



PUBLIC DISCLOSURE

April 1, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Stanton
Charter Number 8094

119 North Saint Peter
Stanton, Texas 79782

Office of the Comptroller of the Currency
Lubbock Field Office
5225 South Loop 289, Suite 108
Lubbock, Texas 79424

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

The Lending Test is rated: Satisfactory.

The First National Bank of Stanton (FNB) has a satisfactory record of meeting community credit needs. The rating is based on the following findings:

- FNB's quarterly average net loan-to-deposit (LTD) ratio of 30 percent is reasonable given the bank's size, financial condition, local competition, and assessment area (AA) credit needs.
- FNB originated a majority of its loans by number (85 percent) and dollar amount (92 percent) to borrowers located within the AA.
- FNB's loan portfolio reflects an excellent penetration among businesses of different sizes and consumer loans among individuals of different income levels, including low- and moderate-income borrowers.
- FNB's geographic distribution of commercial and consumer loans reflects a reasonable dispersion given the bank's performance context, business strategy, and branch locations.

Definitions and Common Abbreviations

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

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

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

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

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

vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

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

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

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

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

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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

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

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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

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

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

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

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

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

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

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

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

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

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

Description of Institution

FNB is an intrastate bank headquartered in Stanton, Texas, approximately 20 miles northeast of Midland, Texas, with one branch located in downtown Midland. The bank is not a subsidiary of a holding company, and has no affiliate relationships. FNB reported total assets of \$223 million on December 31, 2018.

FNB offers conventional community banking services, including a variety of traditional loan and deposit products. FNB's main office in Stanton originates a broad variety of loans, while the Midland branch generally services commercial and consumer clientele. The Midland branch is located in a moderate-income census tract. No branches have been opened or closed since the last CRA examination. Bank lobby services are provided at both locations, and drive-through services are offered at the main office Monday through Friday 9:00 a.m. to 3:00 p.m., with extended hours on Thursday until 6:00 p.m. The Stanton location also has an ATM to facilitate after-hours transactions. In addition, FNB offers customers 24-hour access through telebanking, as well as basic online banking services through its website at www.fnbstanton.com.

As of December 31, 2018, net loans totaled \$50 million and represented 24 percent of total deposits and 22 percent of total assets. FNB primarily operates as a commercial and consumer lender, as evidenced by the following chart.

Loan Originations in 2016, 2017 and 2018 by Original Amount				
Loan Category	\$ of Loans (000s)	% of \$	# of Loans	% of #
Agricultural and Farmland	\$25,604	32%	214	12%
Commercial and Commercial Real Estate	\$45,241	57%	257	14%
Consumer	\$8,129	10%	1,336	74%
Residential Real Estate (1-4 Family)	\$0	0%	0	0%
TOTAL	\$78,975	100%	1,807	100%

Source: Bank Loan Trial Balance.

FNB's business strategy is to provide quality customer service to support agricultural, commercial, and individual consumers in Martin and Midland Counties, as well as surrounding communities. No legal impediments or other factors hinder FNB's ability to provide credit to its AA. The bank was rated "Satisfactory" at its last CRA evaluation on November 17, 2014.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2016 through December 31, 2018. We evaluated FNB using Small Bank criteria, which collectively form the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AA through

lending activities using the following performance criteria: loan-to-deposit ratio, lending in the AA, borrower distribution, geographic distribution, and responses to CRA-related complaints.

FNB's primary loan products are commercial loans by dollar and consumer loans by number. Due to census changes in 2017, we selected samples for each primary product from different year combinations: one for 2016, and one for 2017-18. We sampled 57 commercial loans, 29 originated in 2016 and 28 in 2017-18. We also sampled 60 consumer loans, 30 each originated in 2016 and 2017-18. Results from 2016 are evaluated against 2010 US Census Data, and 2017-18 are evaluated against 2015 ACS Census Data.

Data Integrity

We obtained accurate financial and geographic information directly from the bank's loan files.

Selection of Areas for Full-Scope Review

FNB has one AA, the Midland MSA (includes Martin and Midland Counties), which will receive a full-scope review.

Ratings

The bank's overall rating is based on the Midland MSA AA.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

Conclusions with Respect to Performance Tests

LENDING TEST

FNB's performance under the Lending Test is Satisfactory.

Loan-to-Deposit Ratio

FNB's net LTD ratio is reasonable given the bank's size, financial condition, local competition, and AA credit needs. The bank's quarterly average net LTD ratio for the 17 quarters from December 31, 2014 through December 31, 2018 was 30 percent, ranging from 23 percent to 37 percent. Similarly situated banks with assets between \$100 million and \$250 million operating in counties contiguous to the AA had quarterly average net LTD ratios averaging 48 percent and ranging from 20 percent to 71 percent. Of these institutions, The First National Bank of Sterling City is the most comparable, given its broad range of product offerings, including agricultural loans.

Institution	Total Assets (\$000s) As of 12/31/2018	Average Quarterly Net LTD Ratio
The First National Bank of Stanton	223,418	30.45
The First National Bank of Sterling City	183,532	20.28
The National Bank of Andrews	216,144	61.56
Texas Financial Bank dba The Eden State Bank	103,516	39.42
Western Bank	240,727	71.39

Source: Institution Reports of Condition from December 2014 to December 2018.

Lending in Assessment Area

A majority of FNB's loans, 85 percent by number and 92 percent by dollar, were extended to borrowers within the bank's AA. Results by loan category are detailed in the following table.

Lending in the Assessment Area										
Loan Type	Number of Loans					Dollars of Loans				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	\$	%	
Commercial	46	81	11	19	57	10,761	92	926	8	11,686
Consumer	54	90	6	10	60	290	89	35	11	326
Totals	100	85	17	15	117	11,051	92	961	8	12,012

Source: Loan samples.

Lending to Businesses of Different Sizes and Borrowers of Different Incomes

FNB's borrower distribution reflects an excellent penetration both for consumer and commercial loans.

Consumer Loans

FNB has an excellent penetration among borrowers of different incomes within the AA. In 2017-2018 and 2016, 80 percent and 55 percent, respectively, of sampled consumer loans were to low-income households, significantly exceeding the demographics of 23 percent and 24 percent, respectively. In 2017-2018 and 2016, 8 percent and 24 percent, respectively, of sampled consumer loans were to moderate-income households, significantly exceeding the demographic of 17 percent when considering the substantial volume of originations to low-income households.

Borrower Distribution of Consumer Loans in Midland MSA (2017-2018)								
	Low		Moderate		Middle		Upper	
Borrower Income Level	% of AA Households	% of # of Loans	% of AA Households	% of # of Loans	% of AA Households	% of # of Loans	% of AA Households	% of # of Loans
Consumer	23	80	17	8	17	8	42	4

Source: Loan sample; U.S. Census data.

Borrower Distribution of Consumer Loans in Midland MSA (2016)								
	Low		Moderate		Middle		Upper	
Borrower Income Level	% of AA Households	% of # of Loans	% of AA Households	% of # of Loans	% of AA Households	% of # of Loans	% of AA Households	% of # of Loans
Consumer	24	55	17	24	18	14	42	7

Source: Loan sample; U.S. Census data.

Commercial Loans

FNB has an excellent penetration among businesses of different sizes within the AA. Eighty-six percent of the number of sampled business loans originated in 2017-18 were to businesses with less than or equal to \$1 million in gross annual revenues, above the demographic comparator of 80 percent of AA businesses reporting revenues less than or equal to \$1 million. For loans originated in 2016, 71 percent of the number of sampled business loans were to businesses with less than or equal to \$1 million in gross annual revenues, slightly below census demographic information of 80 percent.

Borrower Distribution of Loans to Businesses in Midland MSA AA (2017-2018)				
Business Revenues (or Sales)	≤\$1,000,000	>\$1,000,000	Unavailable/ Unknown	Total
% of AA Businesses	80	7	12	100%
% of Bank Loans in AA by #	86	14	0	100%
% of Bank Loans in AA by \$	80	20	0	100%

Source: Loan sample; Dun and Bradstreet data.

Borrower Distribution of Loans to Businesses in Midland MSA AA (2016)				
Business Revenues (or Sales)	≤\$1,000,000	>\$1,000,000	Unavailable/ Unknown	Total
% of AA Businesses	80	8	12	100%
% of Bank Loans in AA by #	71	29	0	100%
% of Bank Loans in AA by \$	23	77	0	100%

Source: Loan sample; Dun and Bradstreet data.

Geographic Distribution of Loans

FNB's geographic distribution reflects a reasonable penetration both for consumer and commercial loans, after considering performance context.

Consumer Loans

The geographic distribution of consumer loans is reasonable, after considering performance context. In 2016, FNB originated 90 percent of consumer loans in moderate-income census tracts, which significantly exceeds the demographic of 17 percent. In 2017-2018, FNB originated 4 percent of consumer loans in moderate-income census tracts, which is significantly below the demographic of 14 percent. In both periods, FNB originated consumer loans in low-income census tracts (3 percent in 2016 and 4 percent in 2017-2018), which are near the demographics of 5 percent and 2 percent, respectively, considering the very small percentages in this category.

Performance context includes significant changes in census tract income designations in 2016 versus 2017-2018. Martin County's two census tracts both changed from moderate-income in 2016 to middle-income in 2017-2018. Given the bank's long-time main office location in Stanton, about 80 percent of all loan originations during the evaluation period are located in Martin County. The only low-income census tracts (2 in 2016 and 1 in 2017-2018) are in Midland County, where FNB has the lowest deposit market share of the 18 banks operating there at 0.08 percent.

Geographic Distribution of Consumer Loans in Midland MSA AA (2017-2018)								
Census Tract Income Level	Low		Moderate		Middle		Upper	
	% of AA Households	% of # of Loans	% of AA Households	% of # of Loans	% of AA Households	% of # of Loans	% of AA Households	% of # of Loans
Consumer	2	4	14	4	47	72	36	20

Source: Loan sample; Dun and Bradstreet data.

Geographic Distribution of Consumer Loans in Midland MSA AA (2016)								
Census Tract Income Level	Low		Moderate		Middle		Upper	
	% of AA Households	% of # of Loans	% of AA Households	% of # of Loans	% of AA Households	% of # of Loans	% of AA Households	% of # of Loans
Consumer	5	3	17	90	46	7	32	0

Source: Loan sample; Dun and Bradstreet data.

Commercial Loans

The geographic distribution of commercial loans is reasonable, after considering performance context (see above). In 2016, FNB originated 42 percent of commercial loans in moderate-income census tracts, which significantly exceeds the demographic of 26 percent. In 2017-2018, FNB originated 9 percent of commercial loans in moderate-income census tracts, which is significantly below the demographic of 23 percent. In both periods, FNB did not originate any loans in low-income census tracts.

This is reasonable as there are very few businesses in these census tracts (1 percent and 2 percent, respectively).

Geographic Distribution of Loans to Businesses in Midland MSA (2017-2018)								
	Low		Moderate		Middle		Upper	
Census Tract Income Level	% of AA Businesses	% of # of Loans	% of AA Businesses	% of # of Loans	% of AA Businesses	% of # of Loans	% of AA Businesses	% of # of Loans
Commercial	1	0	23	9	38	55	37	36

Source: Loan sample; Dun and Bradstreet data.

Geographic Distribution of Loans to Businesses in Midland MSA (2016)								
	Low		Moderate		Middle		Upper	
Census Tract Income Level	% of AA Businesses	% of # of Loans	% of AA Businesses	% of # of Loans	% of AA Businesses	% of # of Loans	% of AA Businesses	% of # of Loans
Commercial	2	0	26	42	41	38	30	21

Source: Loan sample; Dun and Bradstreet data.

Responses to Complaints

Neither the bank nor the OCC received any CRA-related complaints during the evaluation period. This has a neutral effect on the bank's CRA performance.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD loans): 1/1/16 to 12/31/18	
Financial Institution		Products Reviewed
The First National Bank of Stanton (FNB) Stanton, Texas		Commercial Loans, Consumer Loans
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Midland MSA, including: Martin and Midland Counties	Full-Scope	

Appendix B: Community Profiles for Full-Scope Areas

Midland MSA Assessment Area

Demographic Information for Full-Scope Area: Midland MSA AA (2017-2018)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	29	3	17	48	28	3
Population by Geography	156,542	3	17	47	33	0
Owner-Occupied Housing by Geography	36,680	3	13	44	41	0
Businesses by Geography	13,600	2	23	38	37	1
Farms by Geography	390	1	13	47	39	0
Family Distribution by Income Level	37,873	22	18	20	40	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	14,924	6	22	47	26	0
Median Family Income (MFI)	= \$82,297	Median Housing Value				= \$175,383
HUD Adjusted MFI for 2018	= \$100,700	Unemployment Rate				= 2.1%
Households Below the Poverty Level	= 6.6%					

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2015 U.S. Census (ASC), and 2018 HUD updated MFI.

Demographic Information for Full-Scope Area: Midland MSA AA (2016)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	29	7	24	38	28	3
Population by Geography	141,671	6	19	46	30	0
Owner-Occupied Housing by Geography	35,360	5	17	48	30	0
Businesses by Geography	12,724	2	26	41	30	1
Farms by Geography	403	1	34	36	29	0
Family Distribution by Income Level	36,513	22	17	20	41	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	14,214	9	27	46	18	0
Median Family Income (MFI)	= \$63,946	Median Housing Value				= \$130,493
HUD Adjusted MFI for 2016	= \$87,300	Unemployment Rate				= 3.9%
Households Below the Poverty Level	= 10.0%					

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 U.S. Census, and 2016 HUD updated MFI.

FNB has one AA, the Midland MSA, which includes all of Martin and Midland Counties. The cities of Stanton and Midland are the county seats and largest cities in these counties. The AA meets legal requirements as it consists of whole geographies and does not arbitrarily exclude any low- or moderate-income CTs. In March 2012, FNB opened a branch in Midland, TX, therefore expanding its AA to include Midland County. Martin County contains diversified credit needs including agricultural, commercial, and consumer loans. Midland County's credit needs are more limited to commercial and consumer loans.

Economic conditions are strong, primarily influenced by oil and gas and agricultural production and their associated commodity prices. The city of Midland is considered the center of the region's oil and gas industry. Major employers include the prominent oil and gas firms (i.e. Chevron, Conoco Phillips, Halliburton, etc.) as well as the Martin County Board of Education. AA unemployment rates are improving, declining from 3.9 percent in December 2016 to 2.1 percent in December 2018. This remains below the state of Texas and the nation at 3.6 percent and 3.7 percent, respectively.

Competition within the bank's AA is strong, and includes several community banks as well as numerous branches of regional and national banks. As of June 30, 2018, FNB retains 2.8 percent of the Midland MSA deposit market share, ranking 11th among 18 financial institutions. Wells Fargo, N.A. has the highest deposit market share at 18.6 percent, followed by Bank of America, N.A. (14.3 percent), Community National Bank (13.7 percent) and Frost Bank (11.4 percent). By county, the bank maintains the highest deposit market share (86.5 percent) in Martin County, and the lowest market share (0.1 percent) in Midland County. Only three percent of FNB's deposits are attributable to Midland County.

An individual representing an economic development organization in Midland was interviewed for the purpose of determining a community profile, identifying community development opportunities, and understanding participation by local financial institutions. Economic conditions in Midland and surrounding communities are highly dependent upon oil and gas production, and are susceptible to volatility in the energy markets. Community credit needs include attracting diverse businesses and industries to stabilize the economy and adding affordable housing for existing and future employment growth. Local banks and other financial institutions are willing to assist as they are able, particularly with borrowers who struggle during low points in the cycle.