Mitchell and Tom Green AAs received full-scope reviews. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs. Consistent with the institution's primary lending focus, home mortgages, small business, small farm, and consumer loans were analyzed.

## LENDING TEST

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

## Conclusions for Area Receiving a Full-Scope Review

Based on full-scope reviews, the bank's performance in the Mitchell and Tom Green Counties AA is good.

## Distribution of Loans by Income Level of the Geography

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

## Tom Green County AA

### *Home Mortgage Loans*

Refer to Table O in the state of Texas section of 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 is reasonable when considering performance context. CNB slightly lags the demographic and aggregate lending in low- to moderate- income census tracts. However, opportunities are limited given the absence of a full-service branch in the AA. Also, residential development is primarily focused on the western portions of San Angelo, comprised of middle- to upper-income tracts. Approximately half of the moderate-income tracts are also comprised of small communities within the county and the local Airforce base.

### ***Small Loans to Businesses***

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

The geographic distribution of small business loans is reasonable when considering performance context. CNB lags the demographic and aggregate levels of lending to small businesses in low- to moderate-income tracts. This is expected as deposits cannot be received at the San Angelo LPO, hindering lending capacity to specific census tracts. Although commercial loans are a primary product, residential construction and purchases are the main targets of the LPO.

### **Mitchell County AA**

The Mitchell County AA does not contain low- or moderate-income census tracts. For this reason, a geographic distribution analysis of this AA is not meaningful and was not performed.

### **Distribution of Loans by Income Level of the Borrower**

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

### **Tom Green County AA**

#### ***Home Mortgage Loans***

Refer to Table P in the state of Texas section of 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 mortgage loans is reasonable. CNB slightly lags the demographic data in lending to low- to moderate-income individuals within the AA, but significantly exceeds the aggregate lending for both low- and moderate-income individuals. As noted, westward expansion is the source of most new residential construction projects. Additionally, median housing values restrict many individuals from conventional mortgages. This leads many to secure financing through mortgage financing companies opposed to banks.

### ***Small Loans to Businesses***

Refer to Table R in the state of Texas section of appendix D for the facts and data used to evaluate the

borrower distribution of the bank's originations and purchases of small loans to businesses.

The distribution of loans to small businesses reflects reasonable penetration. The percentage of bank originated loans to small businesses exceeds the percentage of businesses within the AA that report less than \$1 million in revenues and significantly exceeds the aggregate lending for these businesses.

### **Mitchell County AA**

#### ***Small Loans to Farms***

Refer to Table T in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The distribution of loans to small farms reflects reasonable penetration. The percentage of bank originated loans to small farms is slightly below the percentage of farms within the AA that report less than \$1 million in revenues and exceeds the aggregate lending for these farms.

#### ***Consumer Loans***

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

The distribution of consumer loans reflects reasonable penetration among individuals of different income levels in the AA. The distribution of consumer loans to low-income borrowers is below the demographic, while distribution to moderate-income individuals exceeds the demographic.

#### **Responses to Complaints**

Neither the bank nor the OCC have received any CRA-related complaints during the evaluation period.

## **Appendix A: Scope of Examination**

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	January 1, 2019 to December 31, 2021	
<b>Bank Products Reviewed:</b>	Consumer, home mortgage, small farm, and small business loans	
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
Texas		
Mitchell County AA	Full-scope	Consumer and Small Farm Loans
Tom Green County AA	Full-scope	Home Mortgage and Small Business Loans

## Appendix B: Summary of MMSA and State Ratings

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RATINGS The City National Bank of Colorado City	
Overall Bank:	Lending Test Rating
The City National Bank of Colorado City	Satisfactory
State:	
Texas	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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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.

**Loan(s) to Small 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 typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Loan(s) to Small 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 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

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### 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 30<sup>th</sup> 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 T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the

percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

**Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																	<b>2019-21</b>		
<b>Total Home Mortgage Loans</b>				<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available-Income Tracts</b>			
	#	\$	% of Total	% 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	
Tom Green County AA	30	4,867	100	1.4	0	0.4	25.2	10	13.4	49.4	56.7	53.4	23.9	33.3	32.8	0.0	0	0.0	
<b>Total</b>	<b>30</b>	<b>4,867</b>	<b>100</b>	<b>1.4</b>	<b>0</b>	<b>0.4</b>	<b>25.2</b>	<b>10</b>	<b>13.4</b>	<b>49.4</b>	<b>56.7</b>	<b>53.4</b>	<b>23.9</b>	<b>33.3</b>	<b>32.8</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	

*Source: 2015 U.S Census; 01/01/2019 - 01/01/2021 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0*

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																	<b>2019-21</b>		
<b>Total Home Mortgage Loans</b>				<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
Tom Green County AA	30	4,867	100	21.5	16.7	3.5	18.2	16.7	11.9	20.7	10	18.8	39.5	56.7	39.9	0.0	0	25.9	
<b>Total</b>	<b>30</b>	<b>4,867</b>	<b>100</b>	<b>21.5</b>	<b>16.7</b>	<b>3.5</b>	<b>18.2</b>	<b>16.7</b>	<b>11.9</b>	<b>20.7</b>	<b>10</b>	<b>18.8</b>	<b>39.5</b>	<b>56.7</b>	<b>39.9</b>	<b>0.0</b>	<b>0</b>	<b>25.9</b>	

*Source: 2015 U.S Census; 01/01/2019 - 01/01/2021 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** **2019-21**

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	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Tom Green County AA	23	5,799	100	11.0	8.7	11.1	20.6	8.7	21.1	44.2	52.2	45.3	23.9	30.4	22.3	0.3	0	0.1
<b>Total</b>	<b>23</b>	<b>5,799</b>	<b>100</b>	<b>11.0</b>	<b>8.7</b>	<b>11.1</b>	<b>20.6</b>	<b>8.7</b>	<b>21.1</b>	<b>44.2</b>	<b>52.2</b>	<b>45.3</b>	<b>23.9</b>	<b>30.4</b>	<b>22.3</b>	<b>0.3</b>	<b>0</b>	<b>0.1</b>

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0*

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2019-21</b>	
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	
Tom Green County AA	23	5,799	100	1,844	82.7	86.9	38.6	4.5	8.7	12.8	4.4	
<b>Total</b>	23	5,799	100	1,844	82.7	86.9	38.6	4.5	8.7	12.8	4.4	

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0*

<b>Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues</b>											<b>2019-21</b>	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Mitchell County AA	26	4,618	100	42	95.7	88.5	69.0	0.0	11.5	4.3	0	
<b>Total</b>	26	4,618	100	42	95.7	88.5	69.0	0.0	11.5	4.3	0	

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0*

<b>Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>												<b>2019-21</b>	
<b>Assessment Area:</b>	<b>Total Consumer Loans</b>			<b>Low-Income Borrowers</b>		<b>Moderate-Income Borrowers</b>		<b>Middle-Income Borrowers</b>		<b>Upper-Income Borrowers</b>		<b>Not Available-Income Borrowers</b>	
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>
Mitchell County AA	23	655	100	17.4	13.1	14.6	17.4	19.1	30.4	48.9	39.1	0.0	0
<b>Total</b>	23	655	100	17.4	13.1	14.6	17.4	19.1	30.4	48.9	39.1	0.0	0

*Source: 2015 U.S Census; 01/01/2019 - 01/01/2021 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0*