



PUBLIC DISCLOSURE

January 27, 2015

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Fort Hood National Bank
Charter Number 15606

Building No. 137
Fort Hood, TX 76544

Office of the Comptroller of the Currency

10001 Reunion Place
Suite 250
San Antonio, TX 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 the safe and sound operation of the institution. This evaluation is not, nor should it 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.

INSTITUTION'S CRA RATING: This institution is rated Needs to Improve

The bank's "Needs to Improve" Community Reinvestment Act (CRA) performance rating is attributed primarily to the low average loan-to-deposit (LTD) ratio. Fort Hood National Bank (FHNB) continues to face challenges associated with the unique nature of its operating environment, customer base, and limited lending opportunities.

Factors affecting FHNB's overall performance rating are summarized below.

- **Loan-to-Deposit Ratio** - The average LTD ratio of 16.34% is less than reasonable given the institution's size and financial condition. The year-end 2014 LTD ratio, however, was higher at 22%.
- **Lending Inside the Assessment Area** - Lending performance within the bank's designated Assessment Area (AA) is excellent, with 96% of sampled loans originated to borrowers within the AA.
- **Lending to Borrowers of Different Income Levels** - The penetration of the bank's loans to borrowers of different income levels reflects an excellent penetration among individuals of low- and moderate- income (LMI). This pattern of lending exceeds the standard for satisfactory performance.
- **Geographic Distribution of Loans** - Because the bank's AA includes its entire deposit customer base and it has no defined geographic boundary, a review of the geographic distribution of loans was not conducted.
- **Other Illegal Credit Practices** - A full-scope examination dated February 10, 2014 identified violations of Section 5 of the Federal Trade Commission (FTC) Act in the bank's overdraft programs. These violations further support the rating of "Needs to Improve." Refer to the Fair Lending or Other Illegal Credit Practices Review comment for further information.

SCOPE OF EXAMINATION

Examiners reviewed the lending performance of FHNB using CRA evaluation procedures for small banks. The bank's lending performance is based upon loan originations from January 1, 2012 through December 31, 2014. Our analysis focused on the bank's small dollar, short-term "Smart Cash" loan product and residential mortgage loans.

Consumer loans represented the largest number of loan originations during the evaluation period. The highest number and dollar volume of consumer loan originations were Fresh Start Loans, which are short-term, interest free loans to pay off overdrawn deposit accounts. We did not consider this product in the CRA evaluation due to its relationship with the bank's overdraft program. Instead, we focused on the bank's Smart Cash Loan product, which is an affordable small consumer loan product to meet short-term borrowing needs. During the evaluation period, FHNB originated 1,378 Smart Cash Loans totaling \$988,642. Our analysis included a sample of 60 Smart Cash Loans, comprised of 20 loans from each year.

We also focused on residential real estate loans, which represent the largest dollar volume of the bank's loan portfolio. The majority of these loans are comprised of 100% loan participations from the bank's affiliate, First National Bank Texas (FNBTX). FHNB originates conventional mortgage loans, but they rely upon the specialized expertise of affiliate FNBTX for the origination and servicing of government guaranteed loans by the Veterans Administration (VA) and the Federal Housing Authority (FHA). FHNB purchases 100% participations in the VA and FHA loans originated by its affiliate on behalf of FHNB customers. The volume of direct mortgage originations by FHNB was not sufficient for a meaningful analysis so we combined direct originations with the bank's purchased mortgage participations.

Commercial real estate loans represent a significant dollar volume of the bank's loan portfolio at 33%, but this type of loan is not a primary product for FHNB. During the assessment period, the bank purchased seven commercial real estate loans from its affiliate totaling \$3.3 million. This volume of loans was not sufficient for a meaningful analysis. These loans are considered in the affiliate's CRA performance evaluation and our analysis of FHNB's LTD ratio.

DESCRIPTION OF INSTITUTION

The bank is 100% owned by First Community Bancshares, Inc., a two-bank holding company, and is affiliated through common ownership with FNBTX. FHNB is primarily located on the Fort Hood Army Post, which is adjacent to the city of Killeen, Texas. FHNB and Pentagon Federal Credit Union are the only financial institutions located on base. As of December 31, 2014, the bank had total assets of \$230 million and total loans of \$45 million, which represents 20% of total assets. According to the June 30, 2014 FDIC Deposit Market Share Report, the bank's deposit market share for

Bell and Coryell Counties is 5.55%, compared to affiliate FNBTX, which has 10.62% market share in the same geographical area. FHNB ranked number 8 in deposit market share out of 20 institutions in Bell and Coryell Counties.

The bank's primary business focus is retail, consumer lending, especially small dollar loans. As mentioned above, Fresh Start Loans make up the largest volume of the bank's consumer loan originations. FHNB does not charge interest or fees for Fresh Start Loans. For credit-qualified individuals, the bank also originates Smart Cash Loans, another small dollar unsecured loan product for loans between \$200 - \$1,000. Smart Cash Loans represent 12% of the consumer loan originations. FHNB changed the Smart Cash Loan program during the assessment period to make this product more accessible to its customer base. The bank now considers the customers overall banking relationship in addition to evaluating credit history to determine eligibility for a loan. Since initiating this change, the approval rate for these loans increased from 16% in 2013 to approximately 41% at year-end 2014.

Because of the transient nature of the military customer base, there is limited demand for business loans on the Fort Hood Post, and FHNB does not offer these loans. Bank management states that the military discourages service members from starting outside businesses. Business and residential loans are referred to FHNB's affiliate, FNBTX, which offers business loans and long-term residential mortgage loans. The mortgage department of FNBTX does business under the name First Community Mortgage Company (FCMC), and they specialize in VA and FHA lending.

In September 2012, FHNB began offering secured and unsecured credit cards and a small business credit card through referrals to another business partner. The secured card program is a lending program with reasonable fees allowing borrowers the opportunity to improve or establish credit histories and possibly improving access to competitive products. FNHB's loan portfolio composition as of December 31, 2014 is summarized in the table below:

Loan Portfolio Composition As of December 31, 2014				
Loan Category	Number of Loans	% of Total Loans	\$\$ Volume \$(000's)	% of Dollars Outstanding
Consumer Loans	1,915	90.25%	\$2,480	5.55%
Residential Real Estate (RE) (1-4 Family)	177	8.34%	\$25,253	56.47%
Commercial RE	29	1.37%	\$15,087	33.73%
RE Multi-family	1	0.04%	\$1,901	4.25%
Total Loan Portfolio	2,122	100%	\$44,721	100.00%

During this evaluation period, the bank originated the following types of loans:

2012-2014 FHNB Loan Originations		
Loan Category	Number of Loans	Dollar Volume \$ (000's)
Fresh Start	10,004	\$6,652
Smart Cash	1,378	\$989
Secured Consumer	289	\$2,617
Unsecured Consumer	84	\$163
Auto Loans	27	\$417
Residential RE	11	\$1,891
Commercial RE	7	\$3,264
Total	11,801	\$15,993
2012-2014 Residential Loan Participations Purchased (PP)		
2012 Residential PP	9	\$1,534
2013 Residential PP	50	\$8,741
2014 Residential PP	80	\$12,765
Total Residential PP	139	\$23,040

Seven of the bank's eight full-service branches are located on the Fort Hood Army Post. All seven branches are located in moderate-income census tracts (CTs). The eighth branch, located in nearby Copperas Cove, is in a middle-income CT adjacent to the Fort Hood Army Post. Two of these branches, both located on base, are open seven days a week. FHNB has 68 non-deposit taking ATMs located on base at Fort Hood, two at the Killeen Airport, and one in Copperas Cove. No branches have been opened or closed since the last examination.

Bank customers have access to their depository accounts locally, nationally, and internationally through numerous ATM networks in which the bank participates. Customers may also access their account information through FHNB's online banking system, mobile banking application, toll-free through customer support, and through the bank's Interactive Voice Response (IVR) system. These product-delivery channels allow customers to access their account information beyond regular banking hours.

FHNB's website (www.fhnb.com) provides information regarding the bank's products and services and allows online access to account information to customers enrolled for the service. The bank accepts new deposit account applications, loan applications, and customer service requests through its website. Additionally, customers enrolled for online banking can view check images, retrieve prior bank statements, notices, and receive electronic account statements (E-Statements). Online and mobile banking customers can transfer funds between their accounts and pay bills online. FHNB also offers funds transfers to other FHNB customers and secure communications through online banking. FHNB offers email and text alerts for online and mobile banking customers, which can be used to monitor daily balance and transaction information. Live Chat features are available through the bank's website to assist customers with products and services.

The bank's IVR system operates 24-hours per day, seven days a week. Customers may use the IVR to contact a customer service representative, to report a lost or stolen debit card, to report unauthorized use of a debit card, to reset a debit card PIN, to issue a stop payment(s) or to transfer money between accounts. The IVR also allows customers to access a wide range of information toll-free including:

- Checking Account Information
- Direct Deposit Information
- Savings Account Information
- Certificate of Deposit Information
- Consumer Loan Information/Loan by Phone
- New Account/Product Information
- Information on Banking Center Locations and Hours of Operation
- ATM Locations

FHNB also offers an Internet café in two of its branch locations on base. In 2012, in response to an identified service member need for computers, FHNB converted a portion of their T.J. Mills Blvd. branch into an internet café donating space, computers, hardware, software, and cabling in order to provide free computer and Internet access to service members and their families. In 2014, FHNB further expanded access to this service with additional computers at another branch location on the Fort Hood base. This free service is available to all service members and their families.

FHNB offers various financial educational programs on base, including pre-deployment briefings and financial awareness classes. The pre-deployment briefings help prepare service members and their families for long-term separation. During pre-deployment programs, FHNB discusses the benefits of internet banking and provides resources to assist service members with budget preparation and guidance on coping with unforeseen financial situations. FHNB offers financial awareness classes to all Fort Hood organizations, both military and civilian. The financial awareness curriculum focuses on the pitfalls of overdraft fees and negative credit reports while stressing the importance of investing for the future. Topics include bank and credit card statements, money-saving tips, and fundamental ways to pay down debt and achieve financial success. FHNB also offers the FDIC Smart Money adult education program helping participants understand credit scores, correct mistakes on credit reports, and how to retain good credit. Other topics include information on debt reduction, financial investments, and the advantages and disadvantages of credit cards.

FHNB evaluates AA credit and community needs through Army commanders and customer feedback. Army commanders work closely with FHNB executives to ensure that any identified service or product needs are adequately met. Senior bank managers meet with senior non-commissioned officers and the Army's Bank Liaison Officer on a quarterly basis to discuss credit and deposit product needs. Moreover, the Army reviews services offered and fees charged by FHNB through their service agreement.

There are no financial impediments at this time that affect FHNB's ability to meet the credit needs of its community. FHNB faces strong competition for the consumer market share from area banks, credit unions, mortgage companies, finance companies, and quasi-governmental agencies, such as the Army and Air Force Exchange Service. Additionally, the bank faces strong competition from pawnshops and payday lenders that target the military population within the bank's AA. Proposed and actual government budget cuts within the military and civilian population during the evaluation period have negatively affected FHNB's lending opportunities. Furthermore, lending activities and opportunities during the evaluation period have been adversely affected by continued troop deployment overseas from the Fort Hood Army Post.

Competition for military account relationships is strong and FHNB has a competitive disadvantage due to the fact that many of the service members who are assigned to the Fort Hood base already have a primary banking relationship established elsewhere. This is because the military offers no basic training courses on Fort Hood, and service members are required to have bank accounts for direct deposit purposes when enlisting into the military.

On-base housing or housing allowances provided by the military and the short average tour of duty on post (3 years) present challenges in FHNB's residential lending opportunities. Another factor presenting challenges to FHNB's lending opportunities is the fact that neither FHNB nor other area banks have opportunities to finance capital improvements on the Fort Hood base as these projects are budgeted and paid through various government entities.

FHNB's CRA performance was rated "Needs to Improve" at the last evaluation dated March 12, 2012.

DESCRIPTION OF ASSESSMENT AREA(S)

FHNB's AA is the entire customer deposit base. FHNB's primary customers are retired and active duty military personnel and their dependents located at the Fort Hood Army Post, as well as existing customers who have moved to other national and international locations.

According to data provided by Fort Hood's Public Affairs Office, Fort Hood covers 340 square miles in Bell and Coryell counties. Fort Hood has become the largest active duty military base in the United States Armed Forces and is the only post in the United States capable of stationing and training two Armored Divisions. With 41,360 assigned soldiers or airmen and 8,909 civilian employees, Fort Hood is the largest single site employer in Texas, providing an economic impact of \$44.5 billion to the Texas economy according to the Texas State Comptroller in June 2014.

While it is not possible to provide economic information for the bank's entire customer deposit base, the majority of FHNB's customer base lives on the Fort Hood Army Post or within the Killeen/Temple metropolitan statistical area (MSA), which includes Bell,

Coryell, and Lampasas Counties. According to the 2010 U.S. Census data, these counties are comprised of 90 CTs, of which three CTs (3%) are designated as low-income and 20 CTs (22%) are moderate-income. There are four CTs of unknown income. In Bell County, 15.3% of persons live below the poverty level, as compared to 13.4% in Coryell County, 16.9% in Lampasas County and 17.6% in Texas. Information from the Bureau of Labor and Statistics indicates that the December 2014 unemployment rate (seasonally adjusted) for the Killeen/Temple MSA was 5.8%, which is higher than the preliminary estimate for the state of Texas at 4.6% and slightly higher than the year-end 2014 national unemployment rate of 5.6%. The 2014-estimated median family income (MFI) for the Killeen/Temple MSA is \$58,900.

Community Contacts

During a CRA evaluation, it is customary for examiners to contact various persons and/or organizations within the institution's AA to gain insight regarding local economic conditions and credit needs. We also evaluate credit needs by reviewing CRA Performance Evaluations (PEs) of other comparable banks and those operating in the same areas. For this PE, we discussed the needs of the community and FHNB's performance with three different community contacts.

Through our discussions with these community contacts, review of the bank's performance context, and our review of PEs of other military banks and other institutions in the Killeen/Temple MSA, we determined that the most pressing credit needs in the AA are affordable housing, small consumer loans, and financial literacy.

Overall, the community contacts had positive feedback about FHNB, noting that FHNB has been a good partner on the Fort Hood base and is active in providing financial education to service members and their families.

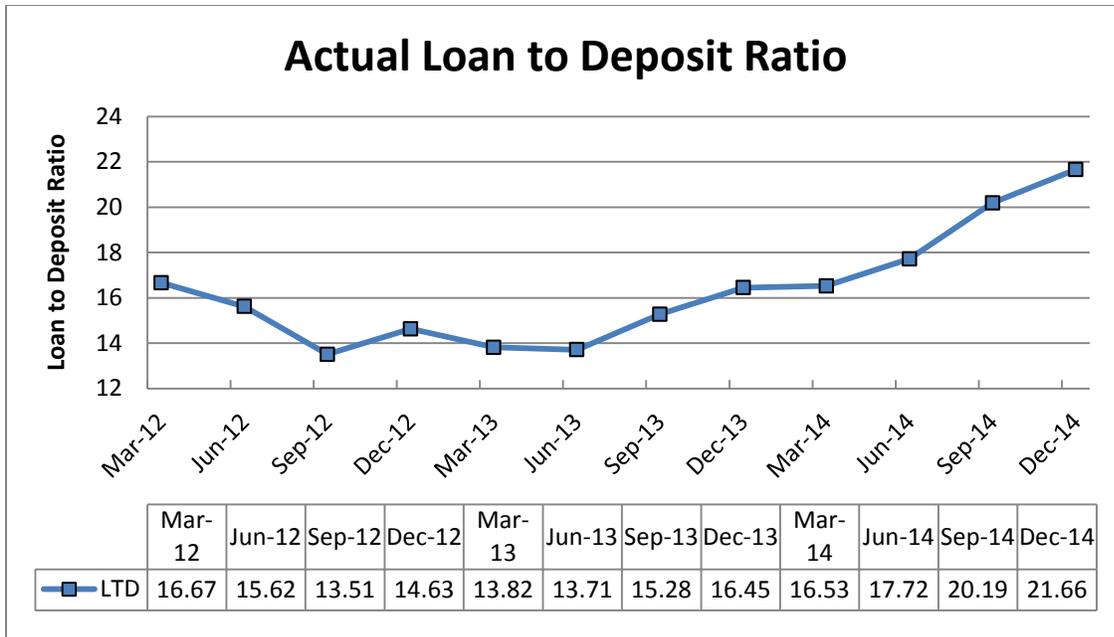
CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Loan-to-Deposit Ratio

- Based upon FHNB's resources and financial capacity, the LTD ratio is less than reasonable.

FHNB's quarterly average LTD ratio since the last performance evaluation of 16.34% is less than reasonable. There are a number of factors, however, including the environment in which the bank operates, competition, and the needs of its AA, which have affected FHNB's lending performance.

Although FHNB's average LTD ratio continues to be low, the ratio has improved from the 13.4% average reported in the March 12, 2012 CRA evaluation. Additionally, the actual LTD ratio increased to 21.66% at year-end 2014. Below is a graph showing improving trends in the bank's LTD ratio during this evaluation period.



Comparison of FHNB’s LTD ratio to other banks that operate in the Killeen area was not meaningful due to substantial differences in customer bases, branch networks, primary products, and AAs. We compared FHNB’s performance to other military-focused institutions with similar AAs, product focus, and customer base. The asset size and LTD ratio for FHNB and other military-focused banks is summarized in the following table.

Institution	State	Assets as of December 31, 2014 (\$MM)	Average LTD Ratio %*
Armed Forces Bank, NA	KS	\$1,672	47.46%
First Command Bank	TX	\$690	44.98%
Academy Bank, NA	CO	\$325	41.01%
Armed Forces Bank of CA, NA	CA	\$17	40.38%
Fort Sill National Bank	OK	\$385	25.28%
First Navy Bank (Bank of Pensacola)	FL	\$69	24.04%
Fort Hood National Bank	TX	\$230	16.34%

*The average LTD ratio is based on the period between March 2012 and December 2014.

FHNB’s ranking among peers remains unchanged since the last CRA examination. It should be noted, however, that the other military banks typically have a stronger branch network in communities outside of military posts, or they operate on multiple military installations, which provide additional lending opportunities. First Navy Bank is the most similarly situated institution with offices located only on post in Pensacola. Although it has since increased, First Navy Bank’s average LTD ratio of 14.59% was also considered less than reasonable during its 2013 CRA Performance Evaluation.

FHNB's LTD ratio remains understandably lower than average for many reasons, but the current level of lending needs improvement. Some of the contributing factors to the bank's low LTD ratio are:

- FHNB originates a very high volume of small dollar, short-term consumer loans, which contribute to an overall lower LTD ratio. The average dollar amount of these loans is between \$700 - \$800.
- Access to FHNB locations is limited to active and retired service members and civilians with authorized access to the Fort Hood Military Post. The bank's only location off-Post is in Copperas Cove, which is adjacent to the Post. Restricted access to most of the bank's locations limits lending opportunities.
- During the evaluation period, as many as 25% of Fort Hood's service members were deployed for 9-12 months of combat duty. Troop strength at the Fort Hood Post was also reduced during the evaluation period due to the government's military budget reduction and restructuring efforts. The restructuring effort announced in June 2013 affected approximately 1,200 service members. This number does not take into account the spouses and family members of service members or civilian employees potentially affected by restructuring.
- FHNB reports that the number of active customer accounts at the bank has declined since the prior evaluation period by approximately 1,879 accounts. Fewer active deposit account relationships have contributed in part to fewer lending opportunities. Also during this same period, the dollar volume of deposit account balances grew. This has a negative impact on the bank's LTD ratio without proportional increases in loan volume.

The bank's LTD ratio does not reflect originations for credit cards, which FHNB refers to its business partner. The volume of credit card referrals, however, is not significant in relation to total deposits or total loans.

Lending in Assessment Area

- Lending in FHNB's AA is excellent, exceeding the standard for satisfactory performance.

FHNB serves a military community consisting of active duty and retired military personnel and their dependents. The bank has defined its AA as its deposit base. Based on our sample of 60 consumer loans, 97% were within the bank's AA, which is considered excellent. The small number of consumer loans outside the AA was to customers who did not have a depository relationship at the bank when the loan originated. In our sample of purchase mortgage loans, we found that 100% were to borrowers in the bank's AA. Lending in the AA does not have as much impact on the overall rating for FHNB as compared to most community banks, since FHNB's AA is the entire customer deposit base.

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

- The bank’s penetration of loans to LMI borrowers exceeds the standard for satisfactory performance. Consumer lending performance was excellent and residential lending performance was reasonable.

To evaluate the bank’s performance in lending to borrowers of different income levels, we reviewed a sample of consumer Smart Cash Loans and residential loans in the bank’s AA.

Consumer Loans

- The bank’s distribution of consumer loans reflects an excellent penetration among LMI borrowers.

Our sample of consumer Smart Cash Loans included 58 loans in the bank’s AA. We used the national median household income information for comparison purposes because gross annual incomes are not available for the bank’s entire customer deposit base. Also, the number or percentage of military personnel at various income levels is not publically available. Although this comparison does not correspond directly to the bank’s AA, the nationwide household income is the best demographic data available that provides a reasonable comparison of the bank’s consumer loan dispersion among borrowers of different income groups.

Accordingly, the following table reflects the distribution of FHNB’s Smart Cash Loans by borrower income compared to households in the same income groups nationwide.

Borrower Distribution of Consumer Loans								
Borrower Income Level	Low		Moderate		Middle		Upper	
	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans
Consumer Loans	24.19	48.33	16.24	33.33	17.96	13.33	41.62	1.67

Source: Loan Sample and 2010 U.S. Census data. 2012-2014 National Median Household Income.

As reflected in the table above, the percentage of consumer loans made to LMI borrowers significantly exceeds the percentage of LMI households in the nationwide AA.

Residential Loans

- The bank’s distribution of residential loans is reasonable.

Our analysis of residential loans included direct originations as reported by FHNB for the Home Mortgage Disclosure Act (HMDA) and participations purchased from the bank’s affiliate FNBT. FHNB purchases a 100% share in loans originated by its affiliate

for FHNB customers, but does not report these loans for HMDA purposes. For the residential loan comparison, we used the national MFI. Although this comparison does not correspond directly to the bank’s AA, the national MFI is best demographic data available providing a reasonable comparison for the bank’s home loan dispersion among borrowers of different income groups.

During the evaluation period, FHNB originated eleven direct conventional residential mortgage loans totaling \$1.9 million. Although this volume is not sufficient to perform a meaningful analysis, we did find that two of these loans or 18% were to moderate-income borrowers totaling \$68 thousand.

Our analysis of the bank’s 139 purchased residential loans reflected an excellent penetration of loans to moderate-income-borrowers, exceeding AA demographics during 2012-2013. During this period, FHNB purchased twelve loans to moderate-income borrowers totaling \$1.5 million. Loan penetration among moderate-income borrowers was slightly below AA demographics in 2014, but the volume of loans purchased was similar. During the entire evaluation period, FHNB purchased 23 loans to moderate-income borrowers totaling \$2.8 million.

The volume of loans to low-income borrowers was below AA demographics in both periods. This lack of performance is due in part to the availability of on-base housing alternatives for FHNB’s active military customers. The majority of low-income applicants from FHNB customers are referred to FHNB’s affiliate, which in 2013, ranked fourth in the local market share among low-income borrowers. We found that over 94% of FHNB’s purchased loans were VA loans to service members and veterans. VA loans have no down payment requirements. The remaining 6% were FHA loans, which have lower down payment requirements.

The tables below reflect the distribution of purchased residential loan participations among borrowers of different income levels as compared to the percentage of families in each income category.

Borrower Distribution of Residential Real Estate Loans in Assessment Area – 2012-2013								
Borrower Income Level	Low		Moderate		Middle		Upper	
Loan Type	% of AA Families	% of # of Loans	% of AA Families	% of # of Loans	% of AA Families	% of # of Loans	% of AA Families	% of # of Loans
Home Purchase	21.56	0.00	17.48	20.34	20.43	33.90	40.54	40.68
Refinance	21.56	0.00	17.48	0.00	20.43	1.69	40.54	1.69

Income information was reported as N/A on 1.69 % of Refinance loans.
 Source: 2010 U.S. Census data, Bank Data on Participations Purchased.

Borrower Distribution of Residential Real Estate Loans in Assessment Area – 2014								
Borrower Income Level	Low		Moderate		Middle		Upper	
Loan Type	% of AA Families	% of # of Loans	% of AA Families	% of # of Loans	% of AA Families	% of # of Loans	% of AA Families	% of # of Loans
Home Purchase	21.49	1.25	17.44	13.75	20.41	38.75	40.66	42.50
Refinance	21.49	0.00	17.44	0.00	20.41	0.00	40.66	0.00

Income information was reported as N/A on 2.50% of Refinance loans.
 Source: 2010 U.S. Census data, Bank Data on Participations Purchased.

Geographic Distribution of Loans

- Because the bank’s AA includes its entire deposit customer base and it has no defined geographic boundary, a review of the geographic distribution of the bank’s loans was not performed. However, we did note that the majority of FHNB’s lending activities are within the Killeen-Temple-Fort Hood MSA.

Responses to Complaints

There have been no complaints related to the CRA during this evaluation period.

Fair Lending or Other Illegal Credit Practices Review

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

The full-scope, onsite examination dated February 10, 2014, identified violations of Section 5 of the FTC Act, 15 USC 45, in certain practices relating to the Overdraft Privilege Program and the Fresh Start Loan Program. These programs were offered bank-wide and the violations impacted customers throughout the evaluation period. While the bank has some policies, training initiatives, and internal controls to prevent discriminatory or other illegal credit practices, we identified unfair and deceptive practices. The bank is in process of addressing these practices through various initiatives including overdraft and Fresh Start Loan program changes.

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