



**PUBLIC DISCLOSURE**

February 10, 2020

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

The First National Bank of Bellville  
Charter Number 4241

100 E Main St  
Bellville, TX 77418

Office of the Comptroller of the Currency

1301 McKinney Street Suite 1410  
Houston, Texas 77010

**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 (CD) test is rated: Outstanding.**

The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is reasonable.
- A majority of loans were originated inside the assessment area (AA).
- The geographic distribution of loans is reasonable.
- The distribution of loans to individuals of different incomes and businesses of different sizes is reasonable.
- CD activities reflect excellent responsiveness to community needs.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the LTD ratio is reasonable. Our analysis included six similarly situated banks with asset sizes ranging from \$563 million to \$863 million located within Austin, Burleson, Fayette, Harris, and Wharton counties. The quarterly average LTD ratio was 28 percent during the evaluation period, ranging from a low of 25 percent to a high of 29 percent. The comparator quarterly average ratio was 63 percent for the same period, ranging from a low of 17 percent to a high of 93 percent. While the LTD ratio was below the average of similar banks, lending strategies throughout the evaluation period increased loan growth by 20 percent compared to deposit growth of 7 percent.

Another factor impacting the LTD ratio is the significant level of public fund deposits that are not available for lending, which averaged \$114 million during the evaluation period. The quarterly average ratio was adjusted to exclude public funds on deposit during the evaluation period for both the bank and comparator banks. The adjusted quarterly average LTD ratio for the bank is 34 percent, compared to 74 percent for similar banks.

### Lending in AA

A majority of the bank's loans are inside its AA.

The bank originated 63 percent of its loans inside the 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       |             |                |
|   | #               | %           | #         | %           |            | \$                              | %           | \$            | %           |                |
| Residential   | 128             | 69.6        | 56        | 30.4        | 184        | 14,027                          | 63.2        | 8,159         | 36.8        | 22,186         |
| Commercial  | 69              | 76.7        | 21        | 23.3        | 90         | 3,047                           | 61.9        | 1,877         | 38.1        | 4,924          |
| <b>Total</b>  | <b>197</b>      | <b>72.0</b> | <b>77</b> | <b>28.0</b> | <b>274</b> | <b>17,074</b>                   | <b>63.0</b> | <b>10,036</b> | <b>37.0</b> | <b>27,110</b>  |
| <i>Source: Evaluation Period: 1/1/2017 - 12/31/2019; HMDA LAR, Commercial Loan Sample Data<br/>           Due to rounding, totals may not equal 100.0</i> |                 |             |           |             |            |                                 |             |               |             |                |

## Description of Institution

The First National Bank of Bellville (FNB Bellville) is a community bank headquartered at 100 East Main Street in Bellville, Texas. The bank was chartered February 25, 1890 and is a wholly owned subsidiary of Industry Bancshares, Inc., a multibank holding company. FNB Bellville is a single-state institution in the state of Texas, operating three branches and four automated teller machines (ATMs). The bank has one rating area and has designated two AAs within Austin, Harris, Waller, and Grimes counties. All banking locations provide lobby, ATM, and drive-thru services Monday through Friday with reasonable hours of operation. The main office and the Waller, TX branch also provide drive-thru services on Saturday. The Austin County branch includes one additional deposit-taking ATM in Sealy, TX. There were no branch openings or closings during the evaluation period.

As of December 31, 2019, assets totaled \$727 million with a tier 1 leverage capital ratio of 11.20 percent. The business strategy focuses on maintaining a large investment portfolio, accounting for 66 percent of assets, and most of the investments are pledged as collateral for public funds. Net loans and leases totaled \$174 million or 24 percent of total assets. The loan portfolio consisted of \$141 million in loans secured by real estate, \$18 million in commercial loans, and \$12 million in consumer loans, or 81 percent, 10 percent, and 7 percent of net loans, respectively.

The bank offers a full line of loan and deposit products, as well as other banking services. The primary loan products are residential real estate and commercial lending, but other loan products include real estate, consumer, agriculture, and farm loans. To support the community, there is a significant level of public fund deposits. Other deposit products include business, personal, and bonus checking, personal savings, money market, certificate of deposits, and individual retirement accounts.

Other services include, but are not limited to, 24-hour telephone banking, gift and debit cards, bank by mail, night depository, safe deposit boxes, tax payment services, wire transfers, cashier's checks, and direct deposits. The bank also offers a number of accessible services that include online banking/bill pay, eStatements, mobile banking, remote deposit capture, and mobile deposit capture. Escrow accounts for home mortgage lending were recently implemented and online loan applications are expected soon.

There were no legal or financial circumstances impeding the bank's ability to meet the credit needs of its AA. The bank was rated "Satisfactory" at its last CRA examination dated November 28, 2016.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The evaluation period for the Lending Test covers January 1, 2017 to December 31, 2019. The evaluation period for the CD test covers November 28, 2016, which is the date of the last performance evaluation, to December 31, 2019. To evaluate lending performance, we reviewed residential real estate and commercial loans as primary products. These loans represented 42 percent and 26 percent of the total portfolio by dollar, respectively. Our analysis included all HMDA reportable loans for residential lending and a random sample of commercial loans for business lending.

### Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA) and multistate MSA (MMSA) 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 overall rating for this evaluation is based on the performance in the state of Texas. While no product was given more weight than the other, we placed all weight on the Bellville AA. Refer to the “Scope” section under the state of Texas rating section for details regarding how the areas were weighted in arriving at the overall rating.

## Discriminatory or Other Illegal Credit Practices Review

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

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

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

## State Rating

### State of Texas

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

**The Lending Test is rated:** Satisfactory

**The CD Test is rated:** Outstanding

The major factors that support this rating include:

- The geographic distribution of loans is reasonable.
- The distribution of loans to individuals of different incomes and businesses of different sizes is reasonable.
- CD loans, qualified investments/donations, and CD services reflect excellent responsiveness to community needs.

### Description of Institution's Operations in Texas

FNB Bellville operates one main office, two branches, and four ATMs within its two AAs. All banking locations are in the Bellville AA, which includes all 12 census tracts (CTs) in Austin and Waller counties, as well as two CTs in northwest Harris County. The AA is part of the Houston-The Woodlands-Sugarland MSA, which is the fifth largest in the country with a population of approximately 6.9 million as of the 2018 U.S. Census estimates. The Grimes County AA, located in a non-MSA geography, includes all three middle-income CTs in Grimes County.

Austin County is located west of Houston, TX and includes the main office in Bellville, TX and the Wallis, TX branch, which both contain deposit-taking ATMs. There is an additional deposit-taking ATM located in Sealy, TX. Banking competition in the county is moderate. As of June 30, 2019, the Federal Deposit Insurance Corporation (FDIC) Market Share Report listed eight financial institutions operating 13 branches in the county with an aggregate of \$1.5 billion in deposits. FNB Bellville holds the second largest deposit market share at 28 percent.

Northwest Harris County is adjacent to Waller County, just northwest of Houston, TX. The Waller, TX branch and ATM is located in Northwest Harris County, but primarily provides products and services to Waller County. Banking competition in the market is minimal. As of June 30, 2019, the FDIC Market Share Report listed three financial institutions operating three branches in the area with an aggregate of \$300 million in deposits. FNB Bellville holds the largest deposit market share at 55 percent.

We contacted a local business owner to help identify credit needs in the AA. The contact stated the local economy is relatively stable, with an increased demand for residential and land loans as residents from nearby Houston move to the area to build custom homes. There is limited need for small business loans given nominal farming and there are limited opportunities for small business start-ups. In general, financial institutions in the AA work closely with community members and organizations to serve financial needs in the AA.

Bellville AA

| <b>Table A – Demographic Information of the Assessment Area</b>   |          |                              |                            |                          |                         |                       |
|---|----------|------------------------------|----------------------------|--------------------------|-------------------------|-----------------------|
| <b>Assessment Area: Bellville AA</b>  |          |                              |                            |                          |                         |                       |
| <b>Demographic Characteristics</b>  | <b>#</b> | <b>Low<br/>% of #</b>        | <b>Moderate<br/>% of #</b> | <b>Middle<br/>% of #</b> | <b>Upper<br/>% of #</b> | <b>NA*<br/>% of #</b> |
| Geographies (Census Tracts)   | 14       | 0.0                          | 14.3                       | 64.3                     | 14.3                    | 7.1                   |
| Population by Geography   | 85,307   | 0.0                          | 22.0                       | 63.6                     | 9.4                     | 5.0                   |
| Housing Units by Geography  | 32,276   | 0.0                          | 24.0                       | 66.0                     | 10.0                    | 0.0                   |
| Owner-Occupied Units by Geography   | 20,029   | 0.0                          | 21.3                       | 66.6                     | 12.2                    | 0.0                   |
| Occupied Rental Units by Geography  | 7,965    | 0.0                          | 28.4                       | 65.3                     | 6.3                     | 0.1                   |
| Vacant Units by Geography   | 4,282    | 0.0                          | 28.4                       | 64.8                     | 6.7                     | 0.0                   |
| Businesses by Geography   | 5,198    | 0.0                          | 21.0                       | 63.2                     | 15.2                    | 0.5                   |
| Farms by Geography  | 392      | 0.0                          | 20.9                       | 67.9                     | 11.2                    | 0.0                   |
| Family Distribution by Income Level   | 20,622   | 25.3                         | 17.0                       | 20.4                     | 37.3                    | 0.0                   |
| Household Distribution by Income Level  | 27,994   | 26.7                         | 18.9                       | 17.5                     | 36.9                    | 0.0                   |
| Median Family Income MSA - 26420<br>Houston-The Woodlands-Sugar Land,<br>TX MSA   |          | \$69,373                     | Median Housing Value       |                          |                         | \$140,749             |
|   |          | Median Gross Rent            |                            |                          | \$823                   |                       |
|   |          | Families Below Poverty Level |                            |                          | 10.8%                   |                       |
| <i>Source: 2015 ACS Census and 2018 D&amp;B Data<br/>Due to rounding, totals may not equal 100.0; (*) The NA category consists of geographies that have not been assigned an income classification.</i> |          |                              |                            |                          |                         |                       |

**Scope of Evaluation in Texas**

The rating for Texas is based on a full-scope review of the Bellville AA. All branches/ATMs are located within the AA, as well as a significant portion of lending and CD activities. We reviewed lending and CD activity in the Grimes County AA; however, there was insufficient volume to perform a meaningful analysis.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS****LENDING TEST**

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

**Conclusions for Areas Receiving Full-Scope Reviews**

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

**Distribution of Loans by Income Level of the Geography**

The bank exhibits a reasonable geographic distribution of loans in the AA.

### ***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.

The geographic distribution of home mortgage loans is reasonable. The percentage of home mortgage loans in moderate-income geographies is near to both the percentage of owner-occupied housing units and the aggregate lending in those CTs.

### ***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 of small loans to businesses.

The geographic distribution of small loans to businesses is excellent. The percentage of loans in moderate-income geographies exceeds both the percentage of AA businesses and the aggregate businesses in those CTs.

### ***Lending Gap Analysis***

There were no unexplained conspicuous gaps identified.

### **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.

The distribution of home mortgage loans to borrowers of different income levels is reasonable.

The bank's home mortgage lending to low-income families is lower than the percentage of low-income families but exceeds the aggregate lending to those families. Home mortgage lending to moderate-income families is somewhat lower than the percentage of both moderate-income families and aggregate lending to those families.

### ***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 of small loans to businesses.

The distribution of small loans to businesses with annual revenues of \$1 million or less is excellent.



The bank's small loans to businesses with revenues less than or equal to \$1 million exceeds both the level of small businesses in the AA and the aggregate lending to those businesses.

### Responses to Complaints

FNB Bellville received no CRA-related complaints during the evaluation period.

### COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD Test in the Bellville AA is rated Outstanding.

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

### Number and Amount of CD Loans

Refer to the CD Loan table below for the facts and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

| Community Development Loans |       |            |           |            |
|-----------------------------|-------|------------|-----------|------------|
| Assessment Area             | Total |            |           |            |
|                             | #     | % of Total | \$(000's) | % of Total |
| Bellville                   | 15    | 100        | 15,152    | 100        |

FNB Bellville's level of CD lending demonstrates excellent responsiveness CD needs in the community. During the evaluation period, the bank originated 15 CD loans totaling \$15.2 million its AA. Key lending included loans to promote economic development, community services for low- or moderate-income (LMI) individuals, and affordable housing. A significant loan was made to a medical facility, which allowed the facility to remain operational to provide services and retain jobs for LMI individuals.

### 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)    |
| Bellville             | 2             | 541          | 357            | 25,565        | 359        | 100        | 26,106        | 100        | 0                      | 0            |
| Regional              | 16            | 5,367        | 97             | 37,269        | 113        | 100        | 42,636        | 100        | 3                      | 1,733        |
| <b>Total</b>          | <b>18</b>     | <b>5,908</b> | <b>454</b>     | <b>62,834</b> | <b>472</b> | <b>100</b> | <b>68,742</b> | <b>100</b> | <b>0</b>               | <b>1,733</b> |

\* 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.

The Qualified Investment Table, shown above, sets forth the information and data used to evaluate the bank's level of qualified CD investments. This table includes all CD investments, including prior period investments that remain outstanding as of the evaluation date.

The level of qualified investments/donations demonstrates excellent responsiveness in the AA. FNB Bellville made 472 investments/donations totaling \$68.7 million during the evaluation period. Noteworthy investments included three investments totaling \$2 million that promoted economic development and 100 investments totaling \$40 million to disaster areas in the southwest region of Texas. The bank also made 150 donations during the evaluation period totaling \$135,313 to organizations that provide services for LMI individuals.

### **Extent to Which the Bank Provides CD Services**

The level of qualified CD services demonstrates excellent responsiveness to the needs of the AA. Twelve bank officers and employees served in leadership positions by providing 3,684 hours of service to organizations that provide community services for LMI families and individuals within the AA. Employees provided technical and financial expertise to these organizations by hosting financial literacy programs in a local school and assisting organizations with fundraising.

## Appendix A: Scope of Examination

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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.”

|   |   |   |
|---|---|---|
| <b>Time Period Reviewed:</b>                            | (01/01/17 to 12/31/19)  |   |
| <b>Bank Products Reviewed:</b>                          | Home Mortgage Loans<br>Small Business Loans<br><br>11/29/2016 to 12/31/2019<br>Community Development Loans, Qualified Investments, Community Development Services |   |
| <b>Affiliate(s)</b>                                     | <b>Affiliate Relationship</b>   | <b>Products Reviewed</b>  |
| NA  |   |   |
| <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   |   |   |
| Bellville   | Full-scope  | The Bellville AA, a geography located in the Houston-The Woodlands-Sugarland MSA, consists of 14 census tracts in Austin and Waller Counties and a northwest Harris County. |

## Appendix B: Summary of State Ratings

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| <b>RATINGS      The First National Bank of Bellville</b> |                             |                       |   |
|--|-----------------------------|-----------------------|---|
| <b>Overall Bank:</b>                                     | <b>Lending Test Rating*</b> | <b>CD Test Rating</b> | <b>Overall Bank/State/Multistate Rating</b> |
| Satisfactory   | Satisfactory                | Outstanding           | Satisfactory                                |

(\*) The Lending Test and Community Development Test carry equal weight in the overall rating.

## 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/AA.

**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. CTs nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other nonvisible features in some instances, CTs 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 CT delineated by the U.S. 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 MSA 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 CT 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/AA.

**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 (MD):** 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 MD 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 (MSA):** 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 MSA 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 multistate MSA. 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 multistate MSA, the institution will receive a rating for the multistate MSA.

**Small Loan(s) to Business(es):** A loan included in 'small loans to 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 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

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### Content of Standardized Tables

A separate set of tables is provided for each state. 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 “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the AA. 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/AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Small loans to 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 AA.
- Table R. Assessment Area Distribution of Small loans to 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.



Bellville AA

| <b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b> |                           |          |            |                |                                   |              |           |                                   |              |           |                                   |              |           |                                   |              |           |                                   |              |           | <b>2017-2019</b> |  |  |
|---|---------------------------|----------|------------|----------------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|------------------|--|--|
| Assessment Area:  | Total Home Mortgage Loans |          |            |                | Low-Income Tracts                 |              |           | Moderate-Income Tracts            |              |           | Middle-Income Tracts              |              |           | Upper-Income Tracts               |              |           | Not Available-Income Tracts       |              |           |                  |  |  |
|   | #                         | \$ (000) | % 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 |                  |  |  |
| Bellville   | 128                       | 14,027   | 100.0      | 2,759          | 0.0                               | 0.0          | 0.0       | 21.3                              | 16.4         | 18.8      | 66.6                              | 62.5         | 56.3      | 12.2                              | 21.1         | 25.0      | 0.0                               | 0.0          | 0.0       |                  |  |  |
| <b>Total</b>  | 128                       | 14,027   | 100.0      | 2,759          | 0.0                               | 0.0          | 0.0       | 21.3                              | 16.4         | 18.8      | 66.6                              | 62.5         | 56.3      | 12.2                              | 21.1         | 25.0      | 0.0                               | 0.0          | 0.0       |                  |  |  |

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2018 HMDA Aggregate 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>2017-2019</b> |  |  |
|--|---------------------------|----------|------------|----------------|----------------------|--------------|-----------|---------------------------|--------------|-----------|-------------------------|--------------|-----------|------------------------|--------------|-----------|--------------------------------|--------------|-----------|------------------|--|--|
| Assessment Area:   | Total Home Mortgage Loans |          |            |                | Low-Income Borrowers |              |           | Moderate-Income Borrowers |              |           | Middle-Income Borrowers |              |           | Upper-Income Borrowers |              |           | Not Available-Income Borrowers |              |           |                  |  |  |
|  | #                         | \$ (000) | % of Total | Overall Market | % Families           | % Bank Loans | Aggregate | % Families                | % Bank Loans | Aggregate | % Families              | % Bank Loans | Aggregate | % Families             | % Bank Loans | Aggregate | % Families                     | % Bank Loans | Aggregate |                  |  |  |
| Bellville  | 128                       | 14,027   | 100.0      | 2,759          | 25.3                 | 7.0          | 4.1       | 17.0                      | 13.3         | 17.4      | 20.4                    | 21.1         | 21.0      | 37.3                   | 46.9         | 38.8      | 0.0                            | 11.7         | 18.8      |                  |  |  |
| <b>Total</b>   | 128                       | 14,027   | 100.0      | 2,759          | 25.3                 | 7.0          | 4.1       | 17.0                      | 13.3         | 17.4      | 20.4                    | 21.1         | 21.0      | 37.3                   | 46.9         | 38.8      | 0.0                            | 11.7         | 18.8      |                  |  |  |

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 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**

| Assessment Area: | Total Loans to Small Businesses |          |            |                | Low-Income Tracts |              |           | Moderate-Income Tracts |              |           | Middle-Income Tracts |              |           | Upper-Income Tracts |              |           | Not Available-Income Tracts<br>2017-2019 |              |           |
|------------------|---------------------------------|----------|------------|----------------|-------------------|--------------|-----------|------------------------|--------------|-----------|----------------------|--------------|-----------|---------------------|--------------|-----------|--|--------------|-----------|
|                  | #                               | \$ (000) | % of Total | Overall Market | % Businesses      | % Bank Loans | Aggregate | % Businesses           | % Bank Loans | Aggregate | % Businesses         | % Bank Loans | Aggregate | % Businesses        | % Bank Loans | Aggregate | % Businesses                             | % Bank Loans | Aggregate |
| Bellville        | 69                              | 3,047    | 100.0      | 1,897          | 0.0               | 0.0          | 0.0       | 21.0                   | 31.9         | 21.7      | 63.2                 | 50.7         | 62.3      | 15.2                | 17.4         | 16.1      | 0.5                                      | 0.0          | 0.0       |
| <b>Total</b>     | 69                              | 3,047    | 100.0      | 1,897          | 0.0               | 0.0          | 0.0       | 21.0                   | 31.9         | 21.7      | 63.2                 | 50.7         | 62.3      | 15.2                | 17.4         | 16.1      | 0.5                                      | 0.0          | 0.0       |

*Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0*

**Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** **2017-2019**

| Assessment Area: | Total Loans to Small Businesses |         |            |                | Businesses with Revenues <= 1MM |              |           | Businesses with Revenues > 1MM |              | Businesses with Revenues Not Available |              |
|------------------|---------------------------------|---------|------------|----------------|---------------------------------|--------------|-----------|--------------------------------|--------------|--|--------------|
|                  | #                               | \$(000) | % of Total | Overall Market | % Businesses                    | % Bank Loans | Aggregate | % Businesses                   | % Bank Loans | % Businesses                           | % Bank Loans |
| Bellville        | 69                              | 3,047   | 100.0      | 1,897          | 84.3                            | 89.9         | 40.7      | 6.2                            | 5.8          | 9.5                                    | 4.3          |
| <b>Total</b>     | 69                              | 3,047   | 100.0      | 1,897          | 84.3                            | 89.9         | 40.7      | 6.2                            | 5.8          | 9.5                                    | 4.3          |

*Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0*