



PUBLIC DISCLOSURE

October 16, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

American National Bank & Trust
Charter Number 16617

2732 Midwestern Parkway
Wichita Falls, TX 76308

Office of the Comptroller of the Currency

225 E. John Carpenter Fwy
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 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: Satisfactory.

The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is reasonable.
- A majority of the bank's loans are inside its AAs.
- The geographic distribution of loans across geographies of different income levels is reasonable.
- The borrower distribution of loans to borrowers of different income levels and businesses of different sizes is reasonable.
- CD activities reflect adequate responsiveness to community development needs.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's loan-to-deposit ratio is reasonable. The bank's quarterly average LTD ratio during the evaluation period was 80.1 percent. We compared the bank's LTD ratio to similarly situated institutions situated in the area. The average LTD ratio for the peer banks was 81.3 percent.

Lending in Assessment Area

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

The bank originated and purchased 81.2 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. The bank's primary products are home mortgages and small loans to businesses. The findings from this analysis factored into the overall analysis of the geographic distribution of lending by income level of the geography.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,593	81.3	366	18.7	1,959	320,580	73.1	118,168	26.9	438,748
Small Business	47	78.3	13	21.7	60	52,979	77.2	15,636	22.8	68,614
Total	1,640	81.2	379	18.8	2,019	373,559	73.6	133,804	26.4	507,362

Description of Institution

American National Bank & Trust (ANB or bank) is a single-state full-service community bank wholly owned by AmeriBancShares, Inc. Both the bank and the holding company are headquartered in Wichita Falls, Texas. Business units of the bank include a trust department, leasing division, mortgage division, a title services division, a principally inactive insurance division, and an outsourced non-deposit retail investment products division. ANB has a main office in Wichita Falls and nine branch offices. The locations and census tract income designations are as follows:

- 2732 Midwestern Parkway, Wichita Falls (upper-income), main office.
- 825 Scott Avenue, Wichita Falls (moderate-income).
- 1920 Elmwood Avenue North, Wichita Falls (upper-income).
- 219 West Park Avenue, Iowa Park (middle-income).
- 108 West Main Street, Archer City (middle-income).
- 1201 Cross Timbers Road, Flower Mound (middle-income).
- 200 Avenue H, Chillicothe (middle-income).
- 111 West Fourth Street, Quanah (middle-income).
- 1500 West 7th, Fort Worth (upper-income).
- 120 S Carroll Blvd, Denton (low-income).

Since the previous evaluation, the bank changed the location of the Denton branch; however, the branch remains in a low-income census tract. The main office, and two other branches, have drive-up facilities with extended hours. ANB has 17 ATMs located throughout all the AAs. The bank has partnered with MoneyPass, a network that offers 22,000 ATMs across the U.S. Use of these ATMs is surcharge-free to all ANB depositors. MoneyPass has an iPhone and Android ATM locator application for customer convenience.

ANB's banking programs and hours allow the bank to deliver needed banking and credit services to Low and Moderate-Income (LMI) areas and customers as well as small business owners throughout the bank's AAs. ANB offers online banking through its website, www.amnat.com. Bank customers can utilize online banking and the mobile app at no charge. Telephone banking is available in English and Spanish. ATM services are available in English and Spanish. The main office, two of the Wichita Falls branches, and the Chillicothe branch have employees who speak Spanish. ANB offers secured and unsecured small dollar personal loans to qualified customers. The bank also offers start-up and working capital loans for small businesses. In

addition, the bank has partnered with the City of Wichita Falls through its *First Time Home Buyers Program* to assist LMI individuals and families in obtaining financing to purchase a residence.

ANB is primarily a real estate lender. As of December 31, 2021, the bank reported total assets of \$1.4 billion, total deposits of \$1.2 billion, and total equity capital of \$159.1 million. Net loans and leases totaled \$939.1 million, or 68.6 percent of total assets. Outstanding loans by category include one- to four-family residential mortgages at 11.8 percent, commercial real estate loans at 77.2 percent, commercial and industrial loans at 6.4 percent, and consumer loans at 4.5 percent. The bank's total investments were \$100.5 million. Tier one capital totaled \$155.2 million.

ANB has four AAs in Texas:

- Wichita Falls MSA – comprised of Wichita, Archer, and Clay Counties.
- Denton County AA – comprised of Denton County.
- Tarrant County AA – comprised of Tarrant County.
- Non-MSA – comprised of Hardeman and Wilbarger Counties.

The bank's AAs meet the CRA regulation's technical requirements for an AA. ANB has no affiliate or operating subsidiary activities considered when evaluating the CRA performance. No legal or financial factors impede the bank from meeting the credit needs of its community. The bank was rated "Satisfactory" at the previous CRA evaluation dated August 17, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation (PE) assesses the bank's performance under the Lending Test and CD Test. In evaluating the bank's lending performance, we reviewed home mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA), a sampling of small loans to businesses, and CD loans. We also evaluated CRA qualified investments including donations and grants as well as retail and CD services.

The evaluation period was January 1, 2020, through December 31, 2021. Our conclusions related to CD loans, qualified investments including donations, and CD services were based on the number and dollar amounts made during the evaluation period. For geographic and borrower distribution analyses, mortgage loans were compared to the 2015 American Community Survey (ACS) Census data and the 2021 Dun & Bradstreet (D&B) Data for loans to small businesses.

Selection of Areas for Full-Scope Review

AA's 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.

ANB has four AAs in Texas which include the Wichita Falls MSA, the Denton County AA, the Tarrant County AA, and one combined non-MSA made up of two rural counties. The Denton County AA is part of the Dallas-Plano-Irving Metropolitan Division (MD), and the Tarrant County AA is part of the Fort Worth-Arlington-Grapevine MD. For our full-scope reviews, we selected the Wichita Falls MSA, which is comprised of Wichita, Archer, and Clay Counties, and the Denton County AA which is comprised of the entire county of Denton. We selected the full-scope AAs after considering the number of originated and purchased loans in each AA, the volume of deposits in each AA, and the number of branch offices in each AA.

The full-scope AAs represent 91.6 percent of the bank's deposits as of June 30, 2021. In addition, seven of the 10 banking offices are in these two full scope AAs. The limited-scope AAs are the Tarrant County AA, comprised of the entire Tarrant County and the Non MSA, comprised of Hardeman and Wilbarger Counties. Combined, these limited-scope AAs have 8.4 percent of the bank's total deposits. In addition, three of the 10 banking offices are located in these limited-scope AAs. Refer to Appendix A for additional information.

Ratings

The bank's overall rating is based on the performance in the State of Texas. The state rating is based on performance in all bank AAs with the most weight placed on the full-scope AAs. For the geographic and borrower distribution of loans under the Lending Test, consideration was given to the number of loans and dollar volume of loans originated in each category. Loans to small businesses received the most weight and then home mortgage loans were considered. 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 Texas: Satisfactory.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Satisfactory.

The major factors that support this rating include:

- The geographic distribution of loans across geographies of different income levels is reasonable.
- The borrower distribution of loans to borrowers of different income levels and businesses of different sizes is reasonable.
- CD activities reflect adequate responsiveness to community development needs.

Description of Institution's Operations in Texas

The bank operates in four AAs in the State of Texas as described in the "Description of the Institution" and the "Scope of Evaluation" sections of this PE. The bank's primary business focus is business and home mortgage loans. Competitors include other local community banks and some large banks that have a nationwide footprint as well as credit unions and nonbank financial entities that compete for residential, business, and consumer loans.

Community credit needs in the full-scope AAs were determined by reviewing recent housing and demographic information, CRA PEs from other banks operating in the bank's AAs, and discussions with two different community contacts with organizations that provide services within the full-scope AAs.

Wichita Falls MSA

The bank has its main office and four branch offices in the Wichita Falls MSA. The AA is comprised of the entire counties of Wichita, Archer, and Clay counties, which contain 43 census tracts, 9.3 percent are low-income, 27.9 percent are moderate-income, 30.2 percent are middle-income, 30.2 percent are upper-income, and 2.3 percent are unknown. The AA does not have underserved or distressed CTs.

Owner-occupied housing units in the AA total 35,703. The majority of the housing units are in middle and upper-income geographies. Only 5.0 percent are in low-income CTs and 19.6 percent in moderate-income CTs. The percentage of families below the poverty level in the Wichita Falls MSA is 12.3 percent, and the median family income is \$57,690.

Based on 2021 Peer Mortgage Data for the Wichita Falls MSA, ANB has a market share of 9.9 percent for total loans and 10.7 percent of the total dollar amount of loans and ranks third out of 243 lenders. The bank's deposit market share is 10.9 percent of the total market, ranking second out of 22 institutions. Deposits in this AA represent 81.3 percent of the bank's total deposits.

According to Moody's Analytics, Wichita Falls' economy has been resilient but remains at risk of a recession. Job growth has lost momentum; the unemployment rate is 3.3 percent. Wichita Falls has poor demographics and a lack of dynamic drivers impeding growth. While modest population gains are expected near term, they will come at half the regional rate because of low per capita incomes and a lack of high wage private sector job opportunities. House affordability is declining in the Wichita Falls MSA, and the rest of the state, as evidenced by declining single-family permits. Top employers are Sheppard Air Force Base, United Regional Healthcare System, Midwestern State University, and Walmart, Inc.

To help identify the needs and opportunities in the AA, the OCC interviewed a community contact in the Wichita Falls MSA. The contact is a community development organization that focuses on home ownership for first time home buyers. The organization is focused on helping low- and moderate-income families and individuals with the amount of cash required at the time of closing. The most critical need identified from this contact was affordable housing including assistance for homebuyers to purchase their first home in the Wichita Falls area. The contact also indicated that there is a need for banks to work closely with realtors so that they become aware of first-time home buyer programs. Home improvement loans are also a need since most of the housing units in the AA are older properties.

Denton County AA

The bank has two branch offices in the Denton County AA. The AA is comprised of the entire county of Denton and contains 137 census tracts, 4.4 percent are low-income, 12.4 percent are moderate-income, 37.2 percent are middle-income, and 46.0 percent are upper-income. The AA does not have underserved or distressed CTs.

Owner-occupied housing units in the AA total 165,668. The majority of the housing units are in middle and upper-income geographies. Only 0.5 percent are in low-income CTs and 4.9 percent in moderate-income CTs. The percentage of families below the poverty level in the Denton County AA is 5.8 percent and the median family income is \$71,149. Denton is a university town with two four-year universities, the University of North Texas and Texas Woman's University, and one two-year campus for North Central Texas College. Because of the student population, historically there is a stronger demand for apartment living in Denton.

Based on 2021 Peer Mortgage Data for the Denton County AA, ANB has a market share of 0.08 percent for total loans and ranks 166 out of 747 lenders. ANB's deposit market share in the Denton County AA equates to 1.3 percent of the total deposit market, ranking 18th out of 42 institutions. Deposits represent 10.3 percent of the bank's total deposits in this AA.

The community contact for the Denton County AA is a non-profit organization founded in 1982 as a non-profit hunger relief organization operating as a volunteer and distribution center in North Texas. The organization distributes, donates, purchases, and prepares foods through a

network of more than 200 partner agencies across a diverse 13 county-service area. The community contact indicated that there is a need for job training, financial education and money management programs to help unemployed and underemployed in North Texas. The contact indicated that community banks could support this organization with volunteers and philanthropic support.

Tarrant County AA

The bank has one branch office in the Tarrant County AA. The AA is comprised of the entire county of Tarrant and contains 357 census tracts, 13.2 percent are low-income, 25.8 percent are moderate-income, 31.7 percent are middle-income, 29.1 percent are upper-income, and 0.3 are unknown. The AA does not have underserved or distressed CTs.

Owner-occupied housing units in the AA total 410,486. The majority of the housing units are in middle and upper-income geographies. Only 5.2 percent are in low-income CTs and 18.8 percent in moderate-income CTs. The percentage of families below the poverty level in the Tarrant County AA is 11.6 percent and the median family income is \$69,339.

Based on 2021 Peer Mortgage Data for the Tarrant County AA, ANB has a market share of 0.05 percent for total loans and ranks 204th out of 807 lenders. ANB’s deposit market share equates to 0.23 percent of the total deposit market, ranking 64th out of 90 institutions. Deposits represent 4.2 percent of the bank’s total deposits in this AA.

Non-MSA

The bank has two branch offices in the Non-MSA. The AA is comprised of the entire counties of Hardeman and Wilbarger and contains five census tracts. The AA does not have low-income CTs and 40 percent of the CTs are moderate-income. Hardeman County has one CT designated as distressed or underserved.

Owner-occupied housing units in the AA total 4,600 of which 22.9 percent are in moderate-income CTs. The percentage of families below the poverty level in the Non-MSA is 13.0 percent, and the median family income is \$52,198.

Based on 2021 Peer Mortgage Data for the Non MSA, ANB has a market share of 4.9 percent for total loans and ranks 5th out of 62 lenders. ANB’s deposit market share equates to 22.2 percent of the total deposit market, ranking second out of seven institutions. Deposits represent 4.1 percent of the bank’s total deposits in this AA.

The following tables depict the demographic information for the two full-scope AAs in Texas:

Wichita Falls MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Wichita Falls MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	43	9.3	27.9	30.2	30.2	2.3

Population by Geography	151,215	5.4	21.2	35.1	38.3	0.0
Housing Units by Geography	65,162	6.1	23.5	34.5	35.9	0.0
Owner-Occupied Units by Geography	35,703	5.0	19.6	36.8	38.7	0.0
Occupied Rental Units by Geography	19,734	7.4	28.8	26.9	37.0	0.0
Vacant Units by Geography	9,725	7.8	27.3	41.6	23.3	0.0
Businesses by Geography	10,327	3.9	28.0	24.4	43.5	0.1
Farms by Geography	446	2.5	13.5	47.3	36.8	0.0
Family Distribution by Income Level	36,174	21.5	16.8	20.5	41.3	0.0
Household Distribution by Income Level	55,437	23.8	16.3	18.3	41.6	0.0
Median Family Income MSA - 48660 Wichita Falls, TX MSA		\$57,690	Median Housing Value			\$95,990
			Median Gross Rent			\$758
			Families Below Poverty Level			12.3%
<i>Source: 2015 ACS and 2021 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>						

Denton County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Denton County AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	137	4.4	12.4	37.2	46.0	0.0
Population by Geography	731,851	3.6	9.9	40.5	46.0	0.0
Housing Units by Geography	273,765	4.5	10.7	41.5	43.3	0.0
Owner-Occupied Units by Geography	165,668	0.5	4.9	37.6	57.0	0.0
Occupied Rental Units by Geography	91,607	11.4	20.2	47.4	21.0	0.0
Vacant Units by Geography	16,490	7.0	15.6	47.8	29.6	0.0
Businesses by Geography	84,703	2.9	7.5	31.2	58.4	0.0
Farms by Geography	1,961	1.1	5.0	40.5	53.4	0.0
Family Distribution by Income Level	182,667	14.5	13.6	17.9	54.0	0.0
Household Distribution by Income Level	257,275	16.9	13.9	17.4	51.8	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX		\$71,149	Median Housing Value			\$200,262
			Median Gross Rent			\$1,045
			Families Below Poverty Level			5.8%
<i>Source: 2015 ACS and 2021 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

As discussed earlier, the Wichita Falls MSA and the Denton County AA were selected for full-scope reviews. Refer to the table in Appendix A for a list of all AAs under review.

Conclusions in Respect to Performance Tests in Texas

Lending Test

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

Conclusions for Areas Receiving Full-Scope Reviews

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

Distribution of Loans by Income Level of the Geography

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

Wichita Falls MSA

Home Mortgage Loans

The geographic distribution of mortgage loans in the AA is poor. 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 the bank's home mortgage loan originations and purchases.

In 2020-2021, the bank's mortgage lending in low- and moderate-income geographies was lower than the owner-occupied housing units and somewhat lower than the aggregate lending.

Regarding the poor lending in low-and moderate-income geographies, this AA only has 35,703 owner-occupied housing units and the majority are in middle and upper-income geographies. Only 5.0 percent are in low-income CTs and 19.6 percent in moderate-income CTs. The median family income is \$57,690. House affordability is declining as the rest of the state and new single-family permits have declined. In addition, the Wichita Falls MSA contains several low- and moderate-income tracts located in flood zones. These tracts have many older homes that are rented, vacant, or abandoned due to historical flooding issues.

Small Loans to Businesses

The 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 the bank's originations and purchases of small loans to businesses.

In 2020-2021, the bank's small loans to businesses in low- and moderate-income geographies exceeded the percentage of businesses located in low- and moderate-income geographies and the aggregate lending.

Denton County AA

Home Mortgage Loans

The geographic distribution of home mortgage 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 the bank's home mortgage loan originations and purchases.

In 2020-2021, the bank's home mortgage lending in low- and moderate-income geographies exceeded the owner-occupied housing units and the aggregate lending.

Small Loans to Businesses

The 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 the bank's originations and purchases of small loans to businesses.

In 2020-2021, the bank's small loans to businesses in low- and moderate-income geographies exceeded the percentage of businesses located in low- and moderate-income geographies and the aggregate lending.

Lending Gap Analysis

We evaluated the lending distribution in the bank's AAs 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 bank 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.

Wichita Falls MSA

Home Mortgage Loans

The distribution of loans to low- and moderate-income individuals in the AA is reasonable. 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 the bank's home mortgage loan originations and purchases.

In 2020-2021, the bank's home mortgage lending to low-income borrowers was lower than the percentage of families identified as low-income and somewhat lower than the aggregate lending.

For moderate-income borrowers, the bank's mortgage lending was somewhat lower than the percentage of families identified as moderate-income and was near the aggregate lending.

Small Loans to Businesses

The distribution of small loans to businesses in the AA is good. 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 bank's originations and purchases of small loans to businesses.

In 2020-2021, the bank's loans to businesses with revenues less than or equal to \$1 million was near the percentage of businesses identified as having revenues less than or equal to \$1 million and exceeded the aggregate lending.

Denton County AA

Home Mortgage Loans

The distribution of loans to low- and moderate-income individuals in the AA is poor. 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 the bank's home mortgage loan originations and purchases.

In 2020-2021, the bank's mortgage lending to low-income borrowers was significantly lower than the percentage of families identified as low-income and the aggregate lending. For moderate-income borrowers, the bank's mortgage lending was somewhat lower the percentage of families identified as moderate-income and the aggregate lending.

In reference to the poor home mortgage lending to LMI individuals, house affordability is becoming a challenge not only in this AA, but in the state of Texas. In 2015, the median family income was \$71,149 while the median housing value was \$200,262. However, house appreciation, increased taxes, and the increased interest rate environment have made house affordability a challenge. In addition, Denton is a university town and because of the student population, historically there is a stronger demand for apartment living in Denton.

Small Loans to Businesses

The distribution of small loans to businesses in the AA is good. 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 bank's originations and purchases of small loans to businesses.

In 2020-2021, the bank's loans to businesses with revenues less than or equal to \$1 million was near the percentage of businesses identified as having revenues less than or equal to \$1 million and exceeded the aggregate lending to these businesses.

Responses to Complaints

There were no CRA related complaints during the review period.

Conclusions for Areas Receiving Limited Scope Reviews

Based on a limited-scope review, the bank's performance under the Lending Test in the Tarrant County AA is weaker than the bank's overall performance under the Lending Test in the full-scope areas. The geographic and income distribution of home mortgage loans in the Tarrant County AA is poor. This is in part due to decreased home affordability in this AA. In addition, this is the first evaluation the bank is including the entire county of Tarrant. The bank's focus has been on business lending in this AA which is reflected by an adequate distribution of small loans to businesses.

Based on a limited-scope review, the bank's performance under the Lending Test in the Non-MSA is weaker than the bank's overall performance under the Lending Test in the full-scope areas. The geographic distribution of small loans to businesses in the Non-MSA is very poor and the income distribution of home mortgage loans in this AA is poor. The Non-MSA is comprised of the entire counties of Hardeman and Wilbarger and contains five census tracts. The AA does not have low-income CTs and 40 percent are moderate-income. However, Hardeman County has one middle-income CT designated as distressed or underserved. Owner-occupied housing units in the Non-MSA only total 4,600 of which 22.9 percent are in moderate-income CTs.

In these limited-scope AAs, the bank's deposits account for only \$91.1 million or 8.4 percent of total deposits. The performance in the limited-scope AAs has a minor effect on the overall rating in the State of Texas.

Community Development Test

The bank's performance under the Community Development Test in the state of Texas is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

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

Number and Amount of Community Development Loans

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

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
<i>Full-Scope Review</i>				
Wichita Falls MSA	59	48.4	12,092	21.5
Denton County AA	22	18.0	14,897	26.4
<i>Limited-Scope Review</i>				
Tarrant County AA	23	18.9	28,734	49.0
Non-MSA AA	18	14.8	610	1.0

Wichita Falls MSA

The level of CD lending demonstrates excellent responsiveness to the CD needs in the Wichita Falls AA. The bank originated or renewed 59 CD loans in this AA totaling \$12.1 million, or 9.6 percent of tier one capital allocated to the AA. These loans represented excellent responsiveness to identified needs in the area, particularly in economic development. The CD loans are categorized by three CD criteria as follows:

- 51 loans totaling \$10.5 million facilitated economic development. Proceeds from these loans to small businesses promoted job creation and retention for LMI individuals or areas. One of the loans was to a small business that provided disaster restoration, janitorial, and cleaning services across the AA.
- Five loans in the amount of \$414.4 thousand provided affordable housing opportunities in the AA.
- Three loans totaling \$1.2 million to 19 organizations that provided community services to LMI individuals in the assessment area.

Denton County AA

The level of CD lending demonstrates excellent responsiveness to the CD needs in the AA. The bank originated or renewed 22 CD loans in the Denton County AA totaling \$14.9 million, or 93.1 percent of tier one capital allocated to the AA. Examples include:

- Three loans totaling \$8.3 million were originated to entities located in census tracts defined as “Texas Enterprise Zone Program (EZP)”. The EZP program is designed to encourage private investment and job creation in economically distressed areas of the state.

- 15 loans totaling \$4.7 million to small businesses promoted job creation and retention for LMI individuals or areas. The bank made several loans to a restaurant located in a LMI area.
- Three loans in the amount of \$1.7 million provided affordable housing opportunities to LMI individuals in the AA.
- One loan for \$150 thousand provided community services targeted to LMI individuals.

Not included in the totals above, ANB made use of responsive flexible lending during the COVID-19 pandemic by originating loans to stabilize small businesses and communities through the SBA Payday Protection Program (PPP). The bank originated 679 PPP loans totaling \$62.5 million across all assessment areas as well a broader statewide area.

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)
<i>Full-Scope Review</i>										
Wichita Falls MSA	5	2,885	246	1,573	251	84.2	4,485	99.1		
Denton County AA			42	37	42	14.1	37	0.8		
<i>Limited-Scope Review</i>										
Tarrant County AA			2	1	2	.7	1	0.02		
Non-MSA AA			3	1	3	1.0	1	0.02		

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

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

The Qualified Investments table, shown above, sets forth the information and data used to evaluate the bank’s level of qualified CD investments. The table includes all CD investments, including prior period investments that remain outstanding as of the evaluation period.

Wichita Falls MSA

The level of qualified investments in the Wichita Falls MSA reflects excellent responsiveness to the CD needs of the AA.

The bank maintains five qualifying prior period debt investments totaling \$2.9 million, two current period investment totaling \$1.3 million, and provided 244 grants totaling \$273,003 to

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

CD businesses and organizations. These investments accounted for 28.3 percent of tier one capital allocated to the AA.

The prior and current period investments were to the Wichita Falls Independent School District (WFISD) and the Iowa Park Consolidated Independent School District (Iowa Park CISD), respectively. Both the WFISD and Iowa Park CISD have a majority of their students designated economically disadvantaged as determined under the guidelines of the U.S. Department of Agriculture's National School Lunch Program. The proceeds of the bond issuances were used to perform continued renovations and improvements at existing WFISD schools (building and classrooms). The bonds' primary purpose was to finance community development as the proceeds will primarily benefit a LMI student population.

The remaining 244 grants total \$273,003 to multiple organizations in the Wichita Falls MSA. Examples include:

- 180 individual grants in the amount of \$237,431 to organizations that provide community services benefiting LMI individuals. A majority of the grants are to non-profit organizations, several of which provide LMI youth and family services for after-school programs, summer and holiday camps, and mentorship curriculum.
- 59 grants totaling \$32,397 to support economic development activities such as permanent job creation, retention, and/or improvement in LMI geographies.
- Five grants totaling \$3,175 to organizations for affordable housing opportunities in the AA.

Denton County AA

The level of qualified investments in the Denton County AA reflects adequate responsiveness to the CD needs of the AA considering performance context. ANB made 42 community development grants totaling \$37,224 to organizations that had a purpose to serve LMI individuals and/or geographies. Examples include:

- 17 grants in the amount of \$11,235 to several organizations that focused on small businesses and help LMI individuals with job creation and retention.
- 13 grants totaling \$12,946 for community services activities to LMI individuals.
- 12 grants totaling \$13,043 are in Texas Enterprise Zone census tracts designed to encourage private investment in economically distressed areas of the state.

Extent to Which the Bank Provides Community Development Services

The level of CD services in the Wichita Falls MSA and the Denton County AA reflect an adequate responsiveness to CD needs.

Wichita Falls MSA

The level of CD services in the Wichita Falls MSA reflects an adequate responsiveness to the CD needs of the AA. In the Wichita MSA, 28 bank officers, board members, volunteers and employees provided their expertise to 34 different CD Organizations for a total of 1,656 hours. The bank's directors, senior management, and officers have provided outreach services to a variety of community development organizations, nonprofit, and to small businesses within its community. A majority of the CD services targeted community services and activities that promote economic development by providing other essential community needs of LMI individuals and families. Examples of organizations for which the bank frequently provides CD services include:

- Wichita Falls Area Food Bank
Assist communities to fight hunger with food, education and advocacy and providing services to low- to moderate-income individuals.
- Faith Refuge
Provides Christ-centered programs and services that lead the homeless toward self-sufficiency and provides services to low-income individuals in the Wichita Falls area.
- Habitat for Humanity
Christian housing ministry that works to build decent and affordable housing and revitalize neighborhoods.

Denton County AA

The level of CD services in the Denton County AA reflects an adequate responsiveness to the CD needs of the AA. In the Denton County AA, 10 bank officers, board members, volunteers and employees provided their expertise to 15 different CD Organizations for a total of 788 hours. Directors, senior management, and officers have provided outreach services to a variety of community development organizations, nonprofit, and to small businesses within its community. The majority of the CD services targeted community services and activities that promote economic development by providing other essential community needs to LMI individuals and families. Examples of organizations for which the bank frequently provides CD services include:

- Pedi Place
A nonprofit organization that assists low- and moderate-income children in obtaining medical services and care.
- Denton Chamber of Commerce-Ambassador Program
Organization formed to advocate, educate, and collaborate for economic growth in Denton and assists in the creation of new jobs in all areas, including low- to moderate-

income areas.

- Lewisville Church of Christ
Assists in providing healthcare to individuals who are low- to moderate-income; provides community service, social justice, young adults, youth group, missions, nursery, adult education, food pantry, seniors ministry, and children's ministry.

Conclusions for Areas Receiving Limited Scope Reviews

Based on limited-scope reviews, the bank's performance under the CD Test in the Tarrant County AA and the Non-MSA is weaker than the bank's overall performance under the CD Test in the full scope areas. In these limited-scope AAs, the bank's deposits account for only \$91.1 million or 8.4 percent of total deposits. This is the first evaluation for which the bank is taking the entire county of Tarrant. In addition, the Non-MSA is a rural community lacking community development organizations and opportunities. The performance in the limited-scope AAs has a neutral effect on the overall rating in the State of Texas.

Appendix A: Scope of Examination

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

Time Period Reviewed:	January 1, 2020 – December 31, 2021	
Bank Products Reviewed:	Home mortgage, Small Business, 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		
Wichita Falls MSA	Full-scope	Entire Counties of Wichita, Archer, and Clay.
Denton County AA	Full-scope	Entire Denton County
Tarrant County AA	Limited-scope	Entire Tarrant County
Non MSA	Limited-scope	Entire Counties of Hardeman and Wilbarger.

Appendix B: Summary of State Ratings

RATINGS - American National Bank and Trust			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank
American National Bank and Trust	Satisfactory	Satisfactory	Satisfactory
State:			
Texas	Satisfactory	Satisfactory	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2020-21

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
Denton County AA	183	50,762	11.5	68,553	0.5	5.5	0.2	4.9	5.5	2.7	37.6	36.1	36.7	57.0	53.0	60.3	0.0	0.0	0.0
Non MSA	24	2,935	1.5	225	0.0	0.0	0.0	22.9	16.7	19.1	77.1	83.3	80.9	0.0	0.0	0.0	0.0	0.0	0.0
Tarrant County AA	132	41,993	8.3	96,766	5.2	1.5	2.5	18.8	2.3	13.7	34.4	29.5	32.8	41.5	66.7	51.0	0.0	0.0	0.0
Wichita Falls MSA	1,254	224,891	78.7	5,192	5.0	0.9	1.5	19.6	8.5	15.3	36.8	31.3	31.4	38.7	59.3	51.7	0.0	0.0	0.0
Total	1,593	320,580	100.0	170,736	3.9	1.4	1.5	15.1	7.8	9.3	35.7	32.5	34.4	45.2	58.3	54.7	0.0	0.0	0.0

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data.

Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2020-21**

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
Denton County AA	183	50,762	11.5	68,553	14.5	0.0	2.0	13.6	8.2	10.6	17.9	15.8	18.5	54.0	62.8	47.9	0.0	13.1	20.9
Non MSA	24	2,935	1.5	225	20.6	0.0	4.9	19.0	8.3	10.7	18.4	29.2	20.9	42.0	62.5	31.6	0.0	0.0	32.0
Tarrant County AA	132	41,993	8.3	96,766	23.1	2.3	3.3	16.3	4.5	13.5	19.3	12.9	19.9	41.3	74.2	39.0	0.0	6.1	24.3
Wichita Falls MSA	1,254	224,891	78.7	5,192	21.5	2.6	4.2	16.8	12.2	15.0	20.5	25.1	20.0	41.3	56.4	34.6	0.0	3.7	26.2
Total	1,593	320,580	100.0	170,736	20.7	2.2	2.8	15.6	11.0	12.4	19.0	23.1	19.4	44.6	58.7	42.5	0.0	5.0	23.0

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 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 2020-21

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
Denton County AA	20	40,354	100.0	27,326	2.9	10.0	2.0	7.5	45.0	7.0	31.2	15.0	30.6	58.4	30.0	60.4	0.0	0.0	0.0
Non MSA	20	1,978	100.0	160	0.0	0.0	0.0	43.0	0.0	37.5	57.0	100.0	62.5	0.0	0.0	0.0	0.0	0.0	0.0
Tarrant County AA	20	30,461	100.0	57,936	6.4	5.0	6.9	20.6	15.0	21.2	27.2	30.0	26.9	45.8	50.0	45.0	0.1	0.0	0.0
Wichita Falls MSA	20	14,338	100.0	2,011	3.9	5.0	3.4	28.0	35.0	24.2	24.4	15.0	27.5	43.5	45.0	44.8	0.1	0.0	0.1
Total	80	87,131	100.0	87,433	5.3	5.0	5.3	17.1	23.8	16.9	28.3	40.0	28.1	49.2	31.2	49.7	0.1	0.0	0.0

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2020-21**

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
Denton County AA	20	40,354	100.0	27,326	91.1	85.0	45.6	2.2	15.0	6.7	0.0
Non MSA	20	1,978	100.0	160	75.2	90.0	43.8	4.0	10.0	20.8	0.0
Tarrant County AA	20	30,461	100.0	57,936	87.9	65.0	42.9	3.4	35.0	8.7	0.0
Wichita Falls MSA	20	14,338	100.0	2,011	82.6	75.0	47.1	4.5	25.0	12.9	0.0
Total	80	87,131	100.0	87,433	88.6	78.8	43.8	3.1	21.2	8.3	0.0

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data,
Due to rounding, totals may not equal 100.0%*