



PUBLIC DISCLOSURE

July 22, 2019

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Central National Bank
Charter Number 16626

8320 U.S. Highway 84 West
Waco, TX 76712

Office of the Comptroller of the Currency
Dallas Field Office
225 E. John Carpenter Freeway, Suite 900
Irving, TX 75062

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: Satisfactory.

The lending test is rated: Satisfactory.

The community development test is rated: Outstanding.

The major factors that support this rating include:

- The loan-to-deposit ratio of 91.1 percent is reasonable considering Central National Bank's (CNB or bank) size, financial condition, and the credit needs of the AAs.
- A substantial majority of CNB's loans are inside its AAs representing 84.2 percent.
- CNB exhibits excellent geographic distribution of loans.
- CNB exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- The Community Development (CD) Test rating is based on the full-scope AA.
- CD lending and services indicate excellent responsiveness to the needs of the community.
- The level of qualified investments indicates adequate responsiveness to the AA needs.

Loan-to-Deposit Ratio

Considering CNB's size, financial condition, and the credit needs of the AAs, CNB's loan-to-deposit (LTD) ratio is reasonable. CNB's quarterly LTD ratio since the previous CRA evaluation averaged 91.1 percent. We compared CNB's LTD ratio to five similarly situated institutions operating in and around CNB's AAs. The aggregate average LTD ratio for the other institutions was 85.7 percent, with a low average of 77.6 percent and a high average of 98.9 percent.

Lending in Assessment Area

A substantial majority of CNB’s loans are inside its AAs.

CNB originated and purchased 84.2 percent of its total loans inside the bank’s AAs during the evaluation period. This analysis is performed at the bank level, rather than the AA level.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,114	84.4	206	15.6	1,320	208,053	74.6	70,763	25.4	278,816
Small Business	31	77.5	9	22.5	40	11,449	46.2	13,327	53.8	24,776
Total	1,145	84.2	215	15.8	1,360	219,502	72.3	84,090	27.7	303,592

*Source: Evaluation Period: 5/4/2016 - 12/31/2018 Bank Data
Due to rounding, totals may not equal 100.0*

As noted in the Scope of the Evaluation section, we used the entire population of HMDA loans originated during the evaluation period to complete Table D above. We also relied on the results of our sampling of small business loans. As reflected in the table, the bank originated a majority of its primary loan products within the AAs. Our sample revealed 84.2 percent of the total number of loans were originated or purchased inside the AA.

Description of Institution

CNB is an intrastate financial institution headquartered in Waco, Texas. CNB was founded in 1977 as a “neighborhood bank.” After two decades of growth, CNB expanded into Temple and Austin, Texas. The bank’s strategy is to offer personal services to its customers and to develop a relationship between the customers and the employees. CNB is owned by Cetrabanc Corporation, a one-bank holding company.

As of December 31, 2018, CNB reported total assets of \$883.9 million, total deposits of \$748.9 million, and total equity capital of \$78.2 million. Net loans and leases totaled \$710.9 million, which represents 80.4 percent of total assets. Outstanding loans by category includes one-to-four family residential at 48.2 percent, commercial real estate at 32.3 percent, commercial and industrial at 18.1 percent, and consumer at 1.3 percent. Since CNB’s previous CRA PE dated May 4, 2016, the bank has grown from \$782.6 million to \$883.9 million in total assets. This growth has been through organic growth and the result of the economy as CNB has not had any acquisitions or mergers. Strategically, CNB concentrates on making small business loans such as commercial real estate or industrial loans because the terms of these loans have shorter maturities than consumer real estate loans, which can be up to 30 years.

CNB operates four full-service banking centers in three defined assessment areas (AA) located in central Texas. The main branch and one additional branch are located in Waco, McLennan County, Texas, and are both situated in middle income census tracts. Both branches are located in the McLennan AA. The other two branches are located in Temple, Bell County, and Austin, Travis County, and are both situated in upper income census tracts. Both branches are located in the Bell AA and Travis AA, respectively. In the Waco banking centers, the lobby hours are 8:30 a.m. to 4:00 p.m. Monday through Thursday and are open until 6:00 p.m. on Friday. The main office lobby is open on Saturday from 9:00 a.m. until noon. Both Waco banking centers have drive-thru service that are open Monday through Friday from 7:30 a.m. until 6:00 p.m. and are open on Saturday from 9:00 a.m. until noon. The Temple banking center's hours are similar to the Waco banking centers except the lobby is only open until 5:00 p.m. The Austin banking center is open Monday through Thursday from 9:00 a.m. until 4:00 p.m. and until 5:00 p.m. on Friday. In addition, the Austin branch does not have a drive-thru. ATMs are located at each of the four banking centers. The bank has not closed any branches since the previous CRA PE.

CNB provides a full range of banking services to businesses and consumers, including personal and business deposit products, internet and mobile banking, personal, and commercial and mortgage loans.

CNB has no affiliate or operating subsidiary activities considered when evaluating their CRA performance. There are no legal or financial factors impeding CNB's ability to help meet the credit needs of its AAs. During the evaluation period, CNB faced competitive and economic challenges as discussed throughout this PE. The FDIC market share reports, as of June 30, 2018, noted 71 FDIC insured banks compete in the same market as CNB and these 71 banks had 374 branches. These factors were considered when determining CNB's CRA performance. CNB's rating at its previous CRA PE, dated May 4, 2016, was "Satisfactory".

Scope of the Evaluation

Evaluation Period/Products Evaluated

CNB is subject to the Interagency Intermediate Small Bank CRA evaluation procedures. As such, this Performance Evaluation (PE) assesses CNB's performance under the Lending Test and the Community Development (CD) Test. The Lending Test evaluates CNB's record of meeting the credit needs of its AAs through its lending activities. The CD Test evaluates CNB's responsiveness to CD needs in its AAs through qualified CD lending, investments and donations, and services.

The current evaluation focuses on CNB's two primary loan products: residential real estate (home mortgage) loans reported for the Home Mortgage Disclosure Act (HMDA) and a loan sample of 89 commercial real estate loans (hereafter referred to as small business loans). We assessed the aforementioned loans originated inside CNB's AAs for the period beginning May 4, 2016 (date of the previous PE) and ending December 31, 2018. Conclusions regarding the CD Test are based on CNB's CD activities during the same period.

Lending activity beginning January 1, 2017 is evaluated using the 2015 U.S. Census American Community Survey (ACS) data. Therefore, in our evaluation of the distribution of loans for 2016, we utilized the demographics and geographies related to the 2010 U.S. Census and for 2017 and 2018, we utilized the 2015 U.S. ACS demographics and geographies.

Selection of Areas for Full-Scope Review

The majority of CNB's lending activities during the evaluation period were conducted in the McLennan AA. Therefore, we selected the McLennan AA for a full-scope review. Refer to the "Scope" section under the State Rating section for details regarding how full-scope AAs were selected. Refer to Appendix A: Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

CNB's overall rating is based primarily on those areas that received full-scope reviews, thus ratings for this CRA evaluation are based primarily on the results of the full-scope area, McLennan AA.

The state rating is based on performance in all CNB's AAs. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, 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 Texas¹: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- CNB exhibits excellent geographic distribution of loans.
- CNB exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- CD lending services indicate excellent responsiveness to the needs of the community.
- The level of qualified investments indicates adequate responsiveness to the AA needs.

Description of Institution's Operations in Texas

CNB operates only in the State of Texas. The information provided in the Description of the Institution section of this PE describes the bank's operations in Texas.

Of the bank's three AAs, the McLennan AA has 71.8 percent of the bank's deposits, the Bell AA has 21.5 percent, and the Travis AA has 6.7 percent. In the McLennan AA, the bank has 10.3 percent of McLennan County's deposit market share, which is the second highest percentage of deposits in the county out of 24 other financial institutions. Meanwhile, in the Bell AA, CNB has just 4.1 percent deposit market share in the county where it ranks 10th amongst 16 other financial institutions. CNB faces the largest competition in the Travis AA where CNB holds just 0.2 percent of the deposit market share, ranking 34th against 48 other institutions with 247 branches in Travis County. Major competitors in the latter two AAs are larger regional and nationwide institutions. The information provided in the Description of Institution section of this PE describes in more detail the institution's operations in Texas.

We reviewed a community contact in conjunction with this evaluation. The contact was the Senior Vice President of Economic Development for an economic development organization in the McLennan AA. The contact noted small business lending as a need in the McLennan AA. In addition, affordable housing was identified as a need.

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

McLennan AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: McLennan AA (2016)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	51	13.7	19.6	31.4	31.4	3.9
Population by Geography	234,906	12.2	19.2	29.2	37.6	1.8
Housing Units by Geography	93,656	14.2	19.6	30.3	35.9	0.0
Owner-Occupied Units by Geography	49,856	5.5	15.0	30.0	49.5	0.0
Occupied Rental Units by Geography	33,142	24.3	25.9	30.0	19.7	0.0
Vacant Units by Geography	10,658	23.2	21.7	32.6	22.5	0.0
Businesses by Geography	14,301	5.1	21.6	31.0	41.7	0.6
Farms by Geography	589	1.5	8.5	35.3	54.3	0.3
Family Distribution by Income Level	55,570	22.1	17.3	19.5	41.1	0.0
Household Distribution by Income Level	82,998	24.7	15.3	17.0	43.0	0.0
Median Family Income MSA - 47380 Waco, TX MSA		\$50,689	Median Housing Value			\$100,223
			Median Gross Rent			\$742
			Families Below Poverty Level			14.1%
<i>Source: 2010 U.S. Census and 2016 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: McLennan AA (2017-18)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	51	13.7	29.4	25.5	27.5	3.9
Population by Geography	241,505	10.4	29.8	23.2	35.0	1.6
Housing Units by Geography	96,935	12.1	30.1	24.8	33.0	0.0
Owner-Occupied Units by Geography	50,850	4.5	22.1	26.9	46.4	0.0
Occupied Rental Units by Geography	35,919	20.7	40.9	20.5	17.9	0.0
Vacant Units by Geography	10,166	19.6	31.8	29.2	19.3	0.0
Businesses by Geography	14,997	5.1	30.9	25.3	38.1	0.6
Farms by Geography	596	2.0	13.4	36.6	47.8	0.2
Family Distribution by Income Level	57,860	22.5	17.7	18.0	41.8	0.0
Household Distribution by Income Level	86,769	25.3	16.0	15.6	43.1	0.0
Median Family Income MSA - 47380 Waco, TX MSA		\$54,026	Median Housing Value			\$112,021
			Median Gross Rent			\$780
			Families Below Poverty Level			14.7%
<i>Source: 2015 ACS Census and 2018 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Texas

The McLennan AA received a full-scope review. McLennan AA was chosen for a full-scope review based on CNB’s branch locations, deposit market share, and lending activity in the AA. CNB is headquartered and has two branches in the McLennan AA, while there is just one location in each of the other two AAs. CNB maintains a commanding presence in the McLennan AA with 10.3 percent of the deposit market share, which is the second highest percentage amongst 24 other institutions, and just under three-quarters (72 percent) of CNB’s total deposits. Nonetheless, mortgage and business lending competition in the AA is strong with 24 other financial institutions and 59 locations present, including much larger regional and nationwide institutions. Refer to Appendix A for a list of all AAs under review.

The remaining two AAs, Bell and Travis, received limited-scope reviews. CNB has a much smaller presence in these markets with just 4.1 and 0.2 percent of the deposit market share, respectively. In these markets, CNB competes against larger regional and nationwide institutions, which makes lending more difficult. For example, CNB is more conservative in their mortgage underwriting which puts them at a disadvantage against some of the larger regional or nationwide institutions.

Specifically, with regard to mortgage lending, CNB requires a 10 percent down payment, does not offer 30-year fixed rate mortgages, and does not participate in any subsidized programs to help offset down payments or closing costs. CNB's lack of deposit market share in the Travis AA, due to the aforementioned competition, is indicative of the lack of small business lending during the review period. CNB originated so few business loans during the review period in the Travis AA, we were unable to perform a meaningful analysis of this product. We identified only three business loans in the AA for 2016 and only 12 business loans in the AA for 2017-18.

The primary loans products for all three AAs are home mortgage loans and small business loans. Equal weight was placed on both lending products.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

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

Based on full- and limited-scope reviews, CNB's lending performance in the State of Texas is reasonable.

Distribution of Loans by Income Level of the Geography

CNB exhibits excellent geographic distribution of loans in the State of Texas.

Home Mortgage Loans

The overall geographic distribution of home loans is excellent.

Refer to Table O in the State of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of CNB's home mortgage loan originations and purchases.

McLennan AA

For 2016, CNB's mortgage lending in low-income geographies exceeds the owner-occupied housing units and also exceeds the aggregate lending in low-income geographies. For moderate-income geographies, the lending is near the owner-occupied housing units; however, CNB exceeds the aggregate lending of all HMDA-reporting institutions in the AA, which is a better indicator of the AA's lending needs.

In 2017-18, CNB's mortgage lending in low-income geographies exceeds the owner-occupied housing units and also exceeds the aggregate lending in low-income geographies. For moderate-income geographies, the lending exceeds the owner-occupied housing units and also exceeds the aggregate lending by all HMDA-reporting institutions in the AA.

Small Loans to Businesses

The overall geographic distribution of small loans to businesses is excellent.

Refer to Table Q in the State of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of CNB's originations and purchases of small loans to businesses.

McLennan AA

For 2016, the percentage of small loans to businesses in low-income geographies exceeds both the businesses located in low-income geographies and the aggregate lending of all CRA-reporting institutions in the AA. The percentage of small loans to businesses in moderate-income geographies also exceeds the businesses located in moderate-income geographies and aggregate lending.

In 2017-18, the percentage of small loans to businesses in low-income geographies exceeds the businesses located in low-income geographies and the aggregate lending. The percentage of small loans to businesses in moderate-income geographies also exceeds the businesses located in moderate-income geographies and the aggregate lending.

Distribution of Loans by Income Level of the Borrower

CNB exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

The overall distribution of home loans to borrowers with different income levels is reasonable given the performance context of the McLennan AA.

Refer to Table P in the State of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of CNB's home mortgage loan originations.

McLennan AA

For 2016, home mortgage loans to low-income borrowers is significantly lower than low-income families and is near the aggregate lending of all HMDA-reporting institutions in the AA. Home mortgage loans to moderate-income borrowers is significantly lower than moderate-income families and lower than aggregate lending.

For 2017-18, home mortgage loans to low-income borrowers is significantly lower than low-income families and is somewhat lower than the aggregate lending. Home mortgage loans to moderate-income borrowers is lower than moderate-income families and somewhat lower than aggregate lending.

CNB's performance in lending to low- and moderate-income borrowers in the AA is poor but, when considering the performance context, is reasonable. Many of the mortgage lending competitors in the AA are larger regional or nationwide institutions that can offer a broader range of mortgage products. For example, CNB does not offer 30-year fixed rate mortgages, the bank requires a 10 percent down payment, and does not participate in any subsidized programs to help offset down payments or closing costs.

Furthermore, low-income and some moderate-income borrowers have difficulty purchasing homes without subsidized lending, considering the median price of a home in the AA is \$112,021 with taxes and insurance also adding to the cost of owning a home. The poverty level is also high at 14.7 percent for the AA. The median family income for the AA is \$54,026 while low-income is considered less than 50 percent of the median family income, or less than \$29,550. Moderate-income is 50 percent to less than 80 percent of the median family income, or \$29,550 to less than \$47,280.

Small Loans to Businesses

The overall distribution of loans to businesses of different sizes is excellent.

Refer to Table R in the State of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of CNB's originations and purchases of small loans to businesses.

McLennan AA

For 2016, CNB's loans to businesses with revenues less than or equal to \$1 million exceeds both the businesses reporting these revenues and the aggregate lending for all CRA-reporting institutions in the AA.

For 2017-18, CNB's loans to businesses with revenues less than or equal to \$1 million also exceeds the businesses reporting these revenues as well as the aggregate lending for all CRA-reporting institutions in the AA.

Responses to Complaints

CNB has not received any complaints regarding its CRA performance during the evaluation period.

Conclusion for Bell AA Receiving a Limited-Scope Review

Based on limited-scope reviews, CNB's performance under the Lending Test in the Bell AA is consistent with CNB's overall performance under the Lending Test in the full-scope area.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

The geographic distribution of mortgage lending in low-income geographies in Bell AA is consistent with CNB's overall performance under the full-scope area. However, the geographic distribution of mortgage lending in moderate-income geographies in Bell AA is weaker than CNB's overall performance under the full-scope area. Nonetheless, CNB's lending performance is reasonable after considering the performance context. CNB's mortgage lending in moderate-income geographies in Bell AA was lower than the average aggregate lending of all HMDA-reporting institutions in the AA. As mentioned previously, aggregate lending is a better indicator of the AA's lending needs compared to the number of owner-occupied housing units.

CNB's mortgage lending volume, at just under half of the average of all HMDA-reporting institutions in the AA, is reasonable when taking into consideration competition in the AA. There are 16 other FDIC-insured institutions that have a total 64 branches that compete in the same Bell County market as CNB. CNB has one location in the Bell AA, which holds just 4.1 percent of the deposit market share in Bell County. Additionally, out of 51 census tracts in the AA, moderate-income geographies comprise just five. This, combined with competition and limited market share, explains the weaker performance. Given these facts, less consideration is given to CNB's weaker performance in the overall conclusion.

Small Loans to Businesses

The geographic distribution of small loans to businesses in moderate-income geographies in Bell AA is consistent with CNB's overall performance under the full-scope area. However, the geographic distribution of small loans to businesses in low-income geographies in Bell AA is weaker than CNB's overall performance under the full-scope area. Based on the aggregate lending data of all CRA-reporting institutions in the AA, there is a very low demand for small loans to businesses in low-income geographies. Additionally, out of a total of 30 census tracts, there are only two low-income geographies located in the Bell AA, which supports the low level of lending activity. Therefore, less consideration is given to CNB's weaker performance in the overall conclusion.

Distribution of Loans by Income Level of the Borrower

The distribution of home mortgage loans to low- and moderate-income borrowers in Bell AA is consistent with CNB's overall performance under the full-scope area. The distribution of loans to businesses with revenues less than or equal to \$1 million in the Bell AA is consistent with CNB's overall performance under the full-scope area.

Conclusion for Travis AA Receiving a Limited-Scope Review

Based on limited-scope reviews, CNB's performance under the Lending Test in the Travis AA is consistent with CNB's overall performance under the Lending Test in the full-scope area.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

The geographic distribution of mortgage lending in moderate-income geographies in the Travis AA is consistent with CNB's overall performance under the full-scope area. However, the geographic distribution of mortgage lending in low-income geographies in the Travis AA is weaker than CNB's overall performance under the full-scope area. CNB did not originate or purchase any mortgage loans in low-income geographies in 2016, 2017, or 2018. The performance context provides clarity for this in several ways. First, of the 110 census tracts in the Travis AA, only 10 are low-income census tracts. Second, CNB competes against significant competition in the Travis AA. There are 48 other FDIC-insured institutions in Travis County that have a total of 247 branches. CNB has one location in the Travis AA, which holds a slight 0.2 percent of the deposit market share in Travis County. Furthermore, the median family income for the AA is \$86,000 while low-income is considered less than 50 percent of the median family income, or less than \$43,000.

With the AA's median home price of \$343,196, low-income borrowers likely will have difficulty purchasing a home. Finally, the poverty level is high at 12.4 percent for the AA. Therefore, less consideration is given to CNB's weaker performance in the overall conclusion.

Small Loans to Businesses

CNB did not originate enough business loans in the Travis AA to perform a meaningful analysis. We identified only three loans in the AA for 2016 and only 12 loans in the AA for 2017-18.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

The distribution of home mortgage loans to low- and moderate-income borrowers in the Travis AA is weaker than CNB's overall performance under the full-scope area. CNB did not originate or purchase any mortgage loans to low- or moderate-income borrowers in 2016, 2017, or 2018; however, the performance context provides explanation. As mentioned above, CNB competes against significant competition in the Travis AA with 48 other FDIC-insured institutions in Travis County that have a total of 247 branches. CNB operates out of one location in the Travis AA and holds a very low 0.2 percent of the deposit market share in Travis County. Additionally, with the AA's median home price of \$343,196, low-income borrowers likely will have difficulty purchasing a home. Finally, the poverty level is high at 12.4 percent for the AA. Therefore, similar to the geographic distribution for mortgage lending in Travis AA above, little consideration is given to CNB's weaker performance in the overall conclusion.

Small Loans to Businesses

CNB did not originate enough business loans in the Travis AA to perform a meaningful analysis. We identified only three loans in the AA for 2016 and only 12 loans in the AA for 2017-18.

COMMUNITY DEVELOPMENT TEST

CNB's performance under the Community Development Test in the State of Texas is rated Outstanding.

Based on a full-scope review, CNB exhibits excellent responsiveness to community development needs through community development loans, qualified investments, and community development services, as appropriate, considering CNB's capacity and the need and availability of such opportunities for community development in CNB's AAs.

Number and Amount of Community Development Loans

Refer to the following Lending Activity tables for the facts and data used to evaluate CNB's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

During the CD Test evaluation period, CNB originated 54 CD loans totaling \$13.1 million.

McLennan AA

The level of qualified CD loans in the McLennan AA represents excellent responsiveness to the needs of the community. CNB originated 49 CD loans totaling \$7.1 million during the evaluation period. Key lending in the AA included loans to finance affordable housing and to revitalization and stabilization projects and loans to promote economic development.

Significant loans included a \$637,500 loan to revitalize or improve 16 duplexes that provided for affordable housing in an LMI geography. CNB also originated a \$1.3 million loan to purchase and renovate 21 homes in LMI geographies.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments*	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
McLennan AA	11	122	54	886	65	75.58	1,008	48.9	0	0
Bell AA	7	183	7	152	14	16.28	335	16.3	0	0
Travis AA	0	0	5	41	5	5.81	41	1.9	0	0
Statewide with no Purpose, Mandate, or Function	1	380	1	295	2	2.33	675	32.9	0	0

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

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

McLennan AA

The level of qualified investments in the McLennan AA indicates adequate responsiveness to the needs of the AA and the level of donations indicates adequate responsiveness to the needs of the community. During the CD Test evaluation period, CNB held 65 CD investments totaling \$1 million. CD investments included mortgage-backed securities/pools in the AAs where the underlying mortgage loans were made to LMI individuals or in LMI geographies.

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

Statewide with no Purpose, Mandate, or Function

Qualified investments that are located in the broader statewide or regional area that do not have a purpose, mandate, or function to serve the bank's AAs may receive consideration if CNB has been responsive to the needs and opportunities of its AAs. Because the level of qualified investments in CNB's AAs is adequate, the investments with broader statewide impact receive consideration. CNB purchased school bonds from a low-income school district during the evaluation period.

Extent to Which the Bank Provides Community Development Services

McLennan AA

The level of qualified CD services provided by bank directors, officers, and employees within the McLennan AA indicates excellent responsiveness to the needs of the community. Bank directors, officers, and employees provide technical assistance and financial services to numerous community groups serving LMI individuals or LMI geographies in the AA.

Junior League of Waco – A bank officer is Chair of the donor relations committee where he uses his expertise in finance to assist this organization in raising funds. This organization uses the funds for Early Childhood Education and Development in the LMI geographies of Waco.

Sunshine Recovery House – A bank officer serves on the board of this organization that provides transitional housing for women who are coming out of recovery and transitioning back to normal life. In addition, in the Waco area this type of housing is very limited for women.

Habitat for Humanity – A bank officer serves on the board and family selection committee for this organization that provides housing for LMI families.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, CNB's performance under the CD Test in the Bell AA and Travis AA during the evaluation period was consistent with CNB's overall performance for CD loans, investments, donations, and services. In the Bell AA, CNB originated a loan to the Temple Economic Development Corporation (TEDC) to purchase a commercial building in a moderate-income geography. A majority of the building is occupied by the TEDC where they hold job training courses. In the Travis AA, CNB originated a loan for \$3.7 million in a low-income geography to rehabilitate an office building.

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 AAs that received a 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:	05/04/2016 to 12/31/2018	
Bank Products Reviewed:	Home Mortgage Loans Small Business Loans Community Development Loans Qualified Investments Community Development Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Texas		
McLennan AA	Full-scope	County of McLennan. This AA consists of all 51 whole census tracts within McLennan County. McLennan County makes up the northern part of the Waco, Texas MSA.
Bell AA	Limited-scope	Partial County of Bell. This AA consists of 30 whole census tracts of a total 65 census tracts within Bell County. Bell County makes up the southeast part of the Killeen-Temple, Texas MSA.
Travis AA	Limited-scope	Partial County of Travis. This AA consists of 110 whole census tracts of a total 210 census tracts within Travis County. Travis County makes up the center portion of the Austin-Round Rock, Texas MSA.

Appendix B: Summary of State Ratings

RATINGS – Central National Bank			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
Central National Bank	Satisfactory	Outstanding	Satisfactory
State:			
Texas	Satisfactory	Outstanding	Satisfactory

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

Appendix C: Definitions and Common Abbreviations

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

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

Aggregate Lending (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 O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2016		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate		
Bell AA	134	26,543	37.2	4,993	2.5	0.7	0.6	7.3	3.0	6.7	51.4	40.3	46.1	38.8	56.0	46.6	0.0	0.0	0.0		
McLennan AA	205	30,252	56.9	6,051	5.5	10.2	3.5	15.0	11.7	9.1	30.0	26.3	22.8	49.5	51.7	64.6	0.0	0.0	0.0		
Travis AA	21	10,070	5.8	20,766	4.1	0.0	3.1	7.2	23.8	7.9	20.0	14.3	23.5	68.7	61.9	65.5	0.0	0.0	0.0		
Total	360	66,865	100.0	31,810	4.2	6.1	2.8	9.3	9.2	7.9	28.1	30.8	26.9	58.4	53.9	62.4	0.0	0.0	0.0		

Source: 2010 U.S Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2017-18		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate		
Bell AA	193	43,645	25.6	5,060	0.8	0.0	0.2	4.8	1.0	2.1	46.5	30.6	41.1	47.9	68.4	56.6	0.0	0.0	0.0		
McLennan AA	538	85,398	71.4	6,152	4.5	5.2	4.2	22.1	30.9	15.4	26.9	17.7	21.3	46.4	46.3	59.1	0.0	0.0	0.0		
Travis AA	23	12,145	3.1	17,274	4.1	0.0	3.8	3.0	4.3	3.3	23.3	26.1	30.0	69.3	69.6	62.4	0.2	0.0	0.4		
Total	754	141,188	100.0	28,486	3.7	3.7	3.3	8.5	22.4	5.7	28.2	21.2	30.1	59.6	52.7	60.7	0.1	0.0	0.2		

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2016	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Bell AA	134	26,543	37.2	4,993	17.1	2.2	3.0	16.3	2.2	11.6	20.6	21.6	19.8	46.0	56.7	42.8	0.0	17.2	22.7	
McLennan AA	205	30,252	56.9	6,051	22.1	1.5	1.9	17.3	2.9	7.5	19.5	11.7	16.0	41.1	53.2	52.9	0.0	30.7	21.7	
Travis AA	21	10,070	5.8	20,766	19.5	0.0	1.5	13.4	0.0	5.8	15.2	0.0	12.2	51.9	90.5	70.3	0.0	9.5	10.2	
Total	360	66,865	100.0	31,810	19.8	1.7	1.8	15.0	2.5	7.0	17.3	14.7	14.1	47.8	56.7	62.7	0.0	24.4	14.3	

Source: 2010 U.S. Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2017-18	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Bell AA	193	43,645	51.2	5,060	19.3	0.5	2.4	16.3	6.2	11.8	19.0	16.1	21.2	45.4	57.0	44.7	0.0	20.2	19.9	
McLennan AA	538	85,398	71.4	6,152	22.5	1.5	2.9	17.7	5.2	10.2	18.0	8.4	19.8	41.8	57.8	48.0	0.0	27.1	19.1	
Travis AA	23	12,145	6.1	17,274	18.6	0.0	2.2	12.9	0.0	6.9	15.5	4.3	12.9	53.0	73.9	68.5	0.0	21.7	9.5	
Total	754	141,188	100.0	28,486	19.8	1.2	2.4	14.8	5.3	8.5	16.8	10.2	15.9	48.6	58.1	59.8	0.0	25.2	13.4	

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

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2016	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Bell AA	14	12,103	37.8	2,148	2.3	0.0	1.6	14.6	28.6	12.6	47.4	21.4	43.8	35.7	50.0	42.0	0.0	0.0	0.0	
McLennan AA	20	14,446	54.1	3,123	5.1	10.0	5.1	21.6	30.0	17.6	31.0	25.0	30.1	41.7	35.0	46.8	0.6	0.0	0.3	
Travis AA	3	10,448	8.1	23,621	5.4	0.0	5.5	11.3	0.0	10.9	17.4	33.3	17.9	65.8	66.7	65.7	0.0	0.0	0.1	
Total	37	36,997	100.0	28,892	5.1	5.4	5.1	13.2	27.0	11.7	22.2	24.3	21.1	59.4	43.2	61.9	0.1	0.0	0.1	

Source: 2016 D&B Data; 05/04/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2017-18	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Bell AA	20	9,055	38.5	2,248	3.3	0.0	2.5	8.5	10.0	6.1	46.9	50.0	44.2	41.4	40.0	47.2	0.0	0.0	0.0	
McLennan AA	20	36,377	38.5	3,280	5.1	20.0	5.2	30.9	40.0	28.7	25.3	15.0	26.1	38.1	25.0	39.7	0.6	0.0	0.5	
Travis AA	12	5,926	23.0	21,764	6.0	16.7	6.6	3.6	0.0	3.9	23.3	16.7	25.2	64.6	66.7	62.7	2.5	0.0	1.7	
Total	52	51,358	100.0	27,292	5.7	11.5	6.1	8.2	19.2	7.0	25.6	28.8	26.8	58.6	40.4	58.6	2.0	0.0	1.4	

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

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2016	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Bell AA	14	12,103	37.8	2,148	82.9	64.3	43.7	4.5	35.7	12.6	0.0	
McLennan AA	20	14,446	54.1	3,123	81.4	90.0	38.5	5.8	10.0	12.8	0.0	
Travis AA	3	10,448	8.1	23,621	84.5	33.3	40.6	5.8	66.7	9.8	0.0	
Total	37	36,997	100.0	28,892	83.8	75.7	40.6	5.7	24.3	10.5	0.0	
<i>Source: 2016 D&B Data; 05/04/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>												

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017-18	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Bell AA	20	9,055	38.5	2,248	82.8	95.0	44.5	4.5	5.0	12.7	0.0	
McLennan AA	20	36,377	38.5	3,280	81.4	90.0	40.1	5.9	10.0	12.7	0.0	
Travis AA	12	5,926	23.0	21,764	85.2	91.7	50.0	5.4	8.3	9.3	0.0	
Total	52	51,358	100.0	27,292	84.4	92.3	48.4	5.4	7.7	10.1	0.0	
<i>Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2017 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>												