



PUBLIC DISCLOSURE

November 12, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The City National Bank of San Saba
Charter Number 10806

209 E. Brown
San Saba, Texas 76877

Office of the Comptroller of the Currency
San Antonio North Field Office
10001 Reunion Place, Suite 250,
San Antonio, Texas 78216-4165

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

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Overall CRA Rating

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

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- A substantial majority of the bank's loans are inside its assessment area (AA).
- The bank exhibits excellent geographic distribution of loans in the AA.
- The bank exhibits an excellent distribution of loans to individuals of different income levels, given the product lines offered by the bank.
- The bank's loan-to-deposit ratio is less than reasonable.

Loan-to-Deposit Ratio

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

The bank's quarterly average loan-to-deposit (LTD) ratio during the evaluation period is 18 percent ranging from a low of 15 percent to a high of 20 percent. The City National Bank of San Saba (City NB) is a single-office institution that competes with two other financial institutions in its AA. However, the other two institutions are 2.5 to 3 times larger than City NB and have offices outside San Saba County. City NB had total assets of \$60 million. The June 30, 2019 FDIC Deposit Market Share Report showed the bank had a deposit market share of 42 percent in San Saba County.

One institution, Arrowhead Bank, had total assets of \$192 million at September 30, 2019 and four offices in other counties. The June 30, 2019 FDIC Deposit Market Share Report showed it had deposits totaling \$45 million in San Saba County or a 37 percent market share. The deposits in San Saba County represent just 27 percent of the total combined deposits for all five Arrowhead Bank offices. The other institution, The Commercial National Bank of Brady, had total assets of \$148 million and an office in another county. The June 30, 2019 FDIC Deposit Market Share Report showed it had deposits totaling \$28 million in San Saba County or a 21 percent market share. The deposits in San Saba County represent just 20 percent of the total combined deposits for both offices of Commercial National Bank of Brady. Both institutions offer similar products and services as City NB; however, neither institution is considered similarly situated due to its asset size and number of offices.

To find similarly situated institutions, we expanded the search to include surrounding counties and identified four institutions with just one office and similar asset size as City NB. The average quarterly loan-to-deposit ratio for the four institutions is 50 percent ranging from a low of 43 percent to a high of 57 percent.

Lending in Assessment Area

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

The bank originated and purchased 95 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total#	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer 2017	19	95	1	5	20	159,240	95	7,554	5	166,793
Consumer 2018	20	100	0	0	20	56,196	100	0	0	56,196
Small Farm 2018	18	90	2	10	20	1,404,747	98	31,418	2	1,436,165
Total	57	95%	3	5%	60	1,620,183	98%	38,972	2%	1,659,154

Source: 1/01/2017-12/31/2018 Bank data

Description of Institution

City NB, a \$61 million intrastate state institution, has one office headquartered in San Saba, Texas about 105 miles northwest of Austin, Texas. It is a wholly owned subsidiary of CNB National Financial Corporation, a one-bank holding company also headquartered in San Saba, Texas. The bank's assessment area (AA) is all of San Saba County and includes two census tracts. City NB has no affiliates or related organizations; and does not have an ATM. During the evaluation period, the bank did not engage in any merger or acquisition activities; nor did it open or close any branches.

City NB offers traditional banking products and services from 9am to 2:30pm Monday through Friday at its main office. The onsite drive-in facility is open from 8am to 5pm Monday through Friday and 8:30am to 12:30pm Saturday. Customers can access their deposit, loan, or safety deposit box accounts, as well as bill pay, through Internet banking. Telephone banking is also available as a courtesy.

At December 31, 2018, City NB had total assets of \$61 million. Net loans totaled \$9.7 million or 16 percent of total assets. By dollar volume, commercial loans, including commercial real estate, represented 48 percent of the loan portfolio; farm and agricultural loans represented 29 percent; consumer loans represented 20 percent; and 1 to 4 residential real estate represented 2 percent. Tier 1 capital totaled \$9 million and total assets averaged \$63.5 during the quarter resulting in a Tier 1 leverage ratio of 14.2 percent.

Based on its financial condition and size, there are no legal or financial factors that inhibit City NB's ability to meet credit needs in its AA. The current business strategy is to focus on originating loans, especially commercial, agricultural/farm, and consumer loans. The prior CRA examination, dated July 27, 2015, assigned an overall Satisfactory rating to City NB's lending performance.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated City NB lending activities using Small Bank Community Reinvestment Act (CRA) examination procedures. The initial examination scope covered the period from January 1, 2016 to December 31, 2018. We used the bank's loan trial balance to identify loan originations by loan type during the evaluation period. We found that by number, consumer loans represented 76 percent of the total loan portfolio. By dollar volume, commercial loans, including commercial real estate, represented 48 percent. Based on the percentages, we identified consumer loans as a primary loan product. A review of the loan trial balance revealed only 15 loans, of all loan types, with origination dates in 2016 that had outstanding balances. Since we could not select a valid sample of loans that originated in 2016, the final examination scope covered the period from January 1, 2017 to December 31, 2018.

We selected a sample of 20 consumer loans originating in 2017 and a sample of 20 consumer loans originating in 2018 for a total sample of 40 consumer loans. We also noted an increase in the number of farm/agricultural loans originating in 2018 and selected a sample of 20 loans. We used the total combined sample of 60 loans to determine lending inside the AA. We replaced loans originating outside the AA with loans that originated inside the AA to evaluate borrower and geographic distributions. Analysis of data related to calendar years 2017 and 2018 is based on the 2011-2015 American Community Survey (ACS). For CRA purposes, the ACS replaces the decennial census.

Selection of Areas for Full-Scope Review

For purposes of this evaluation, we performed a full scope review of City NB's only AA. Refer to the "Scope of the Evaluation" section for details regarding the full-scope review. Refer to appendix A, Scope of Examination, for a list of bank products reviewed

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings. The MMSA rating and state ratings are based on performance in all bank AAs. City NB has only one assessment rating and operates in only one state. In arriving at our overall conclusions, we placed more weight on consumer loans as it is the primary lending product of the bank.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Texas

CRA rating for the State of Texas: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A substantial majority of the bank's loans are inside its assessment area (AA).
- The bank exhibits excellent geographic distribution of loans in the AA.
- The bank exhibits an excellent distribution of loans to individuals of different income levels, given the product lines offered by the bank.
- The bank's loan-to-deposit ratio is less than reasonable.

Description of Institution's Operations in Texas

As noted previously, City NB operates only in Texas and specifically, only in San Saba County. It has one office and no ATM. City NB has total deposits of \$51.6 million at June 30, 2019 and ranks first among the three institutions in the AA with a deposit market share of 42 percent. The other two institutions in the AA are much larger than City NB and also have more offices located outside the AA.

We contacted a community development organization during the examination. A local agent indicated the institutions in San Saba County are meeting the demands of the community; and he was not aware of any unmet services or financial needs. The contact stated the county is focused on agriculture, but weather and commodity prices can affect economic conditions. The contact identified agricultural loans and general loans to borrowers as primary needs within the county.

San Saba Assessment Area

City NB designated all of San Saba County, a non-metropolitan statistical area (MSA), as its AA. San Saba, the largest city in the county, serves as the county seat. The AA has two census tracts; one moderate-income and one middle-income distressed due to poverty. At the prior evaluation, both census tracts were middle-income distressed tracts due to high poverty level (22 percent), high unemployment rate (5 percent), and high population loss (8 percent). Demographic data for 2018 shows the percentage of households living below the poverty level dropped to 16 percent; the unemployment rate dropped to 2.48 percent; and population loss dropped to 4 percent.

In 2017, the income designation for the census tract that includes the city of San Saba changed from middle-income to moderate-income. Demographic data specific to this census tract shows between 2016 and 2018, it lost 7 percent of its population, the unemployment rate dropped from 5.86 percent to 1.48 percent, and the percentage of households living below the poverty level dropped from 27 percent to 19 percent.

During the same time frame, the weighted average of median family income dropped from \$40,250 to \$39,375 and the weighted average of median household income dropped from \$32,862 to \$30,279. The reduction in the median income levels, coupled with an increase in weighted average median housing from \$62,600 to \$66,400, could factor in the decreased percentage of owner-occupied units. Between 2016 and 2018, this percentage dropped from 68 percent to 58 percent. At the same time, the percentage of rental occupied units increased from 14 percent to 26 percent.

City NB faces strong competition in the AA. It is one of three institutions with an office in the AA. The other two institutions offer similar loan and deposit products as City NB. In addition, two privately-owned cooperatives specializing in agricultural loans have offices in the AA. Demographic data identifies services, retail trade, and agriculture as the largest industries in the AA. Of the 437 total businesses in the AA, 87 percent are single location businesses and 82 percent have annual revenue equal to or less than \$1 million.

Drought conditions adversely affect agriculture and agricultural products. Annually, the U.S. Department of Agriculture (USDA) reviews various conditions and designates primary natural disaster areas for that year. The designation allows eligible farm operators to qualify for low interest emergency loans from USDA's Farm Service Agency (FSA). The USDA designated San Saba County as a primary natural disaster area due to drought for 2018 and 2019.

The U.S. Bureau of Labor Statistics website shows a seasonally-adjusted unemployment rate of 3.9 percent for the nation and an unemployment rate of 3.7 percent for the state of Texas at December 31, 2018. The December 31, 2018 unemployment rate of 3.0 percent for San Saba County is lower than both the national and Texas rates.

Table A – Demographic Information of the Assessment Area						
Assessment Area: San Saba Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.0	50.0	50.0	0.0	0.0
Population by Geography	5,893	0.0	41.4	58.6	0.0	0.0
Housing Units by Geography	3,172	0.0	31.3	68.7	0.0	0.0
Owner-Occupied Units by Geography	1,573	0.0	36.8	63.2	0.0	0.0
Occupied Rental Units by Geography	553	0.0	46.1	53.9	0.0	0.0
Vacant Units by Geography	1,046	0.0	15.1	84.9	0.0	0.0
Businesses by Geography	437	0.0	62.9	37.1	0.0	0.0
Farms by Geography	55	0.0	18.2	81.8	0.0	0.0
Family Distribution by Income Level	1,367	20.4	22.9	22.2	34.5	0.0
Household Distribution by Income Level	2,126	25.7	16.3	22.3	35.7	0.0
Median Family Income Non-MSAs - TX		\$52,076	Median Housing Value			\$73,616
			Median Gross Rent			\$578
			Families Below Poverty Level			10.6%

Source: 2015 ACS Census and 2018 Dunn & Bradstreet Data. Due to rounding, totals may not equal 100.0
 (*) The NA category consists of geographies that have not been assigned an income classification.

Scope of Evaluation in Texas

We selected the bank's only assessment area, San Saba County, for a full-scope review. The AA, a non-MSA, is where the bank's one office is located. We evaluated City NB lending activities using Small Bank Community Reinvestment Act (CRA) examination procedures. We selected a sample of 40 consumer loans and a sample of 20 farm/agricultural loans for a total sample of 60 loans. We used these 60 loans to calculate the percentage of loans originating inside the AA. We replaced loans originating outside the AA with loans originating inside the AA to evaluate borrower and geographic distributions. We analyzed 2017 and 2018 loans based on 2011 - 2015 American Community Survey (ACS) data and 2018 Dunn & Bradstreet information. For CRA purposes, the ACS replaces the decennial census.

LENDING TEST

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

Based on the full-scope review, the bank's lending performance in the state of Texas is reasonable. Our analysis focused on consumer loans as these loans, by number originated, are the primary lending product during the evaluation period. City NB originated a minimal number of home mortgage loans and small loans to businesses during the evaluation period. Analyzing these product types would not be meaningful.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the AA. We placed more weight on consumer loans as it is the primary lending product during the evaluation period.

Small Loans to Farms

Refer to Table S in appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The distribution of small loans to farms in geographies of different income levels is excellent. However, only 18 loans originated in the AA. While the sample is not valid for a meaningful analysis, the distribution of small loans to farms in geographies of different income levels appears excellent as demographic data reflects 18 percent of farms are in the moderate-income census tract.

Consumer Loans

Refer to Table U in appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The distribution of consumer loans in geographies of different income levels is excellent. City NB originated 63 percent of loans to borrowers in the moderate-income census tract. Demographic data reflects 39 percent of households are in the moderate-income census tract.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans to individuals of different income levels, given the product lines offered by the bank. We placed more weight on consumer loans as it is the primary lending product during the evaluation period.

Small Loans to Farms

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

City NB originated 94 percent of loans to farms with revenues less than or equal to \$1 million. However, only 18 loans originated in the AA. While the sample is not valid for a meaningful analysis, the distribution of small loans to farms of different income levels appears reasonable as demographic data reflects 96 percent of farms in the AA have revenues less than or equal to \$1 million.

Consumer Loans

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

The distribution of consumer loans to individuals of different income levels is excellent. City NB originated 50 percent of consumer loans to low-income borrowers and 30 percent to moderate-income borrowers. Demographic data reflects 26 percent of the households in the AA are low-income borrowers and 16 percent are moderate-income borrowers.

Responses to Complaints

City NB did not receive any complaints related to its CRA performance between June 21, 2015 (date of the previous CRA examination) and November 12, 2019 (date of the current examination).

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:	01/01/2017 to 12/31/2018	
Bank Products Reviewed:	Consumer Loans – 2017 and 2018 Small Loans to Farms - 2018	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not applicable	Not applicable	Not applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
San Saba Assessment Area	Full Scope	County of San Saba

Appendix B: Summary of MMSA and State Ratings

RATINGS: City National Bank of San Saba	
City National Bank of San Saba	Satisfactory
MMSA or State:	
Texas	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

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

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

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

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

- Table 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 bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. 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 bank’s assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table 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 bank 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 bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography													2018	
Assessment Area:	Total Loans to Farms			Low-Income Tracts		Moderate- Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available- Income Tracts		
	#	\$	% of Total	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans	
San Saba AA	18	1,404,747	100	0.0	0.0	18.2	79.1	81.8	20.9	0.0	0.0	0.0	0.0	
Total	18	1,404,747	100	0.0	0.0	18.2	79.1	81.8	20.9	0.0	0.0	0.0	0.0	

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

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues												2018	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans		
San Saba AA	18	1,404,747	100	--	96.4	94.4	--	0.0	5.6	3.6	0.0		
Total	18	1,404,747	100	--	96.4	94.4	--	0.0	5.6	3.6	0.0		

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

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography												2017 - 2018	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
San Saba AA	40	220,836	100	0.0	0.0	39.2	62.5	60.8	37.5	0.0	0.0	0.0	0.0
Total	40	220,836	100	0.0	0.0	39.2	62.5	60.8	37.5	0.0	0.0	0.0	0.0

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

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower												2017 - 2018	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
San Saba AA	40	220,836	100	25.7	50	16.3	30	22.3	10	35.7	10	0.0	0.0
Total	40	220,836	100	25.7	50	16.3	30	22.3	10	35.7	10	0.0	0.0

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