



PUBLIC DISCLOSURE

October 10, 2023

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

First National Bank of Huntsville
Charter Number 4208

1300 11th Street
Huntsville, TX 77340

Office of the Comptroller of the Currency

Two Houston Center
909 Fannin Street, Suite 1900
Houston, TX 77010

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

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Overall CRA Rating

Institution's CRA Rating: 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 a reasonable loan-to-deposit (LTD) ratio, a majority of loans originated inside the assessment area (AA), and reasonable geographic and borrower distribution of loans.
- The Community Development (CD) Test rating is based on an excellent amount of CD loans, qualified investments and donations, and CD services.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is reasonable.

To evaluate the bank's performance, we identified four similarly situated community banks comparable in asset size. The bank's quarterly average LTD ratio since the last CRA evaluation was 51 percent, with a low of 45 percent and a high of 59 percent. The comparator quarterly average ratio over the same period was 45 percent ranging from a low of 34 percent to a high of 56 percent.

Lending in Assessment Area

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

The bank originated 88 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.

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		
	#	%	#	%		\$	%	\$	%	
Residential	498	87.5	71	12.5	569	85,554	86.6	13,238	13.4	98,792
Small Business	85	85.0	15	15.0	100	4,846	77.8	1,384	22.2	6,230
Consumer	94	94.0	6	6.0	100	1,331	95.4	65	4.6	1,396
Total	677	88.0	92	12.0	769	91,731	86.2	14,687	13.8	106,418

Description of Institution

First National Bank of Huntsville (FNB Huntsville) is a full-service community bank headquartered in Huntsville, Texas. The bank was chartered on January 14, 1890, as Gibbs National Bank and changed name to FNB Huntsville in 1923. FNB Huntsville is a locally owned community bank and is wholly owned by First National Bancshares of Huntsville, Inc. The main office is located at 1300 11th Street in Huntsville, Texas. In addition to the main office, there is one additional branch in Huntsville and one branch each in Bryan, Crockett, Franklin, and Madisonville, Texas. There were no branch openings or closings during the evaluation period.

All locations are full-service branches with reasonable banking hours, a non-deposit taking automated teller machine (ATM), and drive through facility. There are two additional stand-alone ATMs located in Sam Houston State University and Huntsville Memorial Hospital, as well as two drive through locations in Huntsville that are open on Saturdays to help meet the banking needs in the community. FNB Huntsville also offers online and mobile banking services to both personal and business customers. FNB Huntsville also promotes financial literacy through its Financial Fitness Center on its website.

As of December 31, 2022, FNB Huntsville had \$599 million in total assets with a tier 1 leverage capital ratio of 10.5 percent. The loan portfolio totaled \$276 million or 46 percent of average assets. The bank offers a wide array of credit products to its customers including commercial and residential real estate, consumer, commercial and industrial, and agricultural loans. In addition to offering long-term mortgages, FNB Huntsville offers manufactured home loans with no minimum loan amount. These loans are considered an affordable housing option with an average loan amount of \$40,500. A significant volume of consumer loan originations was less than \$5,000 with some as small as \$200. In addition to loan products, other services include personal and business checking/savings accounts, safe deposit boxes, online banking and free bill pay, telephone banking, and mobile banking.

In 2020, the Small Business Administration (SBA) established the Paycheck Protection Program (PPP) under the Coronavirus Aid, Relief, and Economic Security (CARES) Act in response to the COVID-19 pandemic. The goal of the program was to aid small businesses by funding payroll costs, mortgages, rent, and utilities. FNB Huntsville originated a total of 742 PPP loans totaling \$30 million. Additionally, the bank contacted 385 former customers whose stimulus check was sent to the bank totaling \$738,285 and cashed the items free of charge.

There are no legal or financial circumstances impeding the bank's ability to meet the credit and CD needs within its AAs. The bank was rated "Satisfactory" at the last Community Reinvestment Act (CRA) evaluation dated August 10, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending and CD Tests is January 1, 2020, through December 31, 2022. In evaluating the bank's lending performance, we reviewed residential real estate, small business, and consumer loans. We verified the reliability of Home Mortgage Disclosure Act (HMDA) reporting but selected a sample of business and consumer loans.

During the 2020-2021 evaluation period, we compared residential loans to 2021 HMDA aggregate data, small business loans to 2021 CRA aggregate data, and consumer loans to 2015 American Community Service (ACS) survey data. We performed a separate analysis for 2022 loans due to 2020 U.S. Census demographic changes. In 2022, we compared residential loans to 2022 HMDA aggregate data; however, small business aggregate data was not available for comparison in 2022. There is no aggregate data available for analysis of consumer lending.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area are combined and evaluated as a single AA. Similarly, bank 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 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 bank’s overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The state of Texas is the only rating area.

The MMSA rating and state ratings are based on performance in all bank 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, 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: Outstanding

The major factors that support this rating include:

- A reasonable geographic distribution of loans,
- A reasonable distribution of loans to individuals of different income levels and businesses of different sizes; and,
- An excellent level of CD loans, qualified CD investments and donations, and CD services.

Description of Institution's Operations in Texas

FNB Huntsville operates six full-service locations and eight ATMs within two AAs. The AAs include the Texas Non-MSA (Huntsville Non-MSA) and the College Station-Bryan TX MSA (College Station MSA). The Huntsville Non-MSA was given more weight as it accounted for a significant portion of total deposits and loans.

The Huntsville Non-MSA is comprised of five contiguous counties surrounding Huntsville, Texas. The AA includes all census tracts (CTs) within Leon, Houston, Madison, Trinity, and Walker counties. In Walker County, the presence of Sam Houston State University in one of the moderate-income CTs limits lending opportunities to this CT. Walker County is also home to the Texas State Penitentiary, which impacts lending to individuals in this AA. There are four branches located in this AA, which account for 67 percent of total branches. Two branches are in moderate-income CTs and two branches are in middle-income CTs. According to FDIC Deposit Market Share data as of June 30, 2022, FNB Huntsville held deposits totaling \$452 million, which represented 17 percent market share and ranked the bank second of 20 institutions operating in the AA.

The College Station MSA consists of all CTs within Brazos and Robertson counties. The Brazos County branch is in an upper-income CT and the Robertson County branch is in a middle-income CT. Brazos County is home to Texas A&M University. All low-income CTs border the university campus and the moderate-income CTs are within a few miles, which limits lending opportunities to these tracts that are composed primarily of students and rental units for student housing. Of the available housing units in the AA, 45 percent are rental units and 50 percent of all rental units are in low- and moderate-income (LMI) CTs. According to FDIC Deposit Market Share data as of June 30, 2022, FNB Huntsville held deposits totaling \$39 million, which represented 0.5 percent market share and ranked the bank 22nd of 27 institutions operating in the AA.

Community Contacts

We identified one community contact in each AA. Both contacts indicated the need for small business lending and support for affordable housing. These contacts noted that community banks were more willing to lend to small businesses than the larger banks. A contact in Crockett, Texas encouraged local banks to support credit needs and noted positive involvement from local community banks.

The following tables provide information on the demographic composition of the Huntsville Non-MSA for both evaluation periods.

Demographic Information of the Assessment Area						
Assessment Area: Huntsville Non-MSA (2020-2021)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	29	3.4	20.7	58.6	17.2	0.0
Population by Geography	137,341	2.2	20.9	58.1	18.7	0.0
Housing Units by Geography	59,804	2.4	19.4	54.1	24.0	0.0
Owner-Occupied Units by Geography	29,077	1.8	11.0	57.6	29.5	0.0
Occupied Rental Units by Geography	15,242	4.5	44.3	39.3	11.9	0.0
Vacant Units by Geography	15,485	1.5	10.6	62.2	25.6	0.0
Businesses by Geography	7,571	2.9	20.8	50.1	26.2	0.0
Farms by Geography	454	1.1	7.9	61.7	29.3	0.0
Family Distribution by Income Level	27,946	22.5	17.6	18.7	41.3	0.0
Household Distribution by Income Level	44,319	28.2	17.4	15.7	38.8	0.0
Median Family Income Non-MSAs - TX	\$52,198	Median Housing Value				\$100,846
		Median Gross Rent				\$743
		Families Below Poverty Level				15.5%

Source: 2015 ACS 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.

Demographic Information of the Assessment Area						
Assessment Area: Huntsville Non-MSA (2022)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	35	2.9	31.4	48.6	17.1	0.0
Population by Geography	141,242	2.0	31.7	46.3	19.9	0.0
Housing Units by Geography	62,687	2.1	33.5	49.8	14.6	0.0
Owner-Occupied Units by Geography	30,666	1.9	20.2	57.0	20.9	0.0
Occupied Rental Units by Geography	17,230	3.1	62.4	29.7	4.8	0.0
Vacant Units by Geography	14,791	1.6	27.6	58.0	12.8	0.0
Businesses by Geography	9,785	3.2	30.5	49.4	16.9	0.0
Farms by Geography	592	1.2	19.3	55.9	23.6	0.0
Family Distribution by Income Level	30,444	24.2	19.2	18.8	37.9	0.0
Household Distribution by Income Level	47,896	27.8	18.3	18.5	35.5	0.0
Median Family Income Non-MSAs - TX	\$61,785	Median Housing Value				\$125,999
		Median Gross Rent				\$820
		Families Below Poverty Level				13.4%

Source: 2020 U.S. Census and 2022 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.

The following tables provide information on the demographic composition of the College Station MSA for both evaluation periods.

Demographic Information of the Assessment Area						
Assessment Area: College Station-Bryan MSA (2020-2021)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	47	12.8	27.7	29.8	25.5	4.3
Population by Geography	221,803	11.2	32.1	26.8	25.9	4.1
Housing Units by Geography	90,423	13.4	31.4	29.5	25.8	0.0
Owner-Occupied Units by Geography	37,393	2.8	24.4	31.6	41.3	0.0
Occupied Rental Units by Geography	42,530	22.0	38.1	25.5	14.5	0.0
Vacant Units by Geography	10,500	16.3	29.0	38.1	16.6	0.0
Businesses by Geography	16,456	7.3	23.7	29.8	38.8	0.3
Farms by Geography	639	4.2	15.6	40.4	39.7	0.0
Family Distribution by Income Level	44,696	24.6	16.0	17.5	41.9	0.0
Household Distribution by Income Level	79,923	27.6	14.2	15.0	43.1	0.0
Median Family Income MSA - 17780 College Station-Bryan, TX MSA	\$60,756	Median Housing Value				\$148,188
		Median Gross Rent				\$869
		Families Below Poverty Level				14.2%

Source: 2015 ACS 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.

Demographic Information of the Assessment Area						
Assessment Area: College Station-Bryan MSA (2022)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	69	11.6	26.1	26.1	29.0	7.2
Population by Geography	250,606	13.3	22.8	26.9	30.4	6.6
Housing Units by Geography	100,778	8.4	26.9	30.9	29.0	4.8
Owner-Occupied Units by Geography	43,250	3.7	15.4	36.0	44.6	0.3
Occupied Rental Units by Geography	45,013	12.7	37.8	25.2	16.1	8.2
Vacant Units by Geography	12,515	9.3	27.3	33.9	21.5	8.0
Businesses by Geography	22,074	7.5	19.6	28.8	42.3	1.8
Farms by Geography	811	3.2	9.4	40.9	45.7	0.7
Family Distribution by Income Level	50,905	23.6	16.8	17.7	41.9	0.0
Household Distribution by Income Level	88,263	28.0	13.8	15.7	42.4	0.0
Median Family Income MSA - 17780 College Station-Bryan, TX MSA	\$71,727	Median Housing Value				\$190,509
		Median Gross Rent				\$982
		Families Below Poverty Level				13.0%

Source: 2020 U.S. Census and 2022 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.

Scope of Evaluation in Texas

The rating for Texas is based on full-scope reviews of the Huntsville Non-MSA and College Station MSA. We placed more weight on the Huntsville Non-MSA given the percentage of loan and deposit volume, as well as the number of branches located within the AA.

CONCLUSIONS WITH 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 a full-scope review, 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.

Home Mortgage Loans

Refer to Table O of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The overall geographic distribution of residential loans is excellent.

Huntsville Non-MSA

In the Huntsville Non-MSA, the distribution of residential loans to LMI geographies is excellent. We considered the limited opportunities to lend in low-income CTs as this AA only has one low-income CT. During the 2020-2021 evaluation period, the proportion of residential loans in low-income CTs was lower than the proportion of owner-occupied housing units but near the aggregate distribution of loans. The proportion of loans in moderate-income tracts was significantly stronger than the proportion of both owner-occupied housing units and aggregate distribution of loans. During the 2022 evaluation period, the proportion of residential loans in both LMI tracts was significantly stronger than the proportion of both owner-occupied housing units and aggregate distribution of loans.

College Station MSA

In the College Station MSA, the distribution of residential loans to LMI geographies is excellent. During the 2020-2021 evaluation period, the proportion of residential loans in low-income CTs was significantly stronger than the proportion of both owner-occupied housing units and aggregate distribution of loans. The proportion of loans in moderate-income CTs was near the proportion of owner-occupied housing units and slightly exceeded the aggregate distribution of loans. During the 2022 evaluation period, the proportion of loans in low-income CTs was lower than the proportion of both owner-occupied housing units and aggregate distribution of loans. The proportion of loans in moderate-income tracts was stronger than the proportion of both owner-occupied housing units and aggregate distribution of loans.

Small Loans to Businesses

Refer to Table Q 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.

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

Huntsville Non-MSA

In the Huntsville Non-MSA, the distribution of small loans to businesses in LMI geographies is reasonable. We considered the limited opportunities to lend in low-income CTs as this AA only has one low-income CT. During the 2020-2021 evaluation period, the proportion of bank loans in LMI CTs was near the proportion of businesses and exceeded the aggregate distribution of loans. During the 2022 evaluation period, the bank did not make any loans in low-income CTs. The proportion of loans in moderate-income CTs was less than proportion of businesses in those geographies but still considered reasonable.

College Station MSA

In the College Station MSA, the distribution of small loans to businesses in LMI geographies is reasonable. During the 2020-2021 evaluation period, the proportion of bank loans in low-income CTs was below the proportion of businesses and consistent with the aggregate distribution of loans. The proportion of bank loans in moderate-income CTs was significantly below the proportion of businesses and aggregate distribution of loans. During the 2022 evaluation period, the bank did not make any loans in low-income CTs. The proportion of loans in moderate-income CTs was consistent with the proportion of businesses in those geographies.

Consumer Loans

Refer to Table U of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall geographic distribution of consumer loans is reasonable.

Huntsville Non-MSA

In the Huntsville Non-MSA, the distribution of consumer loans in LMI geographies is reasonable. We considered the limited opportunities to lend in low-income CTs as this AA only has one low-income CT. During the 2020-2021 evaluation period, there were no consumer loans made in low-income CTs. The proportion of bank loans in moderate-income CTs exceeded the proportion of households. During the 2022 evaluation period, the proportion of bank loans in low-income CTs significantly exceeded the proportion of households. The proportion of loans in moderate-income CTs was significantly less than the proportion of households.

College Station MSA

In the College Station MSA, the distribution of consumer loans in LMI geographies is poor. During the 2020-2021 evaluation period, there were no consumer loans made in low-income CTs. The proportion of loans in moderate-income CTs is significantly less than the proportion of households. During the 2022 evaluation period, the proportion of loans in LMI CTs was significantly lower than the proportion of households. The low penetration to LMI geographies for both evaluation periods is primarily related to the close proximity of these tracts to the university where students primarily reside.

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.

Home Mortgage Loans

Refer to Table P of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The overall borrower distribution of residential loans by income level of borrower is reasonable.

Huntsville Non-MSA

In the Huntsville Non-MSA, the distribution of residential loans to LMI borrowers is reasonable. During the 2020-2021 evaluation period, the proportion of loans to low-income borrowers was significantly below the proportion of families and consistent with the aggregate distribution of loans to those families. The proportion of loans to moderate-income borrowers was significantly below the proportion of families and near the aggregate distribution of loans to those families. During the 2022 evaluation period, the proportion of loans to LMI borrowers was significantly below the proportion of families and near the aggregate distribution of loans to those families. Of note, the median housing value for 2020-2021 and 2022 was \$100,846 and \$125,999, respectively, making it difficult for low-income borrowers to qualify for home loans.

College Station MSA

In the College Station MSA, the distribution of residential loans to LMI borrowers is excellent. During the 2020-2021 evaluation period, the proportion of loans to low-income borrowers was significantly below the proportion of families and significantly exceeded the aggregate distribution of loans to those families. The proportion of loans to moderate-income borrowers exceeded both the proportion of families and aggregate distribution of loans to those families. During the 2022 evaluation period, the proportion of loans to low-income borrowers was significantly below the proportion of families and significantly exceeded the aggregate distribution of loans to those families. The proportion of loans to moderate-income borrowers was below the proportion of families and exceeded the aggregate distribution of loans to those families. Of note, the median housing value for 2020-2021 and 2022 years was \$148,188 and \$190,509 respectively, making it difficult for low-income borrowers to qualify for home loans.

Small Loans to Businesses

Refer to Table R 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.

The overall borrower distribution of small loans to businesses by revenue is reasonable.

Huntsville Non-MSA

In the Huntsville Non-MSA, the distribution of small loans to businesses by revenue is reasonable. During the 2020-2021 evaluation period, the distribution of small loans to businesses was below the proportion of businesses and significantly exceeded the aggregate distribution of small loans to businesses. During the 2022 evaluation period, the distribution of small loans to businesses was near the proportion of businesses.

College Station MSA

In the College Station MSA, the distribution of small loans to businesses by revenue is excellent. During the 2020-2021 evaluation period, the distribution of small loans to businesses exceeded both the proportion of businesses and aggregate distribution of loans. During the 2022 evaluation period, the distribution of small loans to businesses was near the proportion of businesses.

Consumer Loans

Refer to Table V of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower distribution of consumer loans is poor.

Huntsville Non-MSA

In the Huntsville Non-MSA, the distribution of consumer loans is poor. During the 2020-2021 evaluation period, the distribution of consumer loans to low-income borrowers was significantly below the proportion of households. The distribution of consumer loans to moderate-income borrowers was below the proportion of households but considered reasonable. The low level of lending to LMI borrowers is partially related to the impact from the COVID-19 pandemic and uncertainty in the job market. During the 2022 evaluation period, the distribution of consumer loans to low-income borrowers was significantly below the proportion of households; however, the distribution of consumer loans to moderate-income borrowers was consistent with the proportion of households.

College Station MSA

In the College Station MSA, the distribution of consumer loans is poor. During the 2020-2021 evaluation period, the distribution of consumer loans to LMI borrowers was significantly below the proportion of households. During the 2022 evaluation period, the distribution of consumer loans to low-income borrowers was significantly below the proportion of households; however, the distribution of consumer loans to moderate-income borrowers exceeded the proportion of households.

Responses to Complaints

FNB Huntsville did not receive any CRA-related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank exhibits excellent responsiveness to community development needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank'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 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 \$
College Station MSA	1	13	2,636	33
Huntsville Non-MSA	7	87	5,463	67
Total	8	100	8,099	100

During the evaluation period, FNB Huntsville demonstrated excellent responsiveness to CD loans by originating eight loans totaling \$8.1 million. There were five loans in the Huntsville Non-MSA and one loan in the College Station MSA for the purpose of providing affordable housing totaling \$7.9 million, which is an identified need in both AAs. The volume of CD lending in the Huntsville Non-MSA was equivalent to 9 percent of allocated tier 1 capital. For the College Station MSA, the volume of CD lending was equivalent to 60 percent of allocated tier 1 capital.

Number and Amount of Qualified Investments

<i>Qualified Investments</i>								
Assessment Area	Prior Period*		Current Period		Total			
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$
College Station MSA	0	0	12	519	12	15	519	9
Huntsville Non-MSA	0	0	66	5,462	66	85	5,462	91
Total	0	0	78	5,981	78	100	5,981	100

The Qualified Investment 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 examination date.

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

The level of CD investments made during the evaluation period in both AAs is excellent. FNB Huntsville invested \$1.4 million in six school bonds where the student population is primarily considered economically disadvantaged in the Huntsville Non-MSA. Other investments were city municipal bonds to improve and renovate city service facility projects.

FNB Huntsville also made 65 donations totaling \$121,106 that primarily supported organizations in Madison and Walker counties, with one donation made to a broader region. A majority of these donations were to organizations that provide community service to LMI individuals, with one donation for economic development. The bank continues to demonstrate a commitment to financial education through their partnership with EverFi, a financial literacy program that teaches high school students financial literacy basics. The use of this program has reached to over 300 students and provided over 1,200 hours of learning to various economically disadvantaged high schools in both AAs. The bank's total investments in the Huntsville Non-MSA of \$5.5 million represent 9 percent of allocated tier 1 capital. For the College Station MSA, total investments of \$518,916 represent 12 percent of allocated tier 1 capital.

Extent to Which the Bank Provides Community Development Services

FNB Huntsville provided six qualified CD services within the AAs. Bank employees provided a total of 676 hours of community services that benefit LMI individuals. A number of employees held leadership positions through board membership, while other employees provided financial assistance and literacy to organizations that target services to LMI individuals.

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 MSA(s) and non-MSA(s) 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:	01/01/2020 to 12/31/2022	
Bank Products Reviewed:	Home mortgage, small business, consumer loans CD loans, qualified investments, CD services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
TEXAS		
Huntsville Non-MSA	Full-scope	Leon County, Madison County, Houston County, Trinity County, Walker County
College Station MSA	Full-scope	Robertson County and Brazos County

Appendix B: Summary of MMSA and State Ratings

RATINGS			
First National Bank of Huntsville			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
	Satisfactory	Outstanding	Satisfactory
State:			
Texas	Satisfactory	Outstanding	Satisfactory

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

Appendix C: Definitions and Common Abbreviations

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

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

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

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, CTs 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 CT 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/AA. 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/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 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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/AA.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2020-2021		
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		
College Station MSA	71	14,371	21.5	9,422	2.8	8.5	4.2	24.4	22.5	21.7	31.6	54.9	27.2	41.3	14.1	46.9	0.0	0.0	0.0		
Huntsville Non-MSA	259	37,197	78.5	3,258	1.8	0.8	0.9	11.0	19.3	9.1	57.6	44.0	48.4	29.5	35.9	41.6	0.0	0.0	0.0		
Total	330	51,568	100.0	12,680	2.4	2.4	3.3	18.5	20.0	18.5	43.0	46.4	32.6	36.1	31.2	45.6	0.0	0.0	0.0		

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 O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022		
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		
College Station MSA	44	14,792	26.2	5,879	3.7	2.3	4.1	15.4	20.5	13.5	36.0	40.9	30.1	44.6	36.4	51.0	0.3	0.0	1.2		
Huntsville Non-MSA	124	19,194	73.8	2,728	1.9	4.0	1.7	20.2	27.4	17.1	57.0	46.8	52.6	20.9	21.8	28.6	0.0	0.0	0.0		
Total	168	33,985	100.0	8,607	3.0	3.6	3.3	17.4	25.6	14.7	44.7	45.2	37.2	34.8	25.6	43.9	0.2	0.0	0.8		

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

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2020-2021		
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		
College Station MSA	71	14,371	21.5	9,422	24.6	4.2	2.2	16.0	18.3	12.0	17.5	5.6	17.7	41.9	59.2	46.7	0.0	12.7	21.3		
Huntsville Non-MSA	259	37,197	78.5	3,258	22.5	2.7	2.3	17.6	8.1	10.1	18.7	15.8	16.1	41.3	60.2	50.5	0.0	13.1	21.0		
Total	330	51,568	100.0	12,680	23.8	3.0	2.2	16.6	10.3	11.5	18.0	13.6	17.3	41.6	60.0	47.7	0.0	13.0	21.3		

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 P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022		
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		
College Station MSA	44	14,792	26.2	5,879	23.6	4.5	2.9	16.8	11.4	10.9	17.7	9.1	18.2	41.9	47.7	47.4	0.0	27.3	20.7		
Huntsville Non-MSA	124	19,194	73.8	2,728	24.2	2.4	3.0	19.2	10.5	10.7	18.8	18.5	17.8	37.9	51.6	48.4	0.0	16.9	20.1		
Total	168	33,985	100.0	8,607	23.8	3.0	2.9	17.7	10.7	10.8	18.1	16.1	18.1	40.4	50.6	47.7	0.0	19.6	20.5		

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

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
College Station MSA	23	3,956	70.9	5,519	7.3	4.4	4.7	23.7	8.7	25.0	29.8	73.9	29.0	38.8	13.0	41.3	0.3	0.0	0.1	
Huntsville Non-MSA	45	1,620	29.1	2,443	2.9	2.2	2.0	20.8	20.0	17.3	50.1	51.1	55.4	26.2	26.7	25.3	0.0	0.0	0.0	
Total	68	5,576	100.0	7,962	5.9	3.3	3.9	22.8	14.4	22.6	36.2	62.5	37.1	34.9	19.9	36.4	0.2	0.0	0.1	

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 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	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
College Station MSA	20	4,102	62.7	7.5	0.0	19.6	20.0	28.8	60.0	42.3	20.0	1.8	0.0		
Huntsville Non-MSA	31	2,444	37.3	3.3	0.0	30.5	19.4	49.4	58.0	16.9	22.6	0.0	0.0		
Total	51	6,546	100.0	6.2	0.0	23.0	19.7	35.1	59	34.5	21.3	1.2	0.0		

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%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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	
College Station MSA	23	3,956	70.9	5,519	83.4	95.7	46.6	3.8	0.0	12.8	4.3	
Huntsville Non-MSA	45	1,620	29.1	2,443	84.2	75.6	35.6	3.6	4.4	12.2	20.0	
Total	68	5,576	100.0	7,962	83.7	85.7	43.2	3.7	2.2	12.6	12.2	
<i>Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 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	
College Station MSA	20	4,102	62.7	--	87.2	80.0	--	2.7	0.0	10.0	20.0	
Huntsville Non-MSA	31	2,444	37.3	--	87.5	83.9	--	2.7	9.7	9.8	6.4	
Total	51	6,546	100.0	--	87.3	81.9	--	2.7	4.9	10.0	13.2	
<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>												

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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	
College Station MSA	29	421	37.1	13.0	0.0	31.7	6.9	28.3	75.9	27.0	17.2	0.0	0.0	
Huntsville Non-MSA	49	713	62.9	2.7	0.0	22.5	24.5	51.3	46.9	23.5	28.6	0.0	0.0	
Total	78	1,134	100.0	9.3	0.0	28.4	17.9	36.5	57.7	25.7	24.4	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	
College Station MSA	20	284	42.2	8.3	0.0	26.8	5.0	30.5	90.0	30.1	5.0	4.3	0.0	
Huntsville Non-MSA	32	389	57.8	2.3	9.4	35.4	9.4	47.2	53.1	15.1	28.1	0.0	0.0	
Total	52	673	100.0	6.2	4.7	29.8	7.2	36.4	71.6	24.8	16.6	2.8	0.0	

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

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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	
College Station MSA	29	421	37.1	27.6	3.5	14.2	3.5	15.0	17.2	43.1	65.5	0.0	10.3	
Huntsville Non-MSA	49	713	62.9	28.2	2.0	17.4	10.2	15.7	10.2	38.8	69.4	0.0	8.2	
Total	78	1,134	100.0	27.9	2.6	15.4	7.7	15.2	12.8	41.5	67.9	0.0	9.0	

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	
College Station MSA	20	284	42.2	28.0	5.0	13.8	15.0	15.7	25.0	42.4	35.0	0.0	20.0	
Huntsville Non-MSA	32	389	57.8	27.8	12.5	18.3	18.8	18.5	21.9	35.5	43.7	0.0	3.1	
Total	52	673	100.0	27.9	8.8	15.4	16.9	16.7	23.5	40.0	39.4	0.0	11.6	

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

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.