



PUBLIC DISCLOSURE

January 28, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Lipan
Charter Number 10598

101 E. Lipan Drive
Lipan, TX 76462

Office of the Comptroller of the Currency

9003 Airport Freeway
Suite 275
North Richland Hills, TX 76180-9127

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

This institution is rated: Satisfactory.

The Lending Test is rated: Satisfactory.

First National Bank Lipan's (FNB Lipan) CRA performance is satisfactory. We based our conclusions on the lending test. The major factors supporting the institution's rating include:

- The bank's loan-to-deposit ratio (LTD) is reasonable and reflects a willingness to lend within the bank's assessment area (AA) communities.
- A substantial majority of the bank's loan originations are inside the AA, reflecting the bank's commitment to lend inside its AA.
- The bank's lending to borrowers with different incomes reflects reasonable distribution and a commitment to lend to low-and moderate-income (LMI) individuals.
- The bank's lending across geographies with different income levels was not assessed as the bank's AAs do not include any LMI areas.
- There have been no complaints related to FNB Lipan's CRA performance since the prior Public Evaluation was issued.

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 generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. 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 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; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

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 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), 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 five years and used to determine the income level category of geographies. 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 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 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.

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) 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

FNB Lipan is a community bank chartered in 1913. The bank is not a subsidiary of a holding company and has no affiliates or subsidiaries.

FNB Lipan is a single state institution with one full service location. The bank's only location is in Lipan, TX. The bank has two Assessment Areas (AAs), serving the Lipan community and surrounding rural areas of Hood, Parker, Palo Pinto, and Erath Counties. The bank is located in a middle-income CT and does not have any other locations or ATMs.

Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Middle	4	57.1	23,253	59.7	1	0.0	0	0.0	0	0.0	0	0.0
Upper	3	42.9	15,674	40.3	0	0.0	0	0.0	0	0.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Totals	7	100.0	38,927	100.0	1	100.0	0	100.0	0	100.0	0	100.0

*Source: 2015 ACS Census & Bank Data
Due to rounding, totals may not equal 100.0*

The bank's primary product is consumer lending. Other loan products are traditional and common for community banks of comparable size. Deposit products are also traditional, including products for individuals and businesses. FNB Lipan's lending focus includes consumer lending and residential mortgage lending. The bank also makes small commercial loans. However, its capacity to finance commercial operations is limited by its small lending limit. There was no merger or acquisition activity during the evaluation period.

As of September 30, 2018, FNB Lipan reported average total assets of \$20.8 million, total loans of \$7.7 million or 36 percent of average assets, and total deposits of \$19.3 million. FNB Lipan's Tier 1 Capital, an important measure of a bank's financial strength, totaled \$1.93 million resulting in a Tier 1 Leverage Ratio of 9.03 percent. The loan portfolio is comprised of the following: 35 percent 1-4 family residential loans, 33 percent consumer loans, 13 percent commercial and industrial loans, 9 percent agricultural loans, 8 percent auto loans, and 3 percent non-farm, non-residential loans.

There are no legal, financial, or other factors impeding the bank's ability to meet the credit needs in AA. The last CRA evaluation was dated May 16, 2013 and resulted in an overall satisfactory rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We completed a review of FNB Lipan's CRA performance within its AA under the small bank examination procedures, which is solely based on the lending test. The evaluation period includes the full calendar years of 2015, 2016, and 2017. The primary product reviewed was consumer loans. The bank did not generate enough commercial loans or residential mortgage loans during the evaluation period to perform meaningful analysis. The bank's AAs do not include any LMI areas; therefore analysis of the geographic distribution of loans was not meaningful and is not included in this assessment. Therefore, more consideration is given to the distribution of loans by borrower income. The assessment includes a review of demographic and economic data about the institution's AA and information about local economic conditions, the institution's major business products and strategies, financial condition, capacity, and ability to lend or invest in its community. The assessment also includes gathering information from examinations of other institutions serving the same or similar AAs, reviewing information from other recent community contacts, and reviewing information about the AA developed cooperatively by the different agencies. Specific data included in the assessment includes data gathered from the bank's files about consumer loans originated during the assessment period.

Data Integrity

Because we gathered all the data for analysis from bank files, it was not necessary to perform any data integrity review prior to the assessment.

Selection of Areas for Full-Scope Review

FNB Lipan has designated its AAs as 7 whole CTs making up the northeast portion of Erath County, northwest portion of Hood County, the southeast portion of Palo Pinto County, and the southwest portion of Parker County. Because Parker County and Hood County are included in the Fort Worth Arlington, TX Metropolitan Division, the area served is split into two AAs. The MSA AA consists of 2 middle-income CTs in Hood County, one upper-income CT, and one middle-income CT in Parker County. The non-MSA AA consists of 1 middle-income CT and one upper-income CT in Palo Pinto County, and one upper-income CT in Erath County. This assessment includes a full-scope review of the bank's performance in both AAs. Please refer to the table in appendix A for more information.

Ratings

The bank's overall rating is based on performance in both AAs. The bank did not make enough commercial loans or 1-4 family mortgage loans during the evaluation period to perform meaningful analysis. The analysis is based on consumer lending in the AAs. The AAs include only middle- and upper-income CTs, so analysis of geographic distribution of loans is not meaningful and is not considered in assigning the rating. Instead, the distribution of loans by income of the borrower is considered more heavily in assigning the rating. The LTD analysis considers the bank wide LTD, and the analysis of lending inside and outside the AA is based on performance in both of the AAs.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §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 assessment area 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 Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution [or any affiliate whose loans have been considered as part of the institution's lending performance] has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

Conclusions with Respect to Performance Tests

Given that FNB Lipan is a small bank, we only performed the lending test to determine compliance with the CRA. The bank demonstrated satisfactory performance in each area of the lending test and no CRA related complaints have been received since the prior CRA performance evaluation was issued.

The bank's LTD ratio is reasonable and meets the standard for satisfactory performance given the performance context. The bank's lending within its AAs is outstanding as the substantial majority of loans were made inside the AAs. The bank's lending to borrowers with different incomes meets the standard for satisfactory performance with excellent distribution to LMI individuals in the MSA AA and reasonable distribution to LMI individuals in the non-MSA AA. An analysis of the bank's lending across geographies with different incomes is not included because there are no LMI CTs within the AAs.

LENDING TEST

The bank demonstrated satisfactory performance under the lending test.

Loan-to-Deposit Ratio

FNB Lipan's LTD ratio is reasonable and meets the standard for satisfactory performance. The LTD ratio measures the extent to which the bank has returned the deposits it has received to the community in the form of loans. The average of such ratios for each quarter-end of the evaluation period was used to determine the performance in this area. The average LTD for FNB Lipan is 39.9 percent. We identified five similarly situated institutions to FNB Lipan. During the same period, the average LTD ratios for those institutions ranged from 18.7 percent to 65.6 percent. FNB Lipan's LTD ratio is within the range of similarly situated institutions. This ratio is reasonable and reflects satisfactory efforts to meet the credit needs of the community.

Lending in Assessment Area

The substantial majority of the loans made during the assessment period were made inside the bank's AAs which meets the standard for outstanding performance. Of the 91 consumer loans we sampled that were originated during the assessment period totaling \$1.423 million, 78 percent by number and 78 percent by dollar were made inside the bank's AAs. The following table quantifies the proportion of the bank's lending that was inside the AAs.

Table D - 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		
	#	%	#	%	\$	%	\$	%		
2015	23	76.67	7	23.33	30	410	78.94	109	21.06	520
2016	27	90.00	3	10.00	30	343	87.96	47	12.04	390
2017	21	67.74	10	32.26	31	357	69.55	156	30.45	513
Total	71	78.02	20	20.61	91	1,110	78.00	312	21.92	1,423

*Source: Evaluation Period: 1/1/2015 - 12/31/2017 Bank Data
Due to rounding, totals may not equal 100.0*

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

The bank's lending to borrowers of different incomes reflects reasonable distribution. The information presented in Tables V for 2015-16 and 2017 below reflects our testing of lending to consumers in both AAs. There was not a sufficient number of transactions to test farm or small business lending in the AAs.

Overall, borrower distribution of consumer loans made in 2015 and 2016 reflects excellent distribution throughout the MSA AA and satisfactory distribution throughout the non-MSA AA.

MSA AA – CTs in Hood and Parker Counties

In 2015 and 2016, low-income households represented 20.9 percent of the population in the MSA AA. Of the loans we sampled, 37.14 percent were made to low-income borrowers in 2015 and 2016. During the same period, moderate-income households represented 14.5 percent of the population in the MSA AA. Of the loans we sampled, 14.29 percent were made to moderate-income borrowers in 2015-2016. While the 2016 lending to moderate-income borrowers is slightly lower than the percent of moderate-income households in the MSA AA during the period, lending to low-income borrowers is significantly higher than the percent of low-income households in the MSA AA. This level of lending to LMI borrowers exceeds the standard for satisfactory performance.

Non-MSA AA – CTs in Erath and Palo Pinto Counties

In 2015 and 2016, low-income households represented 16.4 percent of the population in the non-MSA AA. Of the loans we sampled, none were made to low-income borrowers in 2015 and 2016. During the same period, moderate-income households represented 12.7 percent of the population in the non-MSA AA. Of the loans we sampled, 20 percent were made to moderate-income borrowers. While lending to low-income borrowers is lower than the percent of low-income households in the non-MSA AA in 2015 and 2016, lending to moderate-income borrowers is higher than the percent of moderate-income households in the non-MSA AA. Additionally, the bank's overall lending in the non-MSA AA was lower than lending in the MSA AA. Of the loans we sampled, only six were in the non-MSA AA for 2015 and 9 were in the non-MSA AA for 2016. The non-MSA AA includes rural areas of Erath and Palo Pinto Counties which are farther from the bank's one location and better served by larger financial institutions and payday lenders in Stephenville and Mineral Wells. This level of lending to LMI borrowers meets the standard for satisfactory performance.

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower **2015-16**

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Lipan MSA AA	35	576	63.4	20.9	37.14	14.5	14.29	21.5	28.57	43.1	16.55	0.0	8.57
Lipan non-MSA AA	15	176	19.41	16.4	0.0	12.7	20.0	18.1	33.33	52.8	46.67	0.0	0
Total	50	753	82.81	19.4	18.57	13.9	17.15	20.4	30.95	46.3	39.89	0.0	4.29

*Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data.
Due to rounding, totals may not equal 100.0*

Overall, borrower distribution of consumer loans made in 2017 reflects excellent distribution throughout the MSA AA and the non-MSA AA.

MSA AA – CTs in Hood and Parker Counties

In 2017, low-income households represented 21.1 percent of the population in the MSA AA. Of the loans we sampled, 41.7 percent were to low-income borrowers in 2017. Moderate-income households represented 19 percent of the population in 2017. Of the loans we sampled, 25 percent were to moderate-income borrowers. This level of lending to LMI borrowers exceeds the standard for satisfactory performance.

Non-MSA AA – CTs in Erath and Palo Pinto Counties

In 2017, low income borrowers represented 16.4 percent of the population in the non-MSA AA. Of the loans we sampled, 33.3 percent were made to low-income borrowers. Moderate-income households represented 13.4 percent of the population in the non-MSA AA in 2017. Of the loans we sampled, 22.22 percent were made to moderate-income borrowers. This level of lending to LMI borrowers exceeds the standard for satisfactory performance.

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower **2017**

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Lipan MSA AA	9	\$168	38.71	21.1	41.67	19.0	25.0	17.3	25.0	42.6	8.33	0.0	0.0
Lipan non-MSA AA	12	\$92	29.03	16.4	33.33	13.4	22.22	16.4	22.22	53.8	22.22	0.0	0.0
Total	21	\$259	67.74	19.6	37.5	17.2	23.61	17.0	23.61	46.3	15.28	0.0	0.0

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data.
Due to rounding, totals may not equal 100.0*

Geographic Distribution of Loans

Because the bank's AAs do not include any low- or moderate-income CTs, an analysis of geographic distribution of loans would not be meaningful.

Responses to Complaints

There have been no CRA related complaints since the prior Public Evaluation was issued.

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: 1/1/2015 to 12/31/2017	
Financial Institution	Products Reviewed	
First National Bank Lipan	Consumer Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	None	None
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
MSA AA – Consisting of 2 CTs 1603.01 and 1603.02 in Hood County and 2 CTs 1406.01 and 1406.02 in Parker County.	Full Scope	Performance was based on consumer lending in each AA. Because none of the CTs included in the AAs are low- or moderate-income an analysis of geographic distribution of loans would not have been meaningful and was not included.
Non-MSA AA – Consisting of 2 CTs 0003.0 and 0004.0 in Palo Pinto County and 1 CT 9501.00 in Erath County.	Full Scope	

Appendix B: Community Profiles for Full-Scope Areas

FNB Lipan has identified two contiguous AAs. These AAs consist of 7 whole CTs making up the northeast portion of Erath County, northwest portion of Hood County, the southeast portion of Palo Pinto County, and the southwest portion of Parker County. Since Parker County and Hood County CTs are included in the Fort Worth Arlington, TX Metropolitan Division, they are separated from the non-MSA CTs and make up the second AA. The MSA AA consists of two middle-income CTs in Hood County plus one upper- and one middle-income CT in Parker County. The non-MSA AA consists of one middle- and one upper-income CT in Palo Pinto County, plus one upper-income CT in Erath County. The AAs are appropriate and do not arbitrarily exclude low- or moderate-income areas. Performance in the AAs was based on consumer lending. The bank's only branch location is in Lipan, Texas. There is a moderate level of competition in the AAs with 12 institutions operating a total of 19 branches. FNB Lipan holds 2.44 percent of the deposit market share according to the FDIC Market Share Report as of June 30, 2018. First Financial Bank, NA has the largest deposit market share at 43.39 percent among four branches.

We conducted one community contact interview in conjunction with this assessment. The contact did not provide any indication that FNB Lipan is not meeting the needs of its AA communities. The contact characterized the economic conditions as stable for a small community. Major employers include the local phone company, post office, bank, and the local school system. Nonetheless, the agriculture industry remains the primary economic driver. The recent rains have helped the local farmers and ranchers. Community credit needs are being met and include home and property loans along with consumer loans.

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	0.0	75.0	25.0	0.0
Population by Geography	26,614	0.0	0.0	73.7	26.3	0.0
Housing Units by Geography	11,760	0.0	0.0	74.8	25.2	0.0
Owner-Occupied Units by Geography	7,902	0.0	0.0	71.8	28.2	0.0
Occupied Rental Units by Geography	2,078	0.0	0.0	77.8	22.2	0.0
Vacant Units by Geography	1,780	0.0	0.0	85.1	14.9	0.0
Businesses by Geography	1,866	0.0	0.0	69.3	30.7	0.0
Farms by Geography	191	0.0	0.0	69.1	30.9	0.0
Family Distribution by Income Level	7,182	17.2	20.8	17.9	44.1	0.0
Household Distribution by Income Level	9,980	21.1	19.0	17.3	42.6	0.0
Median Family Income MSA - 23104 Fort Worth-Arlington, TX MD		\$69,817	Median Housing Value			\$144,091
			Median Gross Rent			\$874
			Families Below Poverty Level			6.6%

Source: 2015 ACS Census and 2017 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: Lipan Non-MSA AA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	0.0	33.3	66.7	0.0
Population by Geography	12,313	0.0	0.0	29.5	70.5	0.0
Housing Units by Geography	6,253	0.0	0.0	34.0	66.0	0.0
Owner-Occupied Units by Geography	4,094	0.0	0.0	32.2	67.8	0.0
Occupied Rental Units by Geography	712	0.0	0.0	25.4	74.6	0.0
Vacant Units by Geography	1,447	0.0	0.0	43.5	56.5	0.0
Businesses by Geography	781	0.0	0.0	33.5	66.5	0.0
Farms by Geography	97	0.0	0.0	26.8	73.2	0.0
Family Distribution by Income Level	3,444	10.0	18.7	17.0	54.2	0.0
Household Distribution by Income Level	4,806	16.4	13.4	16.4	53.8	0.0
Median Family Income Non-MSAs - TX		\$52,076	Median Housing Value			\$133,025
			Median Gross Rent			\$738
			Families Below Poverty Level			6.1%

Source: 2015 ACS Census and 2017 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 B - Median Family Income Ranges

Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Fort Worth-Arlington, TX MD Median Family Income (23104)				
2015 (\$70,500)	<\$35,250	\$35,250 to <\$56,400	\$56,400 to <\$84,600	≥\$84,600
2016 (\$69,300)	<\$34,650	\$34,650 to <\$55,440	\$55,440 to <\$83,160	≥\$83,160
2017 (\$70,900)	<\$35,450	\$35,450 to <\$56,720	\$56,720 to <\$85,080	≥\$85,080
TX NA Median Family Income (99999)				
2015 (\$52,800)	<\$26,400	\$26,400 to <\$42,240	\$42,240 to <\$63,360	≥\$63,360
2016 (\$52,400)	<\$26,200	\$26,200 to <\$41,920	\$41,920 to <\$62,880	≥\$62,880
2017 (\$54,200)	<\$27,100	\$27,100 to <\$43,360	\$43,360 to <\$65,040	≥\$65,040

Source: FFIEC
 Due to rounding, totals may not equal 100.0