



PUBLIC DISCLOSURE

2/21/2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

VeraBank, National Association
Charter Number: 13443

201 West Main Street
Henderson, Texas 75653

Office of the Comptroller of the Currency

1800 West Loop 281 Suite 306
Longview, Texas 75604

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 Community Reinvestment Act (CRA) Rating

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

The following table indicates the performance level of VeraBank, National Association (VeraBank or institution) with respect to the lending, investment, and service tests:

Performance Levels	VeraBank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			X
High Satisfactory	X		
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

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

The major factors that support this rating include:

- The lending test rating is based on an excellent geographic distribution in low- and moderate-income (LMI) geographies, a good borrower distribution to LMI individuals and businesses of different sizes, an excellent level of community development loans, and a high percentage of the bank’s loans made in the assessment areas (AAs).
- The investment test rating is based on an adequate level of qualified community development investments and grants and good responsiveness to credit and community economic development needs in the state of Texas.
- The service test rating is based on the institution’s service delivery systems being readily accessible to geographies and individuals of different income levels in the institution’s AAs and the institution being a leader in providing community development services.

Lending in Assessment Area

A high percentage of the institution’s loans are in its AAs.

The institution originated and purchased 85.5 percent of its total loans inside the institution’s AAs during the evaluation period. This analysis is performed at the institution, 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	1397	78.0	395	22.0	1,792	383,400	66.6	192,405	33.4	575,805
Small Business	5507	87.2	807	12.8	6,314	491,477	82.2	106,311	17.8	597,788
Total	6,904	85.2	1,202	14.8	8,106	874,877	74.5	298,716	25.5	1,173,593

Loans inside the AA are considered part of the geographical distribution analysis under the lending test. The majority of mortgage loans inside the AA were in the non-metropolitan statistical area (MSA) (32.7 percent) and in the Longview AA (30.4 percent). The majority of small business loans were in the non-MSA (39.3 percent) and the Longview MSA (29.9 percent).

Description of Institution

VeraBank is an intrastate financial institution headquartered in Henderson, Texas with \$3.9 billion in assets. Net loans represent 61 percent of total assets. The institution and its subsidiary, VeraBank Community Development Corporation (CDC), are wholly owned by VeraBank, Inc. VeraBank, Inc. is a one-bank holding company located in Henderson, Texas, whose principal activity is the ownership and management of its wholly owned subsidiary, VeraBank, and VeraBank's wholly owned subsidiaries VeraBank CDC, VBRE LLC, HCB Inc., and HCB OG Inc. VeraBank CDC is a community development corporation dedicated to providing affordable housing loans to LMI individuals and the start up or expansion of small and minority-owned businesses. VeraBank CDC purchased real estate and homes in low-income areas to be improved or renovated and sold to low-income individuals through the community development corporation program.

VeraBank's priority has been, and continues to be, commercial banking. The institution's December 31, 2021, Report of Condition and Income (call report) reflects 60.7 percent of the total loan portfolio in commercial lending and 30.3 percent in residential home mortgages. Consumer loans represent 4.6 percent, agricultural loans represent 2.6 percent, and other miscellaneous loans represent 1.7 percent of its portfolio. The institution has tier 1 capital of \$297 million.

VeraBank has a broad range of financial services. Lending activities include consumer and commercial loans for working capital, commercial construction, real estate, home improvement, automobiles, and personal use. Other services include deposit services, such as checking accounts, money market accounts, savings accounts, certificates of deposit, individual retirement accounts, safety deposit boxes, domestic and foreign wires, cashier's checks, money orders, interactive teller machines (ITMs), automatic teller machines (ATMs), and notary services. In addition to traditional consumer and commercial banking products and services, the institution has a full-service trust department with over \$950 million in assets under management. Additionally, the institution offers both insurance and retail investment products through its subsidiary (50.1 percent interest), HCB Insurance Agency, Inc. d/b/a CFG Investments.

The institution has six AAs located within the state of Texas. The AAs are: non-MSA (Anderson, Angelina, Henderson, Limestone, Marion, Navarro, Panola, Titus and Walker counties); Longview AA (Gregg, Harrison, and Rusk counties); Austin AA (Travis and Williamson counties); Bryan/College Station AA (Brazos county); Killeen/Temple AA (Bell county); and Tyler AA (Smith county). VeraBank acquired Panola National Bank on August 27, 2021, which meant a new branch in Panola County as well

as Harrison County. During the evaluation period, the institution also opened a branch in Brazos County. VeraBank also opened two branches in the Austin AA, one in January 2022 and one in May 2022, and a branch in Conroe, Texas (Montgomery County) in August 2022, which initiated the Houston-The Woodlands-Sugarland AA. However, due to the evaluation period of January 1, 2020, through December 31, 2021, this branch is not included in the scope of the examination.

There are no legal, financial, or other factors affecting the institution's ability to perform under the lending, investment, or service tests. VeraBank received a Satisfactory rating at its previous CRA examination dated April 27, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of the institution using the Large Bank performance criteria. The evaluation period for the lending, investment and service tests is January 1, 2020, through December 31, 2021. Community development activities were evaluated for the same period. The evaluation period for the examination is limited to two years due to the unavailability of 2022 aggregate data needed for a meaningful analysis. For the lending test, we analyzed small business loans and home mortgage loans.

Selection of Areas for Full-Scope Review

In each state where the institution has an office, one or more AA(s) within that state was selected for a full-scope review. For purposes of this evaluation, institution delineated AAs located within the same MSA, multistate MSAs (MMSA), or combined statistical area are combined and evaluated as a single AA. Similarly, institution 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 section 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 institution's overall rating is a blend of the state ratings and, where applicable, multistate ratings.

The institution's overall rating is based primarily on the areas that received full-scope reviews. Additionally, small business loans were given more weight than home mortgage loans.

The MMSA and state ratings are based on performance in all institution 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, financial institution) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the financial institution, or in any assessment area by an affiliate whose loans have been considered as part of the financial institution'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 (DOJ), the U.S. Department of Housing and Urban Development (HUD), and the Consumer Financial Protection Bureau (CFPB), 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 Texas¹: Satisfactory
The Lending Test is rated: High Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflect good responsiveness to credit needs in the AAs.
- The institution exhibits excellent geographic distribution in LMI geographies.
- The institution exhibits good borrower distribution to LMI individuals and businesses of different sizes.
- The institution made an excellent level of community development loans.
- A high percentage of the institution's loans were made within the in the AAs.
- The institution made an adequate level of qualified community development investments and grants and reflects good responsiveness to credit and community economic development needs.
- The institution's service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's AA
- The institution is a leader in providing community development services.

Description of Institution's Operations in Texas

The institution operates in six AAs within the State of Texas that include the non-MSA, Longview AA, Austin AA, Bryan/College Station AA, Killeen/Temple AA, and Tyler AA. Full-scope reviews were performed on the Longview AA and the non-MSA AA.

Based on the Federal Deposit Insurance Corporation (FDIC) summary of deposit information as of June 30, 2021, VeraBank had \$2.9 billion in total deposits. The institution ranked 8th in Texas in deposit market share with 3.2 percent within these combined AAs. Primary competitors included J.P. Morgan Chase Bank, N.A. with 58 branches and 14.4 percent market share; Wells Fargo Bank, N.A. with 61 branches and 13.6 percent market share; and Bank of America, N.A. with 40 branches and 10.8 percent market share. There were 107 additional depository institutions within the institution's AAs.

¹ This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

Longview AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Longview MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	52	1.9	19.2	55.8	21.2	1.9
Population by Geography	243,052	1.7	16.6	58.9	22.8	0.0
Housing Units by Geography	100,020	1.4	16.2	59.0	23.3	0.0
Owner-Occupied Units by Geography	58,344	0.7	14.4	58.5	26.4	0.0
Occupied Rental Units by Geography	28,573	3.4	17.0	59.6	20.1	0.0
Vacant Units by Geography	13,103	0.7	22.5	60.3	16.5	0.0
Businesses by Geography	18,715	5.2	13.4	55.1	26.1	0.2
Farms by Geography	497	1.6	14.3	57.9	26.0	0.2
Family Distribution by Income Level	60,446	22.3	16.6	18.7	42.4	0.0
Household Distribution by Income Level	86,917	24.8	15.4	17.1	42.7	0.0
Median Family Income MSA - 30980 Longview, TX MSA		\$56,456	Median Housing Value			\$116,348
			Median Gross Rent			\$746
			Families Below Poverty Level			14.2%
<i>Source: 2015 ACS and 2020 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA is made up of a portion of the Longview MSA and includes Gregg, Harrison, and Rusk counties in their entirety. The AA encompasses 52 census tracts (CTs) consisting of one low-, 10 moderate-, 29 middle-, and 11 upper-income CTs. VeraBank has 12 of its 39 branches within the Longview AA, including its main office located at 201 West Main Street, Henderson, Texas. The other branches in the AA are located in the cities of Henderson, Kilgore, Lakeport, Longview, Marshall, Mt. Enterprise, Tatum, Waskom, and White Oak.

During the evaluation period, the country was hit with the COVID-19 pandemic. During the pandemic, large scale shutdowns and closures put a strain on local economies including a high unemployment rate. A community contact noted that small businesses in the AA were affected greatly by the pandemic as was the entire country. The economic conditions since the start of the pandemic have since recovered and are overall stable. The unemployment rate decreased since the peak of the pandemic and was 3.8 percent in Longview as of December 31, 2022, according to the U.S. Bureau of Labor Statistics. Major employers in the AA include Eastman Chemical Company, Christus Good Shepherd Health System, Longview Regional Medical Center, Wal-Mart, Dollar General, and the local independent school districts.

Non-MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	91	0.0	25.3	59.3	14.3	1.1
Population by Geography	432,282	0.0	20.2	65.6	12.6	1.6
Housing Units by Geography	181,171	0.0	19.1	66.0	14.8	0.0
Owner-Occupied Units by Geography	100,575	0.0	15.1	69.4	15.6	0.0
Occupied Rental Units by Geography	46,618	0.0	29.3	61.3	9.3	0.1
Vacant Units by Geography	33,978	0.0	17.1	62.6	20.2	0.1
Businesses by Geography	25,183	0.0	22.7	64.9	12.4	0.0
Farms by Geography	1,055	0.0	12.1	72.9	15.0	0.0
Family Distribution by Income Level	102,852	21.5	18.7	19.8	39.9	0.0
Household Distribution by Income Level	147,193	24.3	16.4	17.6	41.6	0.0
Median Family Income Non-MSAs – TX		\$52,198	Median Housing Value			\$94,558
			Median Gross Rent			\$741
			Families Below Poverty Level			14.9%
<i>Source: 2015 ACS and 2020 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA is made up of nine counties in their entirety including Anderson, Angelina, Henderson, Limestone, Marion, Navarro, Panola, Titus, and Walker. The AA encompasses 91 CTs consisting of 23 moderate-, 54 middle-, and 13 upper-income CTs. VeraBank has 13 of its 39 branches within the non-MSA AA, located in the cities of Athens, Carthage, Chandler, Corsicana, Huntsville, Jefferson, Lufkin, Malakoff, Mexia, Mt. Pleasant, and Palestine.

During the evaluation period, the country was hit with the COVID-19 pandemic. During the pandemic, large scale shutdowns and closures put a strain on the local economies including a high unemployment rate. The economic conditions since the start of the pandemic have since recovered and are overall stable. Community contacts in the AA indicated the local economy is expanding and businesses are hiring. Major employers in the AA include Kohl's, Home Depot, Russell Stover Candies, Clayton Homes, local and regional health systems, and local independent school districts.

Scope of Evaluation in Texas

VeraBank has delineated six AAs in the state of Texas for analysis under the requirements of the CRA. Based on loan volume as well as deposit volume, the Longview MSA and non-MSA AAs received a full-scope review. Home mortgage and small business lending data subject to reporting under Home Mortgage Disclosure Act (HMDA) and CRA were analyzed for the performance evaluation. We placed the most weight on small business lending, which is the institution's primary loan product. See Table A for a list of all AAs under review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

The institution's performance under the lending test in Texas is rated High Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the institution's performance in the Longview and non-MSA AAs is excellent.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs.

Assessment Area	Home Mortgage	Small Business	Community Development	Total	%State Loans	%State Deposits
Longview	425	1,648	8	2,081	29.95	35.87
Non-MSA	457	2,167	7	2,631	37.86	35.54
Austin	130	427	10	567	8.16	14.40
Bryan/College Station	75	120	6	201	2.89	1.43
Killeen/Temple	50	434	6	490	7.05	8.06
Tyler	260	711	8	979	14.09	4.70
Regional/Statewide	N/A	N/A	1	1	N/A	N/A

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Assessment Area	Home Mortgage \$(000)	Small Business \$(000)	Community Development \$(000)	Total	%State* Loans	%State Deposits
Longview	81,553	152,873	8,723	243,149	25.08	35.87
Non-MSA	80,687	147,516	7,331	235,534	24.30	35.54
Austin	115,624	63,682	36,584	215,890	22.27	14.40
Bryan/College Station	31,225	21,777	26,074	79,076	8.16	1.43
Killeen/Temple	9,709	35,115	5,544	50,368	5.20	8.06
Tyler	64,603	70,514	10,212	145,329	14.99	4.70
Regional/Statewide	N/A	N/A	3,614	3,614	N/A	N/A

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

VeraBank is ranked second in the Longview AA for deposit market share with 15.1 percent of AA deposits. The institution is ranked second for small business loan market share with 12.7 percent of small business loans in the AA.

VeraBank is ranked first in the non-MSA AA for deposit market share with 12.6 percent of AA deposits. The institution is ranked 1st for small business loan market share with 12.8 percent of small business loans in the AA.

Distribution of Loans by Income Level of the Geography

The institution exhibits an excellent geographic distribution of loans in its AAs.

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 institution's home mortgage loan originations and purchases.

Longview AA

The geographic distribution of home mortgage loans is good. The institution's home mortgage lending in the low-income geographies exceeds that of owner-occupied housing units as well as the aggregate lending in the AA. While lending in moderate-income geographies is significantly below the demographic, it is near the aggregate.

Non-MSA AA

The geographic distribution of home mortgage loans in the AA is excellent. The institution's home mortgage lending in the moderate-income geographies exceeds the percentage of owner-occupied housing units as well as the aggregate lending in the AA. There are no low-income geographies.

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 institution's originations and purchases of small loans to businesses.

Longview AA

The geographic distribution of small loans to businesses reflects good distribution throughout the AA. Lending in the low-income geographies is below the percentage of businesses located in the AA as well as the aggregate lending in those geographies. Lending in the moderate-income geographies is just below the percentage of businesses located in the geographies; however, it exceeds the aggregate lending in the AA.

Performance context considered include the limited opportunities for lending in the low-income geographies with only 5.2 percent of businesses located in these geographies.

Non-MSA AA

The geographic distribution of small loans to businesses reflects excellent distribution throughout the AA. Lending in the moderate-income geographies is equal to the percentage of businesses located in the AA and exceeds the aggregate lending. There are no low-income geographies.

Lending Gap Analysis

There were no unexplained conspicuous lending gaps. The geographic distribution of loans indicated no unexplained conspicuous gaps when considering branch office locations and performance context.

Distribution of Loans by Income Level of the Borrower

The institution exhibits a good distribution of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the institution.

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 institution's home mortgage loan originations and purchases.

Longview AA

The distribution of home mortgage loans by income level of the borrower in the Longview AA is adequate. The percentage of home mortgage loans to low-income borrowers is significantly lower than the percentage of low-income families; however, it is only slightly lower than the percentage of aggregate lending by all financial institutions in the Longview AA. The percentage of home mortgage loans to moderate-income borrowers is somewhat lower than the percentage of moderate-income families; however, it is slightly higher than the percentage of aggregate lending by all financial institutions in the Longview AA.

While the percentage of loans is below the demographic, the average median housing cost exceeds \$116,000 which makes it difficult for LMI borrowers to qualify for traditional home loans. Additionally, the percentage of households living below the poverty rate in the AA is high at over 16 percent.

Non-MSA AA

The distribution of home mortgage loans by the income level of the borrower in the non-MSA AA is adequate. The percentage of home mortgage loans to low-income borrowers is significantly lower than the percentage of low-income families; however, it is only slightly lower than the percentage of aggregate lending by all financial institutions in the AA. The percentage of home mortgage loans to moderate-income borrowers is somewhat lower than the percentage of moderate-income families; however, it exceeds the percentage of aggregate lending by all financial institutions in the AA.

While the percentage of loans is below the demographic, the average median housing cost exceeds \$94,000 which makes it difficult for LMI borrowers to qualify for traditional home loans. Additionally, the percentage living below the poverty rate in the AA is high at over 18 percent.

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 institution's origination and purchase of small loans to businesses.

Longview AA

The borrower distribution of loans to businesses is excellent in the AA. The institution's percentage of loans to small businesses (businesses with annual revenues of \$1 million or less) is somewhat below the percentage of small businesses located in the AA, yet significantly exceeds the aggregate business lending by all financial institutions in the AA.

Non-MSA AA

The borrower distribution of loans to businesses is excellent in the AA. The institution's percentage of loans to small businesses (businesses with annual revenues of \$1 million or less) is near to the percentage of small businesses located in the Longview AA, and significantly exceeds the aggregate business lending by all financial institutions in the AA.

Community Development Lending

The institution is a leader in making community development loans.

The lending activity tables above set forth the information and data used to evaluate the institution's level of community development lending. These tables include all community development loans, including multifamily loans that also qualify as community development loans.

Longview AA

Community development lending had a positive impact on the overall lending test for the AA. VeraBank originated eight community development loans in the AA, totaling \$8.7 million. Community development lending represented 8.2 percent of allocated tier 1 capital.

Examples of community development loans originated in the AA during the evaluation period include:

- A loan in the amount of \$2.5 million to a company that provides affordable housing by funding mortgages to LMI individuals for home improvement and home purchase.
- A loan in the amount of \$2.5 million to purchase a restaurant that will create and retain jobs for LMI individuals.

Non-MSA AA

Community development lending had a positive impact on the overall lending test for the AA. VeraBank originated eight community development loans in the AA, totaling \$8.9 million. Community development lending represented 8.4 percent of allocated tier 1 capital.

Examples of community development loans originated in the AA during the evaluation period include:

- A loan in the amount of \$1.5 million to purchase and improve a vacant building in a moderate-income CT. The loan will help revitalize and stabilize an LMI area.
- Three loans totaling \$5.7 million made through the Small Business Administration's (SBA) Paycheck Protection Program (PPP) to allow small businesses to maintain employees and continue operations during the pandemic. All three businesses are located in moderate-income CTs.

Product Innovation and Flexibility

The institution makes extensive use of innovative and/or flexible lending practices to serve AA credit needs. During the pandemic, the institution participated in the SBA's PPP which helped stabilize small businesses. During the evaluation period, the institution made 3,021 PPP loans, or 22.5 percent, to

businesses located in LMI CTs. The institution also offered temporary programs to its customers to provide monetary relief during the pandemic, including a loan payment relief program and a nonsufficient funds (NSF) relief program. Through the NSF relief program, the institution refunded over \$699,000 in NSF fees. Additionally, the institution has a Fresh Start Loan program which provides overdraft protection loans. The institution also has a CDC program that refers loans that do not qualify for standard mortgage products to the institution's subsidiary, VeraBank CDC. See the Description of Institution for details on VeraBank CDC.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the institution's performance under the lending test in the Tyler AA is consistent with the institution's overall performance under the lending test in the full-scope areas. Based on limited-scope reviews, the institution's performance under the lending test in the Austin, Bryan/College Station, and Killeen/Temple AA is weaker than the institution's overall performance under the lending test in the full-scope areas. However, performance is still satisfactory in these areas.

Refer to Tables O through V in the State of Texas section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The institution's performance under the investment test in Texas is rated Low Satisfactory.

Conclusions for Area Receiving Full-Scope Reviews

Based on full-scope reviews, the institution's performance in the Longview AA is poor. Based on a full-scope review, the institution's performance in the non-MSA AA is good.

The institution has an adequate level of qualified community development investments and grants, though rarely in a leadership position, particularly those that are not routinely provided by private investors. The institution exhibits good responsiveness to credit and community economic development needs. The institution rarely uses innovative and/or complex investments to support community development initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Longview	-	-	155	127	155	32.4	127	0.1	-	-
Non-MSA	7	2,623	102	3,623	109	22.8	6,246	2.7	-	-
Austin	-	-	18	15	18	3.8	15	0.0	-	-
Bryan/College Station	-	-	4	4	4	0.8	4	0.0	-	-
Killeen/Temple	1	2,674	20	2,080	21	4.4	4,754	2.1	-	-
Tyler	-	-	53	26	53	11.1	26	0.0	-	-
Broader Statewide/Regional	89	102,727	29	115,843	118	24.7	218,570	95.1	-	-
	97	108,024	381	121,718	478	100.0	229,742	100.0	-	-

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

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

Longview AA

Performance in the Longview AA is poor. During the evaluation period, investments totaled \$127,000. Investments consisted of donations primarily made to organizations providing services to LMI individuals and providing affordable housing. Total investments and donations represent 0.12 percent of allocated tier 1 capital.

Non-MSA AA

Performance in the non-MSA AA is good. During the evaluation period, investments totaled \$6.3 million. Total investments included seven prior period investments totaling \$2.6 million. Prior period investments included school bonds to districts that are economically-disadvantaged. Current period investments included three school bonds to districts that are considered economically disadvantaged totaling \$3.5 million. Current period investments also included donations in the amount of \$75,000 and were made primarily to organizations that provide affordable housing or community services targeted to LMI individuals. Total investments and donations/grants represent 4.50 percent of allocated tier 1 capital.

Regional/Statewide

Performance at the broader statewide/regional level is excellent. The institution made 477 total investments including 89 prior period investments and 117 current period investments. Prior period investments included three statewide Small Business Investment Company (SBIC) funds totaling \$1.0 million that promote economic development that includes the institution's AAs. The remaining prior period investments were school bonds to districts outside of the institution's AA that are economically disadvantaged totaling \$101.7 million. Current period investments included 19 school bonds to districts outside of the institution's AA that are economically disadvantaged totaling \$115.8 million and 10 donations in the amount of \$5,000 to organizations that provide community services to LMI individuals. The large level of regional/statewide investments had a positive impact on the institution's rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the institution's performance under the investment test in the Killeen/Temple AA is consistent with the institution's overall performance under the investment test in the full-scope areas. Based on limited-scope reviews, the institution's performance under the investment test in the Austin, Bryan/College Station and Tyler AAs is weaker than the institution's overall performance under the investment test in the full-scope areas. Less than one percent of the total investments were made in these areas; however, the impact on the overall investment test is minimal as these three AAs combined only make up about 20 percent of total deposits and 25 percent of total loans.

SERVICE TEST

The institution's performance under the service test in Texas is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the institution's performance in the Longview and non-MSA AAs is excellent.

Retail Banking Services

Service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits % of Rated Area Deposits in AA	Branches						Population			
		# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Longview	35.9	12	30.7	0.0	16.7	58.3	25.0	1.7	16.6	58.9	22.8
NonMSA	35.5	13	33.3	0.0	53.9	30.8	15.4	0.0	20.2	65.6	14.3
Austin	14.4	6	15.4	0.0	50.0	33.3	16.7	11.2	19.4	35.4	32.7
Bryan/College Station	1.4	1	2.6	0.0	0.0	0.0	100	11.3	34.6	23.1	28.5
Killeen/Temple	8.1	4	10.3	0.0	25.0	50.0	25.0	1.9	17.2	52.7	28.0
Tyler	4.7	3	7.7	0	66.7	0	33.3	2.4	25.7	39.9	32.0

Longview AA

VeraBank's service delivery systems are readily accessible to geographies and individuals of different income levels throughout the Longview AA. There are no branches in the low-income CTs; however, the percentage of the population that lives in these areas is low at 1.7 percent. The institution has 16.7 percent of its branches located in moderate-income CTs which is equal to the population living in these areas.

Non-MSA AA

VeraBank's service delivery systems are readily accessible to geographies and individuals of different income levels throughout the non-MSA AA. There are no low-income CTs in the AA. The institution has 53.9 percent of its branches located in moderate-income CTs which exceeds the population living in these areas.

Distribution of Branch Openings/Closings						
	Branch Openings/Closings					
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Longview	+2	-2	-	-1	-	+1
NonMSA	-	-	-	-	-	-
Austin	-	-	-	-	-	-
Bryan/College Station	+1	-1	-	-	-	-
Killeen/Temple	-	-	-	-	-	-
Tyler	-	-	-	-	-	-

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or for LMI individuals. During the evaluation period, the institution opened three branches: two in middle-income CTs, and one in an upper-income CT. Three branches were closed including one in a moderate-income CT. However, this was due to an acquisition of another branch less than a mile away. The new branch is bigger and allows easier access for customers.

Service business hours do not vary in a way that inconveniences the institutions AAs, particularly LMI geographies and/or individuals. Management enhances its traditional service delivery methods with alternative delivery methods including mobile and online banking, mobile wallets, ATMs, ITMs, and telephone banking.

Community Development Services

The institution is a leader in providing community development services.

Longview AA

During the evaluation period, a total of 20 institution employees completed 454 hours of community development services to 13 organizations in the AA. Services included providing financial literacy to LMI individuals and schools where a majority of students are economically disadvantaged. Employees also served on committees or boards of organizations that provide affordable housing and community services for LMI individuals.

Non-MSA

During the evaluation period, a total of 25 bank employees completed 672 hours of community development services to 15 organizations in the AA. Services include providing financial literacy to LMI individuals and schools where a majority of students are economically disadvantaged. Employees also served on committees and boards of organizations that provide community services for LMI individuals as well as organizations that revitalize or stabilize LMI areas.

Regional/Statewide

During the evaluation period, one institution employee completed three hours of community development services to one organization outside of the institution's AA. The employee provided financial literacy to a school where a majority of the student are economically disadvantaged.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the institution's performance under the service test in the Tyler AA is consistent with the institution's overall performance under the service test in the full-scope areas. Based on limited-scope reviews, the institution's performance in the Austin, Bryan/College Station, and Killeen/Temple AAs is weaker than the institution's overall performance under the service test in the full-scope areas. However, the performance is still adequate given the number of employees and branches in those areas. Also, the evaluation period was during the pandemic when most of the country was shut down; therefore, opportunities for providing services was limited.

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”.

Time Period Reviewed:	1/1/2020 to 12/31/2021	
Bank Products Reviewed:	Home mortgage and small business Community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
NA		
State		
Texas		
Longview	Full-Scope	Gregg, Harrison, and Rusk Counties
Non-MSA	Full-Scope	Anderson, Angelina, Henderson, Limestone, Marion, Navarro, Panola, Titus and Walker Counties
Austin	Limited-Scope	Travis and Williamson Counties
Bryan/College Station	Limited-Scope	Brazos County
Killeen/Temple	Limited-Scope	Bell County
Tyler	Limited-Scope	Smith County

Appendix B: Summary of MMSA and State Ratings

RATINGS - VERABANK				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
VeraBank	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory
State:				
Texas	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

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

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

Aggregate Lending: 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: 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 non-visible features in some instances. CTs ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area: 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: Affordable housing (including multifamily rental housing) for LMI individuals; community services targeted to LMI individuals; activities that promote economic development by financing businesses or farms that meet SBA's Development Company or SBIC programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize LMI geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

Consumer Loan: A loan 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. Census Bureau in the most recent decennial census.

Home Mortgage Disclosure Act: The statute that requires certain mortgage lenders that conduct business or have banking offices in an 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 section 1003.2 of this title, and that is not an excluded transaction under section 1003.3(c)(1) through (10) and (13) of this title.

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 a financial institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Median Family Income: 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 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: As 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.

Multi-state MSA: Any MMSA or multistate combined statistical area, as defined by the Office of Management and Budget.

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 MMSA. For a financial institution with domestic branches in only one state, the financial institution's CRA rating would be the state rating. If a financial institution maintains domestic branches in more than one state, the financial institution will receive a rating for each state in which those branches are located. If a financial institution maintains domestic branches in two or more states within an MMSA, the financial institution will receive a rating for the MMSA.

Small Loan to Business: A loan included in 'loans to small businesses' as defined in the 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 to Farm: 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

Content of Standardized Tables

A separate set of tables is provided for each state. All MMSA, if applicable, are presented in one set of tables. References to the “institution” include activities of any affiliates that the institution provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated the same 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/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this performance evaluation.

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 institution 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 institution 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 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 institution 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 institution loan data to aggregate data from geographic areas larger than the institution’s AA.
- 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 institution 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 S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue

size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the institution's AA.

- 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 \$500,000) originated and purchased by the institution 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 U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** – Compares the percentage distribution of the number of loans originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- 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 institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																2020-2021		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% 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
Longview	425	81,553	30.4	0.7	0.9	0.5	14.4	5.9	6.6	58.5	72.0	58.3	26.4	21.2	34.6	0.0	0.0	0.0
NonMSA	457	80,687	32.7	0.0	0.0	0.0	15.1	17.7	10.4	69.4	70.7	69.1	15.6	11.6	20.4	0.0	0.0	0.0
Austin	130	115,624	9.3	4.4	2.3	4.0	15.0	6.9	11.4	37.8	28.5	41.9	42.6	62.3	42.5	0.2	0.0	0.2
Bryan/College Station	75	31,225	5.4	2.3	10.7	4.1	27.6	29.3	22.6	23.6	18.7	24.2	46.6	41.3	49.0	0.0	0.0	0.0
Killeen/Temple	50	9,709	3.6	1.0	0.0	0.4	9.2	14.0	4.9	52.0	54.0	52.6	37.9	32.0	42.1	0.0	0.0	0.0
Tyler	260	64,603	18.6	0.9	1.2	0.5	19.9	15.4	12.2	40.9	30.8	40.8	38.3	52.7	46.4	0.0	0.0	0.0
Total	1,397	383,401	100.0	1.6	2.5	1.6	16.9	14.9	11.4	47.0	45.8	47.8	32.9	36.9	39.2	0.1	0.0	0.1

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																2020-2021		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% 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
Longview	425	81,553	30.4	22.3	2.1	3.6	16.6	12.7	12.1	18.7	16.5	20.1	42.4	52.9	41.2	0.0	15.8	23.0
NonMSA	457	80,687	32.7	21.5	1.1	2.3	18.7	13.6	10.0	19.8	21.4	17.3	39.9	53.0	47.5	0.0	10.9	22.9
Austin	130	115,624	9.3	22.1	3.8	3.0	16.3	8.5	12.0	19.6	6.9	18.1	42.0	35.4	47.0	0.0	45.4	19.9
Bryan/College Station	75	31,225	5.4	24.5	0.0	2.1	15.8	1.3	11.9	16.9	8.0	17.6	42.8	33.3	46.7	0.0	57.3	21.6
Killeen/Temple	50	9,709	3.6	20.1	0.0	1.6	18.5	10.0	10.1	20.9	10.0	18.5	40.5	44.0	33.3	0.0	36.0	36.4
Tyler	260	64,603	18.6	21.9	6.9	4.2	17.7	10.4	15.2	18.7	13.5	19.9	41.7	54.2	39.3	0.0	15.0	21.4
Total	1,397	383,401	100.0	22.1	2.3	2.8	17.3	9.4	11.9	19.1	12.7	18.6	42.6	45.5	42.5	0.0	30.1	24.2

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 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 **2020-2021**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Longview	1,648	152,873	29.9	6,708	5.2	2.9	4.2	13.4	11.5	11.2	55.1	68.0	55.7	26.1	17.7	28.5	0.2	0.1	0.4
Non-MSA	2,167	147,516	39.3	8,127	0.0	0.0	0.0	22.7	22.7	19.5	64.9	67.7	67.7	12.4	9.6	12.7	0.0	0.0	0.0
Austin	427	63,682	7.8	64,948	6.3	6.6	7.2	11.1	15.7	12.8	33.2	45.0	33.6	48.0	32.8	45.5	1.4	0.0	0.9
Bryan/College Station	120	21,777	2.2	5,218	7.8	5.0	4.6	25.6	34.2	26.4	25.8	15.8	25.3	40.5	45.0	43.7	0.3	0.0	0.1
Killeen/Temple	434	35,115	7.9	5,518	4.7	10.8	4.2	13.4	14.3	10.3	49.1	37.3	48.9	32.7	37.6	36.6	0.1	0.0	0.0
Tyler MSA	711	70,514	12.9	6,951	6.2	6.6	5.8	17.5	21.1	17.6	34.6	27.3	33.4	41.4	45.0	42.9	0.2	0.0	0.3
Total	5,507	491,477	100.0	97,470	5.0	5.3	4.3	17.3	19.3	16.3	43.7	43.5	44.1	33.5	31.3	35.0	0.4	0.0	0.3

Source: 2020 D&B Data; 01/01/2020 - 12/31/2021 Bank 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										2020-2021	
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
Longview	1,648	152,873	29.9	6,708	81.5	70.4	44.4	5.0	23.1	13.5	6.5
Non-MSA	2,167	147,516	39.3	8,127	83.4	78.9	47.8	4.1	14.5	12.5	6.6
Austin	427	63,682	7.8	64,948	89.8	48.5	45.2	3.2	27.6	7.1	23.9
Bryan/College Station	120	21,777	2.2	5,218	83.1	40.0	46.8	4.1	40.0	12.8	20.0
Killeen/Temple	434	35,115	7.9	5,518	86.3	77.2	46.0	2.9	20.0	10.8	2.8
Tyler MSA	711	70,514	12.9	6,951	85.7	57.2	46.5	4.2	31.1	10.0	11.7
Total	5,507	491,477	100.0	97,470	85.0	62.0	46.1	3.9	26.0	11.1	11.9
<i>Source: 2020 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0</i>											