



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

August 14, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Texas National Bank of Jacksonville
Charter Number 18594

300 Neches Street
Jacksonville, Texas 75766

Office of the Comptroller of the Currency

1800 West Loop 281, Suite 306
Longview, Texas 75604

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

Table of Contents

Overall CRA Rating	2
Description of Institution.....	3
Scope of the Evaluation.....	3
Discriminatory or Other Illegal Credit Practices Review.....	5
State Rating.....	6
State of Texas	6
Lending Test.....	11
Community Development Test.....	17
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations	C-1
Appendix D: Tables of Performance Data.....	D-1

Overall Community Reinvestment Act (CRA) Rating

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

The lending test is rated: Satisfactory.

The community development test is rated: Outstanding.

The major factors that support this rating include:

- The lending test rating is based on reasonable distribution of loans in low- and moderate-income (LMI) geographies, a reasonable distribution of lending to LMI borrowers and businesses of different sizes, a substantial majority of loans purchased or originated in the assessment area (AA), and a more than reasonable loan-to-deposit (LTD) ratio.
- The community development test rating is based on excellent responsiveness to community development needs in the AA through community development lending, qualified investments, and community development services in the AA.

Loan-to-Deposit Ratio

Considering the institution’s size, financial condition, and credit needs of the AAs, the institution’s LTD ratio is more than reasonable. The LTD ratio is calculated on an institution-wide basis. The average quarterly LTD ratio for the institution during the evaluation period was 93.2 percent. The quarterly average LTD ratio for similarly situated financial institutions was 78.4 percent.

Lending in Assessment Area

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

During the evaluation period, 87.5 percent of the institution’s loans were purchased or originated inside the AA. This analysis is performed at the institution, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	17	85.0	3	15.0	20	2,742	82.5	580	17.5	3,322
Consumer	18	90.0	2	10.0	20	323	76.7	98	23.3	421
Total	35	87.5	5	12.5	40	3,065	81.9	678	18.1	3,743

Description of Institution

Texas National Bank of Jacksonville (TXNB or institution) is a community financial institution chartered in 1985 serving the East Texas region, with the main office located at 300 Neches Street, Jacksonville, Texas. The institution is a wholly owned subsidiary of Texas National Bancorporation, a one institution holding company. In addition to the main institution location in Jacksonville, the institution operates nine Texas branches located in Rusk, Marshall, Bullard, Longview, Lufkin, Lindale, Tyler (two offices), and maintains drive-through facilities and automated teller machines (ATMs) at all locations.

The institution is a full-service financial institution and offers a variety of traditional loan and deposit products and financial services to retail and commercial customers. Deposit products and services include deposit accounts with no minimum balance or monthly fee, direct deposit, as well as online and mobile banking. Commercial and residential real estate loans are the institution's primary business focus, with consumer and agricultural loans comprising a small portion of the loan portfolio.

As of December 31, 2022, TXNB had total assets of \$756 million, total loans of \$636 million, total deposits of \$678 million, and tier 1 capital of \$76 million. Total loans represent approximately 82.95 percent of total assets. TXNB's loan portfolio is comprised of commercial real estate loans totaling \$300 million (56.06 percent of loans); residential real estate \$235 million (36.94 percent); commercial loans \$69 million (10.91 percent); consumer loans \$29 million (4.63 percent); agricultural loans \$1.7 million (0.26 percent); and all other loans \$874,000 (0.14 percent).

The institution has three AAs within the state of Texas, all which are rating areas. The AAs are the Longview metropolitan statistical area (MSA) AA, Tyler MSA AA, and the non-MSA AA.

There are no legal factors impeding the institution's ability to meet its credit needs. The institution's CRA performance was most recently evaluated as of July 28, 2020, and the institution received an overall rating of "Satisfactory" under the Intermediate Small Bank examination procedures.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) assessed the institution's CRA performance evaluation under the Intermediate Small Bank lending and community development tests. The valuation period is January 1, 2020, to December 31, 2022.

In March 2020, the U.S. faced a pandemic from the coronavirus disease of 2019 (COVID-19) that resulted in economic uncertainties, including business shutdowns and increased unemployment. The federal government instituted several programs and initiatives to assist businesses and individuals, including the Payroll Protection Program (PPP), mortgage foreclosure and eviction protection programs, and extended unemployment benefits. OCC examiners considered the institution's participation in addressing community and customer needs during the COVID-19 pandemic for all AAs lending and community development tests of this evaluation.

Selection of Areas for Full-Scope Review

In each state where the institution has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, delineated AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area are combined and evaluated as a single AA. Similarly, delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The institution’s overall rating is a blend of the state ratings, and where applicable, multistate ratings.

New census data was released midway through the evaluation period. The OCC conducted two analyses as a result. Performance during 2020 and 2021 was compared to data from the 2010 census and 2015 American Community Survey (ACS) while performance during 2022 was compared to data from the 2022 census. The OCC primarily relied on performance from 2020 and 2021 when drawing conclusions, but also considered performance in 2022 if it was materially different. Due to the institution’s small business lending focus, these loans were weighted more heavily than consumer loans.

The MMSA rating and state ratings are based on performance in all delineated AAs. Refer to the “Scope” section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

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

- A substantial majority of the institution's loans were originated within the AA.
- The institution exhibits a reasonable geographic distribution of loans to LMI geographies.
- The institution exhibits reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- The institution's LTD ratio was more than reasonable.
- The institution has an excellent level of community development loans, investments, and services.

Description of Institution's Operations in Texas

The institution operates in the state of Texas. AAs include the Longview MSA AA, Tyler MSA AA, and a non-MSA AA as described in the "Description of Institution." All three areas will receive full-scope reviews. While the institution's primary focus is commercial loans, the institution offers a variety of loan and deposit products to meet the needs of the community.

Of the institution's three AAs, the Longview MSA AA had 27.20 percent of the institution's deposits, the non-MSA AA had 29.99 percent of deposits, and the Tyler MSA AA had 42.81 percent of deposits. As of June 30, 2022, deposits totaled \$644 million. In the non-MSA AA (Cherokee and Angelina Counties), the institution accounts for 6.52 percent of the deposit market share which is the sixth highest percentage of deposits out of 20 total financial institutions. Meanwhile, in the Longview MSA AA, TXNB only had 2.90 percent deposit market share, ranking 10th out of 28 total financial institutions. Finally, the Tyler MSA AA had 4.55 percent of deposit market share, ranking ninth out of 28 total financial institutions. The institution's competitors amongst all AAs consists of a combination of large community financial institutions, regional financial institutions, and state-chartered institutions, with several national financial institutions within the Longview MSA AA and the Tyler MSA AA.

The OCC generally gave equal weighting to geographic and borrower distribution components of the lending test. When evaluating the geographic distribution of loans within an AA, the OCC gave greater weight to TXNB's performance in moderate-income tracts in instances where there were a limited number of businesses in the low-income tracts in that AA. When evaluating the distribution of consumer

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.

loans based on the income level of the borrower, the OCC considered the poverty level to identify challenges in lending within the institution's AAs. The loan distribution analyses compared loans to small businesses to demographic and aggregate data under the applicable lending test components; however, aggregate data was not available for 2022, therefore the institution's lending was only compared to demographic data for 2022. Aggregate data illustrates how the institution is performing relative to other lenders in the AA and provides context as to the reasonableness of the institution's performance. When evaluating consumer lending, the OCC compares institution performance against only the demographic comparator, as aggregate lending information is unavailable. As mentioned in the Ratings section of the performance evaluation, small business lending was given greater weight as it is the institution's primary lending focus.

Longview MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Longview MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	39	2.6	23.1	48.7	23.1	2.6
Population by Geography	189,595	2.2	20.1	51.4	26.3	0.0
Housing Units by Geography	78,739	1.8	18.9	52.7	26.6	0.0
Owner-Occupied Units by Geography	45,073	0.9	16.9	51.8	30.4	0.0
Occupied Rental Units by Geography	24,091	4.0	19.1	54.0	22.9	0.0
Vacant Units by Geography	9,575	0.9	27.6	53.2	18.3	0.0
Businesses by Geography	17,239	6.1	14.8	50.1	28.8	0.2
Farms by Geography	403	2.0	13.9	52.1	32.0	0.0
Family Distribution by Income Level	47,791	22.0	16.3	18.7	43.0	0.0
Household Distribution by Income Level	69,164	24.5	15.4	17.1	43.0	0.0
Median Family Income MSA – 30980 Longview, TX MSA		\$56,456	Median Housing Value			\$120,525
			Median Gross Rent			\$757
			Families Below Poverty Level			16.5%
Source: 2015 ACS Census and 2021 D&B Data. Due to rounding, totals may not equal 100.0 (* The NA category consists of geographies that have not been assigned an income classification.						

Table A – Demographic Information of the Assessment Area

Assessment Area: Longview MSA 2022

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	46	0.0	28.3	52.2	17.4	2.2
Population by Geography	193,078	0.0	24.9	54.9	20.1	0.0
Housing Units by Geography	81,083	0.0	24.5	56.2	19.3	0.0
Owner-Occupied Units by Geography	44,814	0.0	19.2	57.8	23.0	0.0
Occupied Rental Units by Geography	25,201	0.0	32.9	52.3	14.7	0.0
Vacant Units by Geography	11,068	0.0	26.8	58.7	14.5	0.0
Businesses by Geography	22,078	0.0	24.8	53.1	21.8	0.2
Farms by Geography	516	0.0	20.7	54.3	24.6	0.4
Family Distribution by Income Level	47,880	22.5	17.2	19.8	40.5	0.0
Household Distribution by Income Level	70,015	24.3	15.9	18.7	41.1	0.0
Median Family Income MSA – 30980 Longview, TX MSA		\$64,818	Median Housing Value			\$135,268
			Median Gross Rent			\$855
			Families Below Poverty Level			16.1%
<i>Source: 2020 ACS Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(* The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA is made up of a portion of the Longview MSA and includes Gregg and Harrison counties in their entirety. The AA consists of 46 census tracts (CTs) consisting of zero low-, 13 moderate-, 24 middle-, and eight upper-income CTs. In 2020 and 2021, the AA had one low-income CT which it does not have for 2022. The low-income CT was previously in Longview. TXNB has two of its nine branches within the Longview AA, one in Longview and one in Marshall.

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

Non-MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	35	2.9	22.9	62.9	11.4	0.0
Population by Geography	136,807	2.7	23.8	62.6	10.9	0.0
Housing Units by Geography	58,432	2.8	24.2	62.0	11.0	0.0
Owner-Occupied Units by Geography	33,962	1.4	21.5	65.7	11.4	0.0
Occupied Rental Units by Geography	15,946	5.9	24.3	59.4	10.4	0.0
Vacant Units by Geography	8,524	2.6	34.6	52.2	10.6	0.0
Businesses by Geography	11,745	1.9	23.0	63.7	11.4	0.0
Farms by Geography	422	1.4	15.6	71.6	11.4	0.0
Family Distribution by Income Level	36,635	25.2	17.5	20.4	37.0	0.0
Household Distribution by Income Level	49,908	24.0	17.2	18.6	40.2	0.0
Median Family Income Non-MSAs – TX		\$61,785	Median Housing Value			\$115,860
			Median Gross Rent			\$765
			Families Below Poverty Level			15.0%
<i>Source: 2020 ACS Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA is made up of two counties in their entirety including Angelina and Cherokee County. The AA consists of 35 CTs consisting of one low-, eight moderate-, 22 middle-, and four upper-income CTs. TXNB has three of its nine branches within the non-MSA AA, including its main office located at 300 Neches Street, Jacksonville, Texas. The other branches in the AA are located in the cities of Rusk and Lufkin.

During the evaluation period, the country was hit with the COVID-19 pandemic. During the pandemic large scale shutdowns and closures put a strain on the local economies resulting in a high unemployment rate. The OCC considered a community contact in the AA with an organization focused on promoting economic development. The community contact emphasized the need for funding small businesses and downtown revitalization projects. Major employers in the AA include local school districts, Pilgrim’s Pride, Brookshire Brothers, and Beall’s Distribution Center.

Tyler MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Tyler MSA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	56	1.8	28.6	41.1	25.0	3.6
Population by Geography	233,479	1.9	25.7	43.0	28.5	0.9
Housing Units by Geography	91,122	2.1	25.2	43.2	28.7	0.9
Owner-Occupied Units by Geography	52,300	1.0	18.8	44.6	34.5	1.1
Occupied Rental Units by Geography	25,509	3.5	35.6	41.3	19.0	0.6
Vacant Units by Geography	13,313	3.5	30.2	41.5	24.2	0.6
Businesses by Geography	27,870	1.9	22.0	42.2	33.3	0.6
Farms by Geography	877	0.8	18.2	47.5	32.0	1.4
Family Distribution by Income Level	53,943	21.0	17.5	21.2	40.3	0.0
Household Distribution by Income Level	77,809	24.2	15.6	18.9	41.3	0.0
Median Family Income MSA – 46340 Tyler, TX MSA		\$73,199	Median Housing Value			\$166,795
			Median Gross Rent			\$952
			Families Below Poverty Level			13.5%
<i>Source: 2020 ACS Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA is made up of the Tyler MSA which is Smith County in its entirety. The AA consists of 56 CTs consisting of one low-, 16 moderate-, 23 middle-, and 14 upper-income CTs. TXNB has four of its nine branches within the Tyler AA, two in Tyler, one in Lindale, and one in Bullard.

During the evaluation period, the country was affected by the COVID-19 pandemic. During the pandemic large scale shutdowns and closures put a strain on the local economies resulting in a high unemployment rate. The OCC considered one community contact in the AA from an organization focused on promoting economic development and stimulating job growth and retention. Primary needs include micro-business loans, affordable home mortgage lending products, access to commercial lending for existing, expanding, and new businesses, especially in the LMI neighborhoods, and the need for expanded financial literacy in local schools and or small businesses. Major employers in the AA include local independent school districts, healthcare services, and retail businesses.

Scope of Evaluation in Texas

As discussed earlier, the institution has three AAs, with all receiving equal weight. All AAs received full-scope reviews. Refer to the table in Appendix A for a list of all AAs under review. Consistent with the institution's lending during the evaluation period, commercial and consumer loans were analyzed with commercial loans receiving greater weight as it is the institution's primary lending focus.

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the institution's lending performance in the state of Texas is reasonable.

Distribution of Loans by Income Level of the Geography

The institution exhibits reasonable geographic distribution of loans in the state.

Small Loans to Businesses

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

Longview MSA

The institution exhibits reasonable geographic distribution in the AA.

2020/2021

The institution's percentage of small loans to businesses in LMI geographies exceeded the percentage of businesses in those geographies as well as the aggregate distribution of loans.

2022

The institution's percentage of small loans to businesses in moderate-income geographies was below the percentage of businesses in those geographies. There were no low-income geographies in 2022.

Non-MSA

The institution exhibits reasonable geographic distribution in the AA.

2020/2021

The institution's percentage of small loans to businesses in low-income geographies exceeded the percentage of businesses in those geographies as well as the aggregate distribution of loans. The institution's percentage of small loans to businesses in moderate-income geographies was below the percentage of businesses in those geographies as well as the aggregate distribution of loans.

2022

The institution did not make any loans in the low-income geographies; however, only 1.9 percent of the AA businesses are in these geographies. The institution's percentage of small loans to businesses in moderate-income geographies was below the percentage of businesses in those geographies. Due to the

low percentage of businesses located in the low-income geographies, more weight was given to lending in the moderate-income geographies, therefore geographic distribution was considered reasonable.

Tyler MSA

The institution exhibits excellent geographic distribution in the AA.

2020/2021

The institution's percentage of small loans to businesses in low-income geographies exceeded the percentage of businesses in those geographies as well as the aggregate distribution of loans. The institution's percentage of small loans to businesses in moderate-income geographies was slightly below the percentage of businesses in those geographies as well as the aggregate distribution of loans.

2022

The institution's percentage of small loans to businesses in LMI geographies exceeded the percentage of businesses in those geographies.

Consumer Loans

Refer to Table U in the state of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the institution's consumer loan originations and purchases.

Longview MSA

The geographic distribution of consumer loans in the AA is reasonable.

2020/2021

The institution did not make any loans in the low-income geographies; however, due to the low percentage of households in these geographies, more weight was given to the institution's lending in moderate-income geographies. The percentage of consumer loans in moderate-income geographies exceeded the percentage of the population in those geographies.

2022

The institution's percentage of consumer loans in moderate-income geographies was significantly below the percentage of households in those geographies. There were no low-income geographies in the AA in 2022. The OCC considered the significant competition in the AA from large community financial institutions, regional financial institutions, state-chartered financial institutions, and several national financial institutions as well as the significant number of pay day lenders located in the LMI geographies when analyzing the distribution.

Non-MSA

The geographic distribution of consumer loans is poor.

2020/2021

The percentage of consumer loans in low-income geographies exceeded the percentage of the population in those geographies while the institution did not make any loans in moderate-income geographies.

2022

There were no loans made in the low-income geographies. The percentage of consumer loans in moderate-income geographies was significantly below the percentage of the population in those geographies.

Tyler MSA

The geographic distribution in the of consumer loans is reasonable.

2020/2021

The institution did not make any consumer loans in the low-income geographies; however, due to the low percentage of households in these geographies, more weight was given to the institution's lending in moderate-income geographies. The percentage of consumer loans in moderate-income geographies was below the percentage of the population in those geographies. The OCC considered the significant competition in the AA from large community financial institutions, regional financial institutions, state-chartered financial institutions, and several national financial institutions as well as the significant number of pay day lenders located in the LMI geographies when analyzing the distribution.

2022

The institution did not make any loans in the low-income geographies; however, due to the low percentage of households in these geographies, more weight was given to the institution's lending in moderate-income geographies. The percentage of consumer loans in moderate-income geographies was below the percentage of the population in those geographies. The OCC considered the significant competition in the AA from large community financial institutions, regional financial institutions, state-chartered financial institutions, and several national financial institutions as well as the significant number of pay day lenders located in the LMI geographies when analyzing the distribution.

Lending Gap Analysis

The OCC evaluated the lending distribution in the institution's AA to determine if any unexplained conspicuous gaps existed. There were no unexplained conspicuous gaps identified after reviewing performance context.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

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

Longview MSA

The institution exhibits excellent borrower distribution in the AA.

2020/2021

The institution's percentage of loans to businesses with revenues of \$1 million or less was near to the percentage of businesses with gross annual revenues of \$1 million or less and exceeded the aggregate distribution of small loans to businesses.

2022

The institution's percentage of loans to businesses with revenues of \$1 million or less was equal to the percentage of businesses with gross annual revenues of \$1 million or less. Aggregate data was not available for 2022.

Non-MSA

The institution exhibits reasonable borrower distribution in the AA.

2020/2021

The institution's percentage of loans to businesses with revenues of \$1 million or less was near to the percentage of businesses with gross annual revenues of \$1 million or less and exceeded the aggregate distribution of small loans to businesses.

2022

The institution's percentage of loans to businesses with revenues of \$1 million or less was below the percentage of businesses with gross annual revenues of \$1 million or less. Aggregate data was not available for 2022.

Tyler MSA

The institution exhibits excellent borrower distribution in the AA.

2020/2021

The institution’s percentage of loans to businesses with revenues of \$1 million or less exceeded the percentage of businesses with gross annual revenues of \$1 million or less as well as the aggregate distribution of small loans to businesses.

2022

The institution’s percentage of loans to businesses with revenues of \$1 million or less exceeded the percentage of businesses with gross annual revenues of \$1 million or less. Aggregate data was not available for 2022.

Consumer Loans

Refer to Table V in the state of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the institution’s consumer loan originations and purchases.

Longview MSA

The borrower distribution of consumer loans in the AA is reasonable.

2020/2021

The institution’s percentage of consumer loans to low-income borrowers is significantly below the percentage of low-income households. The percentage of consumer loans to moderate-income borrowers is below the percentage of moderate-income households in the AA. The OCC considered the high level of those living below the poverty level at 16.5 percent when analyzing the institution’s performance and found lending to be reasonable.

2022

The percentage of consumer loans to low-income borrowers was significantly below the percentage of households; however, the percentage of consumer loans to moderate-income geographies exceeded the percentage of households in those geographies. The OCC considered the high level of those living below the poverty level at 16.1 percent when analyzing the institution’s performance and found lending to be reasonable.

Non-MSA

The borrower distribution of consumer loans is reasonable.

2020/2021

The institution’s percentage of consumer loans to low-income borrowers is below the percentage of low-income households. The percentage of consumer loans to moderate-income borrowers is significantly below the percentage of moderate-income households in the AA. The OCC considered the high level of those living below the poverty level at 18.5 percent when analyzing the institution’s performance and found lending to be reasonable.

2022

The institution's percentage of consumer loans to low-income borrowers is slightly below the percentage of low-income households. The percentage of consumer loans to moderate-income borrowers is below the percentage of moderate-income households in the AA. The OCC considered the high level of those living below the poverty level at 15.0 percent when analyzing the institution's performance and found lending to be reasonable.

Tyler MSA

The borrower distribution in the of consumer loans is reasonable in the AA.

2020/2021

The percentage of consumer loans to low-income borrowers was significantly below the percentage of households. The percentage of consumer loans in moderate-income geographies was below the percentage of the population in those geographies. The OCC considered the high level of those living below the poverty level at 15.4 percent when analyzing the institution's performance and found lending to be reasonable.

2022

The percentage of consumer loans to low-income borrowers was significantly below the percentage of households; however, the percentage of consumer loans to moderate-income geographies exceeded the percentage of households in those geographies. The OCC considered the high level of those living below the poverty level at 13.5 percent when analyzing the institution's performance and found lending to be reasonable.

Responses to Complaints

There were no complaints related to the institution's CRA performance within the state of Texas during the review period.

COMMUNITY DEVELOPMENT TEST

The institution's performance under the community development test in the state of Texas is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

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

Number and Amount of Community Development Loans

The Community Development Loans table, shown below, sets forth the information and data used to evaluate the institution's level of community development lending. The table includes all community development loans, including multifamily and PPP loans that also qualify as community development loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Longview MSA	65	19.3	6,609	17.6
Non-MSA	112	33.2	3,904	10.4
Tyler MSA	100	29.7	14,302	38.2
Broader Statewide/Regional	60	17.8	12,662	33.8
Total	337	100.0	37,478	100.0

The level of community development lending demonstrates excellent responsiveness to the community development needs within the AA. As reflected in the table above, the institution originated 337 community development loans in the AA totaling \$37.4 million during the evaluation period.

During the COVID-19 pandemic, the institution originated 632 PPP loans totaling \$31.3 million during the evaluation period. Of this amount, 313 PPP loans totaling approximately \$14.6 million also met the criteria for community development. These loans helped to stabilize the local economy, businesses, and their employees. Of the community development loans, 299 were made during 2021, totaling \$14.3 million. These loans qualified as community development loans under the OCC's 2020 CRA rules and the remaining 14 loans in the amount of \$300,000 were made prior to the 2020 CRA rule and were in LMI geographies.

Longview MSA

The level of community development lending demonstrates excellent responsiveness to the community development needs in the AA. The institution originated 65 community development loans in the AA totaling \$6.6 million, representing 31.9 percent of allocated tier 1 capital.

Examples of community development loans in the AA include:

- Three loans totaling \$3.5 million for multi-family properties that provide affordable housing for LMI individuals and families.
- A loan totaling \$200,000 to a business that provides community services that benefits LMI individuals and families.
- Fifty-nine (59) PPP loans to small businesses totaling \$2.8 million to retain jobs during the COVID-19 pandemic.

Non-MSA

The level of community development lending demonstrates excellent responsiveness to community development needs in the AA. The institution originated 112 loans in the AA totaling \$3.9 million, representing 17.1 percent of allocated tier 1 capital.

Examples of community development loans in the AA include:

- A loan totaling \$150,000 for a multi-family property that provides affordable housing for LMI individuals and families.
- One hundred eleven (111) PPP loans to small businesses to retain jobs during the COVID-19 pandemic.

Tyler MSA

The level of community development lending demonstrates excellent responsiveness to community development needs in the AA. The institution originated 100 loans in the AA totaling \$14.3 million, representing 44.0 percent of allocated tier 1 capital.

Examples of community development loans in the AA include:

- Five loans totaling \$2.3 million for multi-family properties that provide affordable housing for LMI individuals and families.
- A loan totaling \$1.6 million to a business that provides community services that benefits LMI individuals and families.
- Eighty-seven (87) PPP loans to small businesses totaling \$5.5 million to retain jobs during the COVID-19 pandemic.

Broader Statewide/Regional

The institution made 60 loans in the broader statewide/regional area totaling \$12.7 million. These loans included 56 PPP loans totaling \$2.5 million and four economic development loans totaling \$10.2 million to companies that created or retained jobs for LMI individuals.

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)
Longview MSA	0	0	22	15	22	22.0	15	24.6	0	0
Non-MSA	0	0	62	24	62	62.0	24	39.3	0	0
Tyler MSA	0	0	16	22	16	16.0	22	36.10	0	0
Total	0	0	100	61	100	100.0	61	100.0	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.

The institution has an adequate level of qualified community development investments. The Qualified Investment table, shown above, sets forth the information and data used to evaluate the institution's level of qualified community development investments. The table includes all community development investments, including prior period investments that remain outstanding as of the evaluation period.

Longview MSA

The institution's performance reflects adequate responsiveness to community development needs in the AA. During the evaluation period, the institution made 22 donations to 12 organizations totaling \$15,000. The donations were to local organizations that provide community services to LMI individuals.

Non-MSA

The institution's performance reflects adequate responsiveness to community development needs in the AA. During the evaluation period, the institution made 62 donations to 34 organizations totaling \$24,000. The donations were to local organizations that provide community services to LMI individuals.

Tyler MSA

The institution's performance reflects adequate responsiveness to community development needs in the AA. During the evaluation period, the institution made 16 donations to nine organizations totaling \$22,000. The donations were to local organizations that provide community services to LMI individuals and create and promote job growth in LMI geographies.

Extent to Which the Institution Provides Community Development Services

The level of community development services reflects an excellent responsiveness to community development needs of the AAs. During the evaluation period, six employees completed 633 hours of community development services to nine organizations in the institution's AAs. Services included providing financial literacy to LMI individuals and schools in which most students are economically

disadvantaged and serving on boards or committees of organizations that provide community services for LMI individuals. Additionally, the institution has three branches located in LMI geographies.

Longview MSA

The level of community development services in the AA is very poor. There were no community development services performed in the AA during the evaluation period.

Non-MSA

The level of community development services in the AA is excellent. Five employees completed 249 hours of service to seven organizations. Services included providing financial literacy and providing expertise by serving in leadership roles on the board or as a committee member to various organizations.

Examples of community development services in the AA include:

- Providing financial literacy to high school students in which a majority of the students are economically disadvantaged.
- Serving on the board of an organization that supports LMI individuals.

Tyler MSA

The level of community development services in the AA is excellent. One employee provided 384 hours of service to two organizations. Services included providing financial expertise by serving in leadership roles on the as a committee member to various organizations.

Example of community development services in the AA include:

- Providing financial expertise and fundraising guidance to organizations that support LMI children.

Appendix A: Scope of Examination

The following table identifies the timeframe covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	1/1/2020 to 12/31/2022	
Institution Products Reviewed:	Small business and consumer loans. Community development loans, qualified investments, community development services.	
Affiliates	Affiliate Relationship	Products Reviewed
NA		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSAs		
State – Texas		
Longview MSA	Full-Scope	Gregg and Harrison Counties
Non-MSA	Full-Scope	Angelina and Cherokee Counties
Tyler MSA	Full-Scope	Smith County

Appendix B: Summary of MMSA and State Ratings

RATINGS			
Overall Institution:	Lending Test Rating*	Community Development Test Rating	Overall Institution/State/Multistate Rating
Texas National Bank	Satisfactory	Outstanding	Satisfactory
MMSA or 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 financial institution subsidiary is controlled by the financial institution and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders (Home Mortgage Disclosure Act [HMDA] or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

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

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

Community Development: Affordable housing (including multifamily rental housing) for LMI individuals; community services targeted to LMI individuals; activities that promote economic development by financing businesses or farms that meet 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: The statute that requires the OCC to evaluate a financial institution's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the financial institution, and to take this record into account when evaluating certain corporate applications filed by the financial institution.

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family.

Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

Geography: A CT delineated by the U.S. Census Bureau in the most recent decennial census.

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

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 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 CT with a median family income that is less than 50 percent.

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

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

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

Metropolitan Statistical Area: 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 MSA comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

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

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

Small Loan to Business: A loan included in 'loans to small businesses' as defined in the 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 to Farm: A loan included in 'loans to small farms' as defined in the instructions for preparation of the call report. These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

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

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

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

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

Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the institution in low-, moderate-, middle-, and upper-

income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the institution's AA.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the institution to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																2020-2021		
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Longview MSA	20	1,221	33.3	6.1	10.0	6.7	14.8	20.0	12.1	50.1	45.0	49.7	28.8	25.0	31.2	0.2	0.0	0.3
Non-MSA	20	2,952	33.3	2.5	5.0	3.8	18.5	10.0	19.4	74.5	80.0	72.8	4.5	5.0	4.0	0.0	0.0	0.0
Tyler MSA	20	5,058	33.3	6.2	15.0	6.4	17.3	15.0	18.0	34.9	50.0	32.8	41.5	20.0	42.6	0.2	0.0	0.3
Total	60	9,231	100.0	5.5	10.0	6.0	16.6	15.0	16.1	48.0	58.3	46.3	29.8	16.7	31.4	0.2	0.0	0.2

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2020 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																2022		
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	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Longview MSA	20	3,292	33.3	0.0	0.0	N/A	24.8	15.0	N/A	53.1	65.0	N/A	21.8	20.0	N/A	0.2	0.0	N/A
Non-MSA	20	3,265	33.3	1.9	0.0	N/A	23.0	15.0	N/A	63.7	75.0	N/A	11.4	10.0	N/A	0.0	0.0	N/A
Tyler MSA	20	9,231	33.3	1.9	5.0	N/A	22.0	30.0	N/A	42.2	35.0	N/A	33.3	30.0	N/A	0.6	0.0	N/A
Total	60	15,788	100.0	1.2	1.67	N/A	23.2	20.0	N/A	50.2	58.3	N/A	25.0	20.0	N/A	0.4	0.0	N/A

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2020 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											2020-2021	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Longview MSA	20	1,221	33.3	5,972	81.7	80.0	34.8	4.8	20.0	13.5	0.0	
Non-MSA	20	2,952	33.3	2,853	82.9	80.0	44.3	4.6	20.0	12.4	0.0	
Tyler MSA	20	5,058	33.3	7,130	86.1	95.0	40.5	3.9	5.0	10.0	0.0	
Total	60	9.231	100	15,955	83.9	85.0	39.1	4.4	15.0	11.8	0.0	
<i>Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2020 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											2022	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Longview MSA	20	3,292	33.3	NA	85.5	85.0	NA	3.6	15.0	10.9	0.0	
Non-MSA	20	3,265	33.3	NA	86.7	75.0	NA	3.4	25.0	9.8	0.0	
Tyler MSA	20	9,231	33.3	NA	89.2	95.0	NA	2.9	5.0	7.9	0.0	
Total	60	15,788	100.0	NA	87.4	85.0	NA	3.2	15.0	9.3	0.0	
<i>Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>												

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography												2020-2021	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Longview MSA	20	592,454	33.3	2.0	0.0	17.6	20.0	52.6	70.0	27.8	10.0	0.0	0.0
Non-MSA	20	361,689	33.3	2.8	5.0	14.7	0.0	79.4	95.0	3.1	0.0	0.0	0.0
Tyler MSA	20	584,183	33.3	1.8	0.0	24.3	10.0	40.4	45.0	33.6	45.0	0.0	0.0
Total	60	1,538,326	100.0	2.1	1.7	19.6	10.0	54.3	70.0	24.0	18.3	0.0	0.0

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

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography												2022	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Longview MSA	20	390,032	33.3	0.0	0.0	24.1	5.0	55.8	80	20.0	15.0	0.0	0.0
Non-MSA	20	330,703	33.3	2.9	0.0	22.4	5.0	63.7	95.0	11.1	0.0	0.0	0.0
Tyler MSA	20	419,278	33.3	1.8	0.0	24.3	15.0	43.5	50.0	29.5	35.0	0.9	0.0
Total	60	1,140,013	100.0	1.4	0.0	23.8	8.3	53.0	75.0	21.5	16.7	0.4	0.0

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data.
Due to rounding, totals may not equal 100.0%*

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower												2020-2021	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Longview MSA	20	592,454	33.3	24.5	10.0	15.4	10.0	17.1	10.0	43.0	70.0	0.0	0.0
Non-MSA	20	361,689	33.3	24.4	10.0	15.7	5.0	18.8	20.0	41.1	65.0	0.0	0.0
Tyler MSA	20	584,183	33.3	23.8	15.0	16.6	5.0	17.2	20.0	42.4	60.0	0.0	0.0
Total	60	1,538,326	100.0	24.2	11.7	15.9	6.7	17.6	16.7	42.3	65.0	0.0	0.0

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

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower												2022	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Longview MSA	20	390,032	33.3	24.3	5.0	15.9	20.0	18.7	10.0	41.1	65.0	0.0	0.0
Non-MSA	20	330,703	33.3	24.0	20.0	17.2	10.0	18.6	25.0	40.2	45.0	0.0	0.0
Tyler MSA	20	419,278	33.3	24.2	10.0	15.6	20.0	18.9	20.0	41.3	50.0	0.0	0.0
Total	60	1,140,013	100.0	24.2	11.7	16.1	16.7	18.7	18.3	40.9	53.3	0.0	0.0

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data.
Due to rounding, totals may not equal 100.0%*