



## **PUBLIC DISCLOSURE**

July 17, 2023

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First National Bank Texas  
Charter Number: 5750

901 East Central Texas Expressway  
Killeen, TX 76541

Office of the Comptroller of the Currency

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Suite 900  
Irving, TX 75026

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 Outstanding.

The following table indicates the performance level of First National Bank Texas with respect to the Lending, Investment, and Service Tests:

Performance Levels	First National Bank Texas Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	X
High Satisfactory			
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

\* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on excellent responsiveness to assessment area credit needs, excellent and good distribution of loans to low- and moderate-income (LMI) geographies, and excellent to good loan penetration to LMI borrowers. In the largest assessment area, the bank is a leader in making community development (CD) loans, which had a positive effect on the Lending Test rating. A substantial majority of the bank's loans were originated in its assessment areas. The bank also uses flexible loan products to meet assessment area credit needs.
- The Investment Test rating is based on the bank making an excellent level of qualified investments, grants, and donations to address community credit needs in each of the rating areas.
- The Service Test rating is based on service delivery systems that are readily accessible to geographies and individuals of different income levels and banking services that are available through alternative delivery systems (ADS), such as online banking, mobile banking, and automated teller machines (ATMs). Branch hours are tailored to the needs and convenience of the assessment areas. The bank provided an adequate to excellent level of CD services in all of its assessment areas.

### Lending in Assessment Area

A substantial majority of the bank's loans are in its assessment areas (AAs).

The bank originated and purchased 91 percent of its total loans inside its 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.

Primary loan products include home mortgage, consumer loans, and small business loans. Small business loans are originated in the headquarters location and in AAs where the bank’s traditional branches and commercial loan production offices are located. Farm loans are not a primary product but are included in the table below for informational purposes. Consumer loan originations in the table below, include all consumer loans, with the exception of purchased government guaranteed student loans, which are presented separately for informational purposes.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	4,322	93.7	290	6.3	4,612	1,073,263	91.8	96,047	8.2	1,169,309
Small Business	2,520	94.9	135	5.1	2,655	145,937	93.9	9,456	6.1	155,392
Small Farm	4	80	1	20	5	507	85.7	85	14.3	592
Consumer	108,374	90.6	11,186	9.4	119,560	93,981	90.7	9,693	9.3	103,674
Total	115,220	90.8	11,612	9.2	126,832	1,313,687	91.9	115,280	8.1	1,428,967

Loans inside the AA are considered in the geographical distribution analysis under the Lending Test.

## Description of Institution

First National Bank Texas (FNBT) is a \$3.9 billion multistate bank headquartered in Killeen, Texas. FNBT was chartered in 1901 and is wholly owned by its \$4.2 billion holding company, First Community Bancshares, Inc. (FCBI), located in Killeen, Texas. FNBT is the sole bank under FCBI. FCBI owns 100 percent of FNBT, to include its divisions First Convenience Bank, First Heroes National Bank, and First Community Mortgage (FCM). FCBI also owns the affiliate data processing company, First Community Services Data Processing, Inc., (FCS- DPI) which provides IT and data processing services to FNBT. On October 1, 2020, FHNB, formerly Fort Hood National Bank, and FNBT merged to become one bank. On September 1, 2022, Fort Hood National Bank rebranded as First Heroes National Bank. Fort Hood was officially renamed Fort Cavazos on May 9, 2023. In 2017, The First Community Foundation, Inc. (FCF), an affiliated foundation of FCBI, is established with an initial contribution from FNBT of \$1.2 million to invest in the communities served by FNBT. FCF is committed to see families thrive financially, small businesses succeed, students overcome barriers, and communities revitalized through its contributions on behalf of FNBT in support of financial education, financial literacy initiatives, and CD. During the assessment period, FNBT invested \$850,000 to the foundation to support these critical missions. The foundation provided over \$707,000 in grants and donations to the communities across FNBT’s four state footprint.

FNBT serves four states: Arkansas, Arizona, New Mexico, and Texas across 38 Assessment Areas (AAs) encompassing 96 counties. FNBT operates 345 branches and 403 ATMs. FNBT has 12 traditional branches located in Conroe, Copperas Cove, Fort Cavazos, Houston, and Killeen and surrounding areas. They also have four loan production offices (LPOs) located in El Paso, Fort Worth, Round Rock, and San Antonio. The remaining branches, representing over 95 percent of bank branches, operate in an “in-store” branch network under the name FCB. These branches are located in retail grocery stores such as Walmart,

Kroger, and HEB. Over the evaluation period, FNBT opened 21 branches: eight in Arkansas, two in Arizona, two in New Mexico, and nine in Texas. Additionally, two new mortgage LPOs were opened in Waco and Belton. FCM has twelve mortgage LPOs located in Belton, Copperas Cove, Corpus Christi, El Paso, Harker Heights, Killeen, San Antonio, Temple, Waco, and Tempe. FNBT closed eight branches: one in a low-income census tract (CT), one in a moderate-income CT, two in middle-income CTs, three in upper-income CT, and one in an unknown CT. Seven were in Texas and one in Arizona. Four branches closed due to the small customer base not supporting branch profitability in those locations. One branch, which also opened during this assessment period, was forced to close since the grocery store abandoned the location. Another branch was closed due to the lease terminating early. Lastly, the prior FNBT Killeen headquarters on Gray Street was consolidated with its Trimmier Road branch. The old facility was donated to the City of Killeen as part of an interlocal agreement with the City and Bell County. Branch hours vary by market but not significantly. In-store locations in all states are open six days per week, with typical branch hours from 10:00 a.m. until 6:00 p.m., Monday through Wednesday, 10:00 a.m. until 7:00 p.m., Thursday and Friday, and 10:00 a.m. to 5:00 p.m., on Saturday. As of January 2022, all retail centers are closed on Sunday.

FNBT's primary lending and deposit market area is Texas with almost 94 percent of deposits and 84 percent of branch locations. The Killeen-Temple AA is FNBT's predominate market area with over 33 percent of the bank's total deposits. The Killeen-Temple AA also represents the bank's largest market for residential real estate with 44 percent of total originations made during the evaluation period.

The bank's loan portfolio totaled \$1.7 billion at year-end 2022. Loans represent 42 percent of total assets, which declined since the previous evaluation period when total loans represented 52 percent of total assets. The bank has experienced growth in all segments of its loan portfolio, with the majority of growth centered in one- to four-family residential real estate, non-owner occupied commercial real estate, construction and development, and other consumer products. At year-end 2022, one- to four-family residential properties represented 25 percent of the bank's total loan portfolio, followed by consumer loans, which include automobile, small dollar loans, and rehabilitated student loans representing 24 percent, commercial real estate at 22 percent, and construction and development at 13 percent. The bank's loan-to-deposit ratio decreased from an average of 51 percent during the last evaluation period to 47 percent over this evaluation period. Consumer loans and mortgage loans are the bank's primary loan products. The average consumer loan increased to approximately \$4,302 compared to approximately \$3,971 during the prior assessment. FNBT's total assets also increased significantly from \$2.2 billion at the previous evaluation to \$3.9 billion at the end of 2022. Most of this growth resulted from merger activities, new branches, and strong deposit growth from new and established customers. The bank's tier 1 capital totaled \$354.8 million at year-end 2022, representing 8.7 percent of average assets.

FNBT offers traditional loan and deposit products for all consumers across their branch network. They offer consumer, residential, and loan products at all locations; however, retail lending is the primary focus of in-store locations. While commercial lenders are not available at all locations, customers desiring a commercial or Small Business Administration (SBA) loan are referred through the bank's Lead Referral tool to the appropriate commercial lender for evaluation. Commercial and residential lending are primary products where LPOs are established, which includes Killeen, Houston, San Antonio, Fort Worth, El Paso, and Austin markets. Lending processes are centralized. All consumer loan applications and mortgage pre-qualification applications can be submitted at all branch locations and online through the bank's website

and mobile platform. When commercial inquiries do not meet FNBT policy requirements, bank lenders may refer applicants to their partner LiftFund, a non-profit small business and micro lender, which operates in several of the bank's markets in Texas, New Mexico, and Arkansas. During the evaluation period, FNBT referred 106 small business customers to these entities which provided funding for seven bank customers totaling \$277,000. Since 2015, FNBT increased lending in municipalities across Texas, Arizona, and New Mexico. Lending to municipalities may not always meet the definition of a CD loan for CRA purposes, but management indicates the bank's municipal lending activities allow communities to foster economic growth through essential infrastructure, job creation, and improving equipment and facilities for the public.

FNBT offers several delivery channels to allow customers the ability to open and access accounts or apply for a loan. Customers may access their depository accounts through the bank's branch network, ATM network, ITM network, and digital delivery channels such as online and mobile banking. Utilization of ADS is high among the bank's customer base with a net online banking adoption rate of 80.5 percent. Customers can open deposit accounts, complete loan applications, receive approval on certain types of consumer loans, view account information, transfer funds, and set-up daily balance notifications and low-balance alerts. Customers may also access their account information via text and smart phone applications through FNBT's mobile banking application, toll-free customer support, Interactive Voice Response (IVR) solutions, or online chat supported by employees in the bank's Real Time Service Center (RTSC).

FNBT's digital banking environment provides consumers services such as check ordering, external account transfers, external loan payments, live chat, loan applications, money management, and Zelle mobile payments. Business services include check ordering, live chat, loan applications, bill pay, mobile application, and mobile check deposit. In 2021, the bank implemented a variety of enhancements to the digital banking environment. Customers now have access to the bank's Financial Fitness Center, which is previously offered only through the bank's website. Customers can access articles, calculators, and other financial literacy tools digitally. Android enhancements were launched on November 11, 2021, to include Face Biometry and a refresh of Android Wear. Androids were given the ability for recurring intra-bank transfers. On the same day, the business banking application is updated to include low balance notifications and actionable alerts. On December 28, 2021, customers with iPhone operating systems were given the ability for recurring intra-bank transfers. On March 9, 2022, the bank enhanced their Online Account Opening platform to offer customers access to open additional accounts. These products include Power Stash, Kids Count, and Digital Banking Enrollment. On May 18, 2023, the bank improved online navigation by adding quick links to third parties like Elan Financial Services, making card controls more prominent and improving menu options.

FNBT is rated Satisfactory in the previous evaluation dated July 2, 2020. There are no legal or financial factors impeding the bank's ability to meet the credit and CD needs of its AAs.

### **Product Innovation and Flexibility**

First Heroes National Bank provides some additional offerings such as the Credit Builder Loan (CBL) and a Credit Counseling Program (CCP). The CBL is for consumers who have limited credit history and those who do not have funds available to secure a loan and are seeking opportunities to demonstrate a positive repayment history. The CCP helps provide soldiers and veterans with financial education,

improve their financial fitness, and achieve their financial goals. FNBT specializes in consumer loans and through FCM, government guaranteed Veteran's Administration (VA) and US Federal Housing Administration (FHA) mortgages, which represent 59 percent of all residential loan originations during the evaluation period.

The bank's primary consumer loan product is the Smart Cash Loan, which is a small dollar loan product that launched in 2010. Smart Cash is a flexible, unsecured consumer loan specifically created to address customer credit needs and is designed to provide an affordable alternative to payday and auto title lenders for LMI consumers. Smart Cash has a 12 percent interest rate on loans up to \$400 and an 18 percent rate for loans of \$401 through \$1,250. The loans range from \$250 to \$1,250 with a term of four to nine months. The annual percentage rate will never exceed 36 percent, including fees. This program also includes a financial education component. Demand for this product has grown, and in 2022 originations totaled \$47.1 million as compared to \$29.3 million in 2021. The average Smart Cash loan amount increased from \$644 to \$867 since the last evaluation period. On March 18, 2022, the bank deployed the use of processing automation via robotic process automation (RPA) to assist bank customers in obtaining funding for approved Smart Cash loans. Smart Cash loans are the only product currently automated, and allows customers to apply, receive a loan decision, sign approved loan documents, and receive funding within minutes from the website or mobile application.

The Smart Cash loan product described above is designed with innovative criteria, allowing customers with little or no credit, or low credit scores to utilize attributes of their account relationships (account history and cash flow) to qualify for a loan for which they would not have otherwise qualified. A recent Pew article, as of April 2023, noted six of the eight largest U.S. banks have adopted a small dollar product and numerous smaller banks and credit unions launched similar products in 2022. FNBT has offered this product since 2010, prior to the issuance of federal regulatory guidance in May 2022, which encouraged banks and credit unions to offer small dollar products. In addition to the Smart Cash loan product, FNBT offers other flexible loan programs or partnerships through VA, FHA, SBA, and Community Development Financial Institutions (CDFIs).

Another growing product is the rehabilitated government guaranteed loan portfolios that are purchased from the Texas Guaranteed Student Loan Corporation, also known as Trellis. The bank purchases both subsidized and unsubsidized government guaranteed student loans previously in default. During the evaluation period, the bank purchased 11,277 loans totaling \$79.6 million, with most being in Texas.

In October 2020, the bank's eAccount was certified to meet the BankOn account standards. The design of the eAccount was modeled after the Federal Deposit Insurance Corporation (FDIC) SAFE Account parameters to serve underbanked customers. The eAccount is a demand deposit account with a predictable monthly maintenance fee of \$5 and is designed for electronic transactions. The account does not offer check writing privileges nor overdraft related services.

On November 1, 2020, the bank launched a new service in partnership with Walmart and Green Dot. The service allows a customer to take cash to a Walmart register and load funds into their account using their Debit MasterCard. The service is available in 49 states, excluding Vermont. A minimum of \$20 up to a maximum of \$999.99 can be loaded each calendar day.

While FNBT entered into a Partnership Marketing Agreement with Elan Financial Services in 2018 to offer credit cards, the product was enhanced on December 1, 2020, and the following new products were launched: World MasterCard Max Cash Preferred Card (WMMCPC) and Smart Business Rewards MasterCard (SBRM). WMMCPC offers cash back maximized to fit a customer's life by allowing the customer a choice of two categories to receive up to 5 percent cash back. SBRM advertises "More Rewards. Less Rules. No Point Limits." From construction materials to commercial supplies, businesses can earn bonus points in categories where the business spends.

On January 2, 2022, the bank launched One-Day Rewind, a service for personal checking accounts that provides consumer accountholders the opportunity to have their overdraft fees from the prior day refunded if they resolve the overdrawn balance the next banking day. The bank will refund the previous day's overdraft fees if the personal checking account is not overdrawn more than \$25 and accountholders make a deposit or transfer to cover the overdrawn balance and all new transactions by the next business day.

On July 1, 2022, the bank renamed their Small Business Checking account to Business First Checking. The product has a monthly maintenance fee of \$15. This fee can be waived when one of the following conditions are met: complete ten card purchases per statement cycle or maintain a daily minimum balance of \$250. Card purchases consist of both signature and debit point-of-sale transactions made with the Debit Mastercard. ATM transactions are excluded.

On July 14, 2022, the bank piloted a new bank account called Reconnect. The purpose of the Reconnect account is to allow customers with a small charge off (less than \$200) the ability to reconnect with FNBT with a direct deposit of \$500 or more within 90 days of account opening and receive charge off forgiveness.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

This performance evaluation (PE) assesses the bank's CRA performance under the large retail bank Lending, Investment, and Service tests. The evaluation period is January 1, 2020, to December 31, 2022. In evaluating the lending performance, we reviewed home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA), small loans to businesses reported under the CRA, consumer loans reported under the CRA, and CD loans. We also evaluated retail services, qualified investments, and CD services from January 1, 2020, through December 31, 2022. Qualifying activities performed in response to the significant impact of the coronavirus pandemic across the United States will be considered in this evaluation. Activities that were originated or engaged in between October 1, 2020, and December 31, 2021, will be evaluated per the June 2020 CRA Rule. Activities engaged in outside of that period will be evaluated per the 1995 CRA Rule.

In the evaluation of lending performance, examiners reviewed one- to four-family mortgage loans subject to filing under the HMDA, loans to small businesses reported under the CRA, and consumer loans reported under the CRA. The volume of reported farm loans is too small to provide a meaningful analysis; however, we did include these loans in our analysis of lending activity within the bank's AA, which is detailed later in this PE. The lending analysis did not include purchased student loans as income information was not

available on this product. The assessment of the bank's municipal lending focused on loans with a CD purpose. We also evaluated CD loans, investments, including donations, retail delivery, and CD services.

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

Examiners considered loans made by the bank under the SBA's PPP as either small loans to businesses under the borrower and geographic distribution of lending analysis or as CD loans, depending on loan size.

Due to the change in census data from 2010 to 2020, we split analysis of data into two periods – 2020/2021, which is based on 2010 census data, and 2022 which is based on 2020 census data.

### Lending Test

The OCC generally gave equal weighting to geographic and borrower distribution components of the lending test for home mortgage and small business lending. When evaluating the geographic distribution of loans within an AA, the OCC gave greater weight to FNBT's performance in moderate-income tracts in instances where there were a limited number of owner-occupied housing units or businesses in the low-income tracts in that AA. When evaluating the distribution of home mortgage loans based on the income level of the borrower, the OCC considered the poverty level and housing affordability in the AAs to identify challenges to home mortgage lending within the bank's AAs. Within each performance test, borrower and geographic distributions, examiners placed greater weight on the bank's performance as compared to the area demographics, versus the aggregate peer performance, as the demographics reflect the entire evaluation period, while aggregate data is based only on one year of data. When evaluating consumer lending, the OCC compares bank performance against only the demographic comparator, as aggregate lending information is unavailable.

For consumer loans, the OCC considered the bank's SmartCash loan product, which represented a substantial majority of total consumer lending and total overall lending by number of loans. The OCC did not consider other smaller consumer lending portfolios, including the bank's auto loans or other secured consumer loan products.

The OCC also considered the volume of CD loans and the degree of responsiveness of those loans to the needs in the community. To provide perspective regarding the relative level of qualified CD lending, examiners allocated a portion of the bank's tier 1 capital to each AA based on the pro rata share of deposits as a means of comparative analysis. The level of CD lending in each AA had a positive, neutral, or negative effect on the rating area's lending test, as applicable.

To assess the bank's lending activity in each AA, the OCC compared the bank's market share and rank of loans using peer loan data to its market share and rank in deposits using FDIC deposit market share data as of June 30, 2022. Deposit market share data includes deposit data for FDIC-insured institutions such as banks and savings and loan associations but not credit unions. For mortgage loans, the OCC utilized

market share reports as of 2022 and for and small loans to businesses, the OCC utilized market share reports as of 2021, as more current data was not available when this evaluation was performed. As consumer lending comprised the vast majority of the bank's CRA lending, OCC examiners used judgement to assess the volume of consumer lending in each AA given peer market data for consumer loans does not exist.

New census data is released midway through the evaluation period. The OCC conducted two analyses as a result. Performance during 2020 and 2021 is compared to data from the 2010 census and 2015 American Community Survey (ACS) while performance during 2022 is compared to data from the 2022 census. The OCC primarily relied on performance from 2020 and 2021 when drawing conclusions, but also considered performance in 2022 if materially different. For 2022, performance is considered as stronger than, weaker than, or consistent with performance in 2020 and 2021 for the geographic and borrower distribution components of the Lending Test. Due to the bank's consumer lending focused business strategy, there were no AAs with a sufficient number of small loans to businesses to conduct meaningful analysis. In addition, there were only nine AAs where there were a sufficient number of home mortgage loans to conduct a meaningful analysis.

### Investment Test

The OCC's analysis of qualified investments included the investment portfolio as well as donations and grants made during the evaluation period that had CD as its primary purpose. Qualified investments included investments that met the definition of CD and were made prior to the current evaluation period and were still outstanding or made during the current evaluation period. Examiners considered prior-period investments at the book value of the investment at the end of the current evaluation period and current-period investments at their original investment amount. To provide perspective regarding the relative level of qualified investments, examiners allocated a portion of the bank's tier 1 capital to each AA based on its pro rata share of deposits as a means of comparative analysis. The OCC also considered the responsiveness of investments to the needs of the communities, the complexity of investments, and whether the bank acted in a leadership position. The bank utilized Low-Income Housing Tax Credits and New Market Tax Credits as well as investments in Small Business Investment Companies and CDFIs within its AAs.

### Service Test

The OCC gave primary consideration to FNBT's performance in delivering retail products and services to geographies and individuals of different income levels through the distribution of branches. The OCC focused on branches in LMI geographies. In instances where there were few branches in a full-scope AA, examiners considered performance context, including the presence of ATMs, hours of operation at the branch and ATMs, and geographic distribution of lending to arrive at conclusions.

FNBT operates five or fewer branches in 29 of its AAs. The presence of few branches in an AA makes it difficult to assess the true accessibility of those branches, as one branch can have an outsized impact on the overall distribution of branches within geographies of different income levels. In these AAs, the OCC placed emphasis on branch accessibility features, such as hours of operation or locations within grocery stores, and proxies for accessibility, such as the geographic distribution of lending, while also considering the physical locations of branches.

The OCC evaluated the range of products and services offered by FNBT through its branch network with emphasis on accessibility to LMI borrowers. Products and services offered are consistent throughout the branch network. The OCC specifically focused on any differences in branch hours and services in LMI geographies compared to those in middle- and upper- income geographies. FNBT offers a wide range of traditional deposit and banking products and services. The bank offers multiple ADS commensurate with standard industry offerings including ATMs, telephone and online banking (OLB), electronic bill-pay, remote deposit capture, and mobile banking options. The OCC evaluated the level of retail services provided to LMI borrowers through a bank-provided analysis by reviewing the level of ADS usage by LMI households. ADS usage had a positive impact on each full-scope assessment area.

The OCC evaluated FNBT's record of providing CD services. The primary consideration is responsiveness of the services to the needs of the community. The OCC gave the most consideration to CD services that addressed critical needs or were most impactful to the AA.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more AA(s) within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), or multistate metropolitan statistical area (MMSA) are combined and evaluated as a single AA. In one case, the OCC combined multiple bank delineated AAs into a Combined Statistical Area (CSA) for presentation and analysis. 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 under each State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### **Ratings**

The bank's overall rating is a blend of the state ratings and multistate rating.

The MMSA ratings are based on the bank's performance within that MMSA. State ratings are based primarily on conclusions in the AAs reviewed using full-scope procedures while also considering performance in the limited-scope AAs.

Limited-scope procedures focused primarily on quantitative data, with consideration of qualitative data generally limited to demographic and competitive factors. Performance in limited-scope AAs is considered as stronger than, weaker than, or consistent with overall performance in full-scope AAs within the rating area. Based on these conclusions, there is a positive, negative, or neutral impact on the state rating.

In each AA, consumer loans were weighted more heavily than both home mortgage and small loans to businesses. The loan distribution analyses compared HMDA loans and loans to small businesses to demographic and aggregate data under the applicable lending test components. Aggregate data illustrates how the bank is performing relative to other lenders in the AA and provides context as to the reasonableness of the bank's performance. Examiners weighted demographic comparisons more heavily than aggregate performance. For consumer loans, bank performance is compared only to demographic data.

In arriving at conclusions, the state of Texas received the most consideration as this rating area accounted for 93.6 percent of the bank's total domestic deposits and 87.4 percent of the bank's total home mortgage, small business, and consumer lending by dollar amount and 78.6 percent by count during the evaluation period. Within the state of Texas, the Killeen MSA, Dallas CSA, and Houston MSA received the most consideration as they represented 35.8 percent, 21.5 percent, and 17.2 percent of deposits, respectively; 8.3 percent, 29.3 percent, and 19.3 percent of branches, respectively; and 33.4 percent, 6.6 percent, and 5.5 percent of combined home mortgage, small business, and consumer lending by dollar amount, respectively.

### COVID-19 Efforts

The worldwide COVID-19 pandemic had a significant impact on the housing market, resulting in increased demand for housing, increased housing prices on a nationwide basis, and increased demand for mortgages. According to Federal Reserve Economic Data (FRED), 30-year interest rates declined to approximately 2.7 percent as of January of 2021 from approximately 4.5 percent as of January of 2019. Per FRED, the median home price for houses sold in the United States increased substantially because of increased demand and lower borrowing costs pushing the median national home sale price from \$313,000 in January of 2019 to \$423,000 in January of 2022, a 38 percent increase in three years. The median 'Days on Market' declined from 87 in January 2019 to a pandemic-low of 36 in June of 2021. At the same time, the supply of new homes declined from 6.9 months in January of 2019 to a pandemic-low of 3.3 months in August of 2020, before increasing to 5.6 months by December of 2021. These factors combined to make available housing more scarce and less affordable, especially for LMI households.

Further, per the Department of Health and Human Services, Office of Human Services Policy, "In 2020, the COVID-19 pandemic and associated recession amplified preexisting employment inequalities. Low-wage workers lost jobs at five times the rate of middle-wage workers, while high-wage employment increased over the first year of the pandemic" further exacerbating LMI households' ability to obtain credit or purchase homes.

FNBT made use of multiple resources to help its communities during the COVID-19 pandemic. All branch locations remained open and available to customers throughout the pandemic. The bank quickly adapted the way it delivered financial literacy to provide classes in its communities to help those who were the most vulnerable. FNBT provided relief and assistance by originating 2,371 PPP loans totaling \$95.5 million, providing 3,270 consumer loan extensions for 5,125 total months extended, providing 18 one- to four-family real estate extensions, and granting 126 mortgage forbearances. FNBT raised and distributed \$352,000, and employees served 1,580 hours packaging and distributing 3,517,992 meals for the hungry through 40 area food banks in all rating areas.

## **Discriminatory or Other Illegal Credit Practices Review**

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

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) 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.

## Multistate Metropolitan Statistical Area Rating

### Texarkana, TX-AR MMSA (Texarkana MMSA)

**CRA rating for the Texarkana MMSA<sup>1</sup>:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, the overall geographic distribution of lending is good and borrower distribution of lending is excellent.
- The bank has made few if any CD loans, which had a neutral effect on the Lending Test rating.
- Qualified investments were outstanding in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's AA. The institution provides few if any CD services.

### Description of Institution's Operations in the Texarkana MMSA

FNBT delineated one AA within the Texarkana MMSA. The AA includes Bowie County, Texas and Miller County, Arkansas. Refer to appendix A for the list of counties reviewed.

The Texarkana MMSA is the bank's smallest rating area based on deposits.

FNBT had \$4.2 million in deposits in the Texarkana MMSA, representing 0.1 percent of the bank's total deposits as of June 30, 2022. As of December 31, 2022, the bank operated two branches and two ATMs, representing 0.6 percent of total branches and 0.5 percent of total ATMs. The bank originated and purchased approximately 530 home mortgage, small business loans, and consumer loans totaling \$1 million within the Texarkana MMSA, representing 0.1 percent of total bank loan originations and purchases by dollar and 0.4 percent by count. According to FDIC deposit-market share data, as of June 30, 2022, there were 15 FDIC-insured institutions operating 41 branches in the AA. FNBT ranked 14th in deposit share, with 0.13 percent. The top three banks by deposit market share were Wells Fargo Bank, National Association with 26.5 percent, Farmers Bank & Trust Company with 15.9 percent, and Guaranty Bank & Trust Company with 10.3 percent. In addition to FDIC-insured institutions, this area is served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Texarkana MMSA AA.

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<sup>1</sup> This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: AA - Texarkana MMSA – ACS 2015</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	30	3.3	30.0	46.7	16.7	3.3
Population by Geography	136,807	1.5	21.5	53.6	23.3	0.0
Housing Units by Geography	58,383	1.6	22.6	54.2	21.6	0.0
Owner-Occupied Units by Geography	32,975	0.9	14.7	57.4	27.0	0.0
Occupied Rental Units by Geography	17,408	3.2	35.2	47.8	13.7	0.0
Vacant Units by Geography	8,000	1.1	27.3	54.8	16.8	0.0
Businesses by Geography	9,103	0.6	25.1	47.9	26.2	0.2
Farms by Geography	340	0.6	12.4	59.1	27.9	0.0
Family Distribution by Income Level	34,302	22.5	16.2	19.2	42.1	0.0
Household Distribution by Income Level	50,383	25.1	15.4	16.9	42.5	0.0
Median Family Income MSA - 45500 Texarkana, TX-AR MSA		\$51,151	Median Housing Value			\$100,557
			Median Gross Rent			\$711
			Families Below Poverty Level			16.4%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the Texarkana MMSA is \$51,151. Based on this information low-income families earned less than \$25,576 and moderate-income families earned less than \$40,921. The median housing value in the AA is \$100,557. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment is \$639 for a low-income borrower and \$1,023 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be \$540. Housing is generally affordable to LMI borrowers in the Texarkana MMSA AA.

The poverty level across the AA is considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Texarkana MMSA, the overall household poverty level is 16.4 percent.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: AA - Texarkana MMSA - 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	40	10.0	17.5	45.0	25.0	2.5
Population by Geography	135,493	7.3	16.4	49.9	26.4	0.0
Housing Units by Geography	59,587	6.8	17.9	49.8	25.5	0.0
Owner-Occupied Units by Geography	32,605	3.1	14.0	51.2	31.6	0.0
Occupied Rental Units by Geography	17,915	12.4	23.8	47.1	16.7	0.0
Vacant Units by Geography	9,067	9.1	20.0	49.9	21.0	0.0
Businesses by Geography	11,037	9.2	16.2	39.5	35.0	0.2
Farms by Geography	404	3.7	10.4	52.7	33.2	0.0
Family Distribution by Income Level	33,521	22.1	17.6	19.6	40.6	0.0
Household Distribution by Income Level	50,520	26.9	13.8	17.8	41.5	0.0
Median Family Income MSA - 45500 Texarkana, TX-AR MSA		\$63,851	Median Housing Value			\$118,298
			Median Gross Rent			\$769
			Families Below Poverty Level			13.7%
<i>Source: 2020 U.S. Census and 2022 D&amp;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>						

### Economic Data

According to Moody's Analytics as of September 2022, Texarkana's economy has fully recovered, but its year-over-year payroll growth trails both state and national averages. Manufacturing remains strong, with payrolls expanding beyond pre-pandemic levels and at a faster pace than the nation. The healthcare industry is gradually recovering, but it has not fully regained all lost jobs. The unemployment rate is slightly higher than average, but it is declining despite an expanding labor force. The housing market in Texarkana has seen significant growth, with house prices appreciating faster than the state and national averages due to limited supply.

Red River Army Depot remains an important economic pillar, but job losses are expected in the near term due to a reduced workload. Texarkana's reliance on the federal government for employment is higher than the state and national averages, but the depot has been reducing its workforce. The area will increasingly depend on private manufacturing to offset weaknesses at the depot.

Factory activity will remain buoyant in the near term due to strong demand, particularly in the automotive and paper packaging sectors. Goodyear-owned Cooper Tires plans to increase staff to meet demand, and investments by companies like Graphic Packaging and Domtar Inc. will support steady growth in paperboard products. However, the long-term outlook for factory payrolls is still negative. Major employers in Texarkana include Red River Army Depot, Christus St. Michael Health System, Copper Tire and Rubber Co., and Walmart.

According to the BLS, unemployment in Texarkana is 4.3 percent as of January 2020 and declined to 3.7 percent as of December 2022. Pandemic related unemployment peaked at 13 percent in April 2020.

### Community Contacts

To help identify needs and opportunities in the AA, the OCC reviewed a recent regulatory agency contact with an organization that is a non-profit that provides services in the AA. The person being interviewed could not speak to the current economic conditions, current demographic characteristics, or general banking and credit needs. The contact identified the importance of bank representatives assisting in non-profits through board roles providing financial knowledge and guidance. The contact spoke highly of the local bankers and their participation with non-profit entities.

### **Scope of Evaluation in the Texarkana MMSA**

The Texarkana MMSA received a full-scope review.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TEXARKANA MMSA**

### **LENDING TEST**

The bank's performance under the Lending Test in the Texarkana MMSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the Texarkana MMSA is good.

### **Lending Activity**

Lending levels reflect excellent responsiveness to AA credit needs when considering FNBT's lending market ranks as compared to their deposit market rank.

The number of home mortgage and small business loans are too small to perform a meaningful analysis during the evaluation period.

<b>Number of Loans</b>					
Assessment Area	Home Mortgage	Small Business	Consumer	Community Development	Total
Texarkana MMSA	2	6	522	0	530

<b>Dollar Volume of Loans (\$000s)</b>					
Assessment Area	Home Mortgage	Small Business	Consumer	Community Development	Total
Texarkana MMSA	501	72	439	0	1,012

According to peer mortgage data for 2022, the bank had a market share of less than 0.1 percent based on the number of home mortgage loans originated or purchased. The bank ranked 143<sup>rd</sup> among 255 home mortgage lenders in the AA. The top three lenders with a combined market share of 17.7 percent were

Red River Employees FCU (6.6 percent), 21<sup>st</sup> Mortgage (5.8 percent), and State Bank of De Kalb (5.28 percent).

According to peer small business data for 2021, the bank had a market share of 0.1 percent based on the number of small loans to businesses originated or purchased. The bank ranked 46<sup>th</sup> among 80 small business lenders in the AA. The top three lenders with a combined market share of 46.3 percent were Farmers Bank & Trust Company (20 percent), Cadence Bank (14.2 percent), and American Express National Bank (12.1 percent).

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits a good geographic distribution of loans in its AA. Due to the low percentage of households in low-income CTs, more weight is given to the moderate-income CTs.

#### ***Home Mortgage Loans***

Refer to Table O in the Texarkana MMSA 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.

The bank did not originate or purchase enough home mortgage loans during the evaluation period to perform a meaningful analysis.

#### ***Small Loans to Businesses***

Refer to Table Q in the Texarkana MMSA 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.

The bank did not originate or purchase enough small business loans during the evaluation period to perform a meaningful analysis.

#### ***Consumer Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of consumer loans is good.

#### ***2020-2021***

The bank's percentage of consumer loans in low-income geographies is significantly below the percentage of the population in those geographies. The percentage of consumer loans in moderate-income geographies exceeds the percentage of the population in those geographies. Due to the low percentage of households (1.7) in the low-income CTs, more weight is given to the moderate-income CTs.

2022

The bank's performance in 2022 is stronger than the performance in 2020-2021. This had a positive impact on the overall conclusion for the full-scope area.

### ***Lending Gap Analysis***

No unexplained, conspicuous gaps were identified for consumer loans. The number of home mortgage and small business loans are too small to perform a meaningful analysis during the evaluation period.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits an excellent distribution of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the institution.

#### ***Home Mortgage Loans***

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

The bank did not originate or purchase enough home mortgage loans during the evaluation period to perform a meaningful analysis.

#### ***Small Loans to Businesses***

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

The bank did not originate or purchase enough small business loans during the evaluation period to perform a meaningful analysis.

#### ***Consumer Loans***

Refer to Table V in the Texarkana MMSA section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's consumer loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of consumer loans is excellent.

2020-2021

The bank's percentage of consumer loans to low-income borrowers exceeds the percentage of low-income families. The bank's percentage of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income families.

2022

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area.

### Community Development Lending

The institution has made few if any CD loans. CD lending had a neutral effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

FNBT had a very level of CD lending in the AA. The bank had no CD loans in the AA.

### Product Innovation and Flexibility

The institution uses innovative and flexible lending practices in order to serve AA credit needs. FNBT has flexible underwriting standards on the unsecured Smart Cash consumer loan product, which is a loan product created by the institution to serve the needs of LMI borrowers. Refer to the Description of the Institution section for additional detail.

### INVESTMENT TEST

The institution's performance under the Investment Test in the Texarkana MMSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the Texarkana MMSA is excellent.

### Number and Amount of Qualified Investments

The institution had an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Texarkana MMSA	0	0	3	1,807	3	100	1,807	100	0	0

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

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

The bank made three investments totaling \$1.8 million during the evaluation period, which includes two qualifying donations totaling approximately \$2,000 to one organization. The dollar volume of current period investments represented 425 percent of allocated tier 1 capital.

The institution exhibited good responsiveness to credit and community economic development needs. Investments were particularly responsive to identified CD needs for LMI school districts. The institution does not use innovative or complex investments to support CD initiatives.

An example of a CD investment in the AA includes an investment made by the bank totaling \$1.8 million to fund new schools, renovations, needed technology and security programs to an LMI ISD.

## SERVICE TEST

The bank's performance under the Service Test in the Texarkana MMSA is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Texarkana MMSA is good.

## Retail Banking Services

Distribution of Branch Delivery System													
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Texarkana MMSA	100.0	2	100.0	0.0	50.0	0.0	50.0	0.0	1.5	21.5	53.6	23.3	0.0

Service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's AA. The bank's distribution of branches in low-income geographies is significantly below the percentage of the population within those geographies, however 50 percent of the bank's branches are located in moderate-income geographies which exceeds the percentage of the population living within those geographies. More consideration is given to the high percentage of branches located in the moderate-income geographies due to the low percentage of the population located in the low-income geographies and the limited number of branches in the AA. Examiners also gave positive consideration for branches located inside retail stores including grocery and Walmart stores due to accessibility to LMI borrowers. All branches in the AA are located inside Walmart stores.

FNBT had several ADS including ATMs, OLB, and mobile banking. These systems provided additional delivery availability and access to banking services to both retail and business customers. FNBT had two ATMs in the AA, with one located in a moderate-income CT and none of which were deposit-taking. The bank provided data that indicated an ADS usage rate of 71 percent in LMI geographies. ADS usage had a positive impact on the Service Test rating.

Distribution of Branch Openings/Closings							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Texarkana MMSA	0	0	0	0	0	0	0

The bank did not open or close any branches during the evaluation period.

Services, including where appropriate, business hours, are tailored to the convenience and needs of the various portions of its AA, particularly LMI geographies or individuals. The bank offers extended business hours at all retail locations. Store branches are open six days a week, Monday through Wednesday from 10:00 a.m. to 6:00 p.m., Thursday and Friday from 10:00 a.m. to 7:00 p.m., and Saturdays from 10:00 a.m. to 5:00 p.m.

### **Community Development Services**

The institution provides few if any CD services. During the evaluation period, the bank had no CD service hours.

## State Rating

### State of Arizona

**CRA rating for the state of Arizona:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, the overall geographic distribution of lending is excellent, and borrower distribution of lending is excellent.
- The bank has made few if any CD loans, which had a neutral effect on the Lending Test rating.
- The institution exhibited good responsiveness to credit and community economic development needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's AA. The institution provides an adequate level of CD services.

### Description of Institution's Operations in Arizona

FNBT delineated five AAs within Arizona. AAs include the Lake Havasu City-Kingman MSA, Phoenix-Mesa-Chandler MSA (Phoenix MSA), Prescott Valley MSA (Prescott MSA), Tucson MSA, and the Arizona non-MSA – a rural non-metropolitan area comprised of one county. We did not combine any of these MSAs for analysis.

FNBT had \$145.4 million in deposits in Arizona representing 4.1 percent of the bank's total deposits as of June 30, 2022. As of December 31, 2022, the bank operated 23 branches and 24 ATMs within the rating area, representing 6.7 percent of total bank branches and 6 percent of total ATMs. The bank originated and purchased approximately \$144.9 million in home mortgage, small business, and consumer loans within Arizona representing 11 percent of total bank loan originations and purchases by dollar and 8.1 percent by count.

Arizona is FNBT's second largest rating area based on deposits. Refer to appendix A for the list of counties reviewed.

#### Phoenix MSA

FNBT had \$93.7 million in deposits in the Phoenix MSA, representing 2.7 percent of the bank's total deposits as of June 30, 2022. As of December 31, 2022, the bank operated 17 branches and 17 ATMs, of

which none were deposit taking, representing 4.9 percent of total branches and 4.2 percent of total ATMs. The bank originated and purchased approximately 6,896 home mortgage, small business loans, and consumer loans totaling \$137.5 million within the Phoenix MSA representing 10.5 percent of total bank loan originations and purchases by dollar and 5.5 percent by count. According to FDIC deposit-market share data, as of June 30, 2022, there were 61 FDIC-insured institutions operating 709 branches in the AA. FNBT ranked 44th in deposit share, with 0.1 percent. The top three banks by deposit market share were JPMorgan Chase Bank, National Association with 25.5 percent, Wells Fargo Bank, National Association with 19.2 percent, and Bank of America, National Association with 17.5 percent. In addition to FDIC-insured institutions, this area is served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Phoenix AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Phoenix MSA – 2015 ACS</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	991	11.1	23.3	32.9	31.4	1.3
Population by Geography	4,407,915	10.6	23.5	33.7	31.9	0.3
Housing Units by Geography	1,832,045	9.4	23.9	35.6	31.1	0.1
Owner-Occupied Units by Geography	967,478	4.5	19.6	37.1	38.7	0.0
Occupied Rental Units by Geography	602,639	16.7	29.7	32.6	20.8	0.2
Vacant Units by Geography	261,928	10.7	26.4	36.5	26.3	0.1
Businesses by Geography	825,132	6.9	15.5	30.9	46.2	0.5
Farms by Geography	13,842	7.0	19.6	31.4	41.7	0.3
Family Distribution by Income Level	1,036,417	21.9	17.3	19.5	41.3	0.0
Household Distribution by Income Level	1,570,117	23.4	16.5	17.9	42.2	0.0
Median Family Income MSA - 38060 Phoenix-Mesa-Chandler, AZ MSA		\$63,686	Median Housing Value			\$197,320
			Median Gross Rent			\$991
			Families Below Poverty Level			12.5%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the MSA is \$63,686. Based on this information low-income families earned less than \$31,843 and moderate-income families earned less than \$50,949. The median housing value in the AA is \$197,320 while the National Association of Realtors median sales price of a single-family home is \$333,000 in calendar year 2020 and increased to \$450,400 in fourth quarter 2022. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment is \$796 for a low-income borrower and \$1,274 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not

considering any down payment, homeowner’s insurance, real estate taxes or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be \$1,059. Low-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA is considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Phoenix AA, the overall household poverty level is 12.5 percent.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Ari - Phoenix MSA - 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,104	6.2	26.6	32.8	32.1	2.4
Population by Geography	4,845,832	5.7	25.9	34.5	33.2	0.7
Housing Units by Geography	1,943,813	5.2	27.2	35.2	32.1	0.4
Owner-Occupied Units by Geography	1,123,410	2.6	21.7	36.8	38.8	0.2
Occupied Rental Units by Geography	621,809	9.9	35.9	32.3	21.2	0.7
Vacant Units by Geography	198,594	5.1	31.1	34.9	28.2	0.6
Businesses by Geography	976,037	3.9	18.6	29.5	47.4	0.5
Farms by Geography	16,243	4.3	21.4	32.1	41.5	0.7
Family Distribution by Income Level	1,153,885	20.6	18.3	20.3	40.9	0.0
Household Distribution by Income Level	1,745,219	22.6	17.0	18.6	41.8	0.0
Median Family Income MSA - 38060 Phoenix-Mesa-Chandler, AZ MSA		\$78,930	Median Housing Value			\$282,615
			Median Gross Rent			\$1,210
			Families Below Poverty Level			9.1%

*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.*

### Economic Data

According to Moody’s Analytics as of August 2022, the Phoenix metro area has been experiencing strong economic performance. Job growth has gained momentum, surpassing pre-pandemic levels, and the region has recovered its COVID-19-induced job losses. Manufacturing has been a significant driver of growth, with industry payrolls exceeding February 2020 levels by 7 percent. The housing market is cooling due to rising mortgage rates and declining affordability, which are dampening demand.

The core white-collar sectors in Phoenix, such as finance and technology, are expected to see solid growth in the near and medium term. Finance employment has regained momentum, driven by credit intermediation, which is three times the national average in the region. The rising interest rate environment, strong credit quality, and credit growth will support expansion in this sector. The metro area's moderate business and living costs, high quality of life, and business-friendly climate will attract back-office banking and insurance roles.

The manufacturing industry, particularly the local semiconductor sector, is thriving due to strong global demand for semiconductors. Job growth in manufacturing has outpaced the overall labor market since 2016. The region's reasonable costs, large labor pool, and available land have attracted significant factory investments, including from major companies like Intel and Taiwan Semiconductor. The expansion of the semiconductor industry will provide a tailwind to job growth in the coming years.

Consumer industries in Phoenix are expected to benefit from strong demographic trends and robust income growth driven by high-paying industries. The population is projected to expand at a faster pace than the national average, and the addition of well-paying jobs will boost incomes and drive demand for services in leisure/hospitality, retail, and healthcare. Major employers in Phoenix include Banner Health System, Walmart, Fry's Food Stores, Wells Fargo, and Arizona State University.

According to the BLS, unemployment in Phoenix is 4.2 percent as of January 2020 and declined to 2.9 percent as of December 2022. Pandemic related unemployment peaked at 12.6 percent in April 2020.

### Community Contacts

To help identify needs and opportunities in the AA, the OCC reviewed a recent regulatory agency contact with organizations that focus on economic development in the AA. The contact identifies that before the pandemic, the economy of the AA is extraordinarily strong but stalled once it began. The hospitality, service, and tourism sectors continue to face hardships, especially LMI employees that work in these industries, and their need for affordable housing as well as affordable land for new development is a significant problem in this area. The contact identified public transportation and home rehabilitation as being two major needs in this AA. Funding sources, such as the CARES act, have helped, but more aid is needed. The real estate sector has remained strong through the pandemic, as well as the technology and advanced business industries. Larger financial institutions have not engaged with the community while local financial institutions and some community banks have done so.

### Tucson MSA

FNBT had \$12.8 million in deposits in the Tucson MSA, representing 0.4 percent of the bank's total deposits as of June 30, 2022. As of December 31, 2022, the bank operated two branches and three ATMs, of which none were deposit taking, representing 0.6 percent of total branches and 0.7 percent of total ATMs. The bank originated and purchased approximately 1,770 home mortgage, small business loans, and consumer loans totaling \$3.7 million within the Tucson MSA representing 0.3 percent of total bank loan originations and purchases by dollar and 1.4 percent by count. According to FDIC deposit-market share data, as of June 30, 2022, there were 19 FDIC-insured institutions operating 143 branches in the AA. FNBT ranked 18th in deposit share, with 0.04 percent. The top three banks by deposit market share were Wells Fargo Bank, National Association with 27.1 percent, JPMorgan Chase Bank, National Association with 24.6 percent, and Bank of America, National Association with 17.3 percent. In addition to FDIC-insured institutions, this area is served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Tucson AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Tucson MSA – 2015 ACS</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	241	7.9	27.8	32.0	31.5	0.8
Population by Geography	998,537	9.1	27.1	31.2	32.1	0.5
Housing Units by Geography	446,769	8.8	27.1	31.6	32.4	0.1
Owner-Occupied Units by Geography	238,329	4.7	21.4	32.9	41.0	0.0
Occupied Rental Units by Geography	151,329	14.9	35.4	29.3	20.2	0.3
Vacant Units by Geography	57,111	10.0	28.4	32.1	29.4	0.1
Businesses by Geography	125,786	6.0	22.1	28.5	42.4	1.0
Farms by Geography	2,576	5.9	21.6	33.0	39.2	0.3
Family Distribution by Income Level	239,972	22.2	17.3	19.1	41.4	0.0
Household Distribution by Income Level	389,658	24.7	16.1	16.9	42.3	0.0
Median Family Income MSA - 46060 Tucson, AZ MSA		\$57,457	Median Housing Value			\$172,844
			Median Gross Rent			\$846
			Families Below Poverty Level			13.3%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the MSA is \$57,457. Based on this information low-income families earned less than \$28,729 and moderate-income families earned less than \$45,966. The median housing value in the AA is \$172,844 while the National Association of Realtors median sales price of a single-family home is \$265,100 in calendar year 2020 and increased to \$368,200 in fourth quarter 2022. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment is \$718 for a low-income borrower and \$1,149 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be \$928. Low-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA is considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Tucson AA, the overall household poverty level is 13.3 percent.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Ari - Tucson MSA - 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	270	3.7	30.4	30.0	32.2	3.7
Population by Geography	1,043,433	3.9	32.5	28.5	33.6	1.6
Housing Units by Geography	463,236	3.7	33.0	29.3	33.0	1.0
Owner-Occupied Units by Geography	263,142	2.0	26.3	30.5	40.4	0.8
Occupied Rental Units by Geography	147,800	6.3	44.3	27.6	20.6	1.2
Vacant Units by Geography	52,294	4.5	35.0	28.7	30.7	1.0
Businesses by Geography	149,418	2.1	25.3	26.4	44.0	2.1
Farms by Geography	3,006	2.7	29.2	27.8	39.5	0.8
Family Distribution by Income Level	250,845	21.9	17.4	19.6	41.2	0.0
Household Distribution by Income Level	410,942	24.1	16.2	17.4	42.4	0.0
Median Family Income MSA - 46060 Tucson, AZ MSA		\$69,466	Median Housing Value			\$207,996
			Median Gross Rent			\$952
			Families Below Poverty Level			11.3%
<i>Source: 2020 U.S. Census and 2022 D&amp;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>						

### Economic Data

According to Moody's Analytics as of July 2022, Tucson's economy is improving but remains behind the state and regional averages in terms of job growth. Payrolls remain about 1.5 percent lower than pre-pandemic levels, while Arizona and the Mountain West have seen growth of over 2 percent. The public sector is primarily responsible for this gap, as government employment remains below pre-pandemic levels and has shown little improvement since hitting its low point in late 2020. Private service providers and goods producers have fully recovered from pandemic-related job losses. The unemployment rate is more than a full percentage point below its pre-pandemic low, despite a growing labor force.

Tucson's economic prospects heavily rely on its large public-sector employers, particularly the University of Arizona (UofA). The metro area has a significant share of state government employment, and the slow pace of staff hiring at UofA has hindered the region's recovery. The return of students and stimulus funds have allowed some furloughed staff to be rehired, but job growth will be limited until the university fully restores its pre-pandemic staffing levels. Tucson's recovery will receive a boost from the area's federal government and aerospace presence. The metro area's concentration of aerospace-parts manufacturing jobs insulates it from broader economic swings.

Manufacturing employment is rising rapidly, and the aerospace industry's strength, coupled with heightened geopolitical tensions, will drive industry payrolls higher. Major employers in Tucson include Raytheon Missile Systems, the University of Arizona, Davis-Monthan Air Force Base, and Banner – University Medicine.

According to the BLS, unemployment in Tucson is 4.6 percent as of January 2020 and declined to 3.3 percent as of December 2022. Pandemic related unemployment peaked at 13 percent as of April 2020.

### Community Contacts

To help identify needs and opportunities in the AA, the OCC reviewed two recent regulatory agency contacts with organizations that both focus on economic development in the AA. The poverty level is among the highest in Arizona, around 25 percent. Non-profits helped the AA's economy during the pandemic. The contact stated that economic conditions are decent in the area, but many low-wage jobs and rural areas are ignored. There is a strong need for affordable housing, small business lending, and programs to promote education and economic inclusion. Specifically, the contact gave examples of possible CRA focus groups or workshops, financial literacy courses, flexible lending (particularly for woman- and minority-owned businesses), and Spanish-speaking services that are not provided as of now. The city is creating programs to attract industries such as manufacturing, but more assistance is needed for the AA.

### **Scope of Evaluation in Arizona**

The Tucson and Phoenix AAs received a full-scope review.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ARIZONA**

### **LENDING TEST**

The bank's performance under the Lending Test in Arizona is rated Outstanding.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on a full-scope review, the bank's performance in the Phoenix MSA is excellent and in the Tucson MSA is excellent.

### **Lending Activity**

Lending levels reflected excellent responsiveness to AA credit needs when considering FNBT's lending market ranks as compared to their deposit market rank.

<b>Number of Loans</b>							
Assessment Area	Home Mortgage	Small Business	Consumer	Community Development	Total	% of State Loans	% of State Deposits
Lake Havasu MSA	2	6	845		853	8.5	10.4
Phoenix MSA	415	82	6,399	1	6,897	68.7	70.0
Prescott Valley MSA	7	0	191		198	2.0	3.7
Tucson MSA	2	14	1,754		1,770	17.6	9.0
AZ Non-MSA	0	1	324		325	3.2	6.9
<b>Total</b>	<b>426</b>	<b>103</b>	<b>9,513</b>	<b>1</b>	<b>10,043</b>	<b>100.0</b>	<b>100.0</b>

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

<b>Dollar Volume of Loans (\$000s)</b>							
Assessment Area	Home Mortgage	Small Business	Consumer	Community Development	Total	% of State Loans	% of State Deposits
Lake Havasu MSA	221	107	685		1,013	0.5	10.4
Phoenix MSA	127,767	3,577	6,169	50,000	187,513	96.2	70.0
Prescott Valley MSA	2,166	0	167		2,333	1.2	3.7
Tucson MSA	417	1,745	1,547		3,709	1.9	9
AZ Non-MSA	0	21	265		286	0.2	6.9
<b>Total</b>	<b>130,571</b>	<b>5,451</b>	<b>8,834</b>	<b>50,000</b>	<b>194,856</b>	<b>100.0</b>	<b>100.0</b>

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

### Phoenix MSA

According to peer mortgage data for 2022, the bank had a market share of less than 0.1 percent based on the number of home mortgage loans originated or purchased. The bank ranked 293rd among 1,085 home mortgage lenders in the AA. The top three lenders with a combined market share of 14.7 percent were United Wholesale Mortgage (5.6 percent), Desert Financial Credit Union (4.6 percent), and Rocket Mortgage (4.5 percent).

According to peer small business data for 2021, the bank had a market share of less than 0.1 percent based on the number of small loans to businesses originated or purchased. The bank ranked 82nd among 308 small business lenders in the AA. The top three lenders with a combined market share of 45.9 percent were JPMorgan Chase Bank, National Association (18.8 percent), American Express National Bank (16.3 percent), and Wells Fargo Bank NA (10.8 percent).

### Tucson MSA

According to peer mortgage data for 2022, the bank had a market share of zero percent based on the number of home mortgage loans originated or purchased. The bank did not originate any mortgage loans in Tucson in 2022. The top three lenders with a combined market share of 15 percent were Nova Financial and Investment (7.2 percent), Rocket Mortgage (4 percent), and Fairway Independent Mortgage Corp. (3.8 percent).

According to peer small business data for 2021, the bank had a market share of less than 0.1 percent based on the number of small loans to businesses originated or purchased. The bank ranked 80th among 144 small business lenders in the AA. The top three lenders with a combined market share of 44.3 percent were JPMorgan Chase Bank, National Association (17.1 percent), American Express National Bank (14.7 percent), and Wells Fargo Bank NA (12.5 percent).

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits an excellent geographic distribution of loans in its AAs.

Phoenix MSA

***Home Mortgage Loans***

Refer to Table O in the state of Arizona 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.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans is adequate.

*2020-2021*

The bank's percentage of home mortgage loans in low-income geographies is significantly below, the percentage of owner-occupied homes in those geographies as well as the aggregate distribution of loans. The percentage of home mortgage loans in moderate-income geographies is below the percentage of owner-occupied homes in those geographies and is near to the aggregate distribution of loans.

*2022*

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area.

***Small Loans to Businesses***

Refer to Table Q in the state of Arizona 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.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses is excellent.

*2020-2021*

The bank's percentage of small loans to businesses in low-income geographies exceeds the percentage of businesses in those geographies as well as the aggregate distribution of loans. The bank's percentage of small loans to businesses in moderate-income geographies approximated the percentage of businesses in those geographies and is near to the aggregate distribution of loans.

*2022*

The bank did not originate enough small business loans to perform a meaningful analysis.

***Consumer Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of consumer loans is excellent.

*2020-2021*

The bank's percentage of consumer loans in low-income geographies exceeds the percentage of the population in those geographies. The percentage of consumer loans in moderate-income geographies exceeds the percentage of the population in those geographies.

*2022*

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area.

***Lending Gap Analysis***

No unexplained, conspicuous gaps were identified for consumer loans. The number of home mortgage and small business loans are too small to perform a meaningful analysis during the evaluation period.

Tucson MSA

***Home Mortgage Loans***

Refer to Table O in the state of Arizona 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.

The bank did not originate enough home loans in the AA to perform a meaningful analysis.

*2020-2021*

The bank did not originate enough home loans in the AA to perform a meaningful analysis.

*2022*

The bank did not originate enough home loans in the AA to perform a meaningful analysis.

***Small Loans to Businesses***

Refer to Table Q in the state of Arizona 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.

The bank did not originate enough home loans in the AA to perform a meaningful analysis.

*2020-2021*

The bank did not originate enough small business loans in the AA to perform a meaningful analysis.

*2022*

The bank did not originate enough small business loans in the AA to perform a meaningful analysis.

***Consumer Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of consumer loans is excellent.

***2020-2021***

The bank's percentage of consumer loans in low-income geographies exceeds the percentage of the population in those geographies. The percentage of consumer loans in moderate-income geographies exceeds the percentage of the population in those geographies.

***2022***

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area.

***Lending Gap Analysis***

No unexplained, conspicuous gaps were identified for consumer loans. The number of home mortgage and small business loans are too small to perform a meaningful analysis during the evaluation period.

**Distribution of Loans by Income Level of the Borrower**

The bank exhibits an excellent geographic distribution of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the institution.

**Phoenix MSA*****Home Mortgage Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans is good.

***2020-2021***

The bank's percentage of home mortgage loans to low-income borrowers is significantly below the percentage of low-income families and is below the aggregate distribution of loans. The bank's percentage of home mortgage loans to moderate-income borrowers exceeds the percentage of moderate-income families as well as the aggregate distribution of loans. While the percentage of loans to low-income borrowers did not meet the demographic or aggregate lending of the AA, examiners considered the high median cost of housing in the AA, which would make it difficult for low-income borrowers to afford a home mortgage loan.

2022

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area.

***Small Loans to Businesses***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses is adequate.

2020-2021

The bank did not collect or consider the gross annual revenues in the underwriting of 26.3 percent of its small loans to businesses, which were PPP loans. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of \$1 million or less is significantly below the percentage of businesses with gross annual revenues of \$1 million or less but exceeds the aggregate distribution of small loans to businesses.

2022

The bank did not originate enough small business loans in the AA to perform a meaningful analysis.

***Consumer Loans***

Refer to Table V in the state of Arizona section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's consumer loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of consumer loans is excellent.

2020-2021

The bank's percentage of consumer loans to low-income borrowers exceeds the percentage of low-income families. The bank's percentage of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income families.

2022

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area.

Tucson MSA

***Home Mortgage Loans***

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

The bank did not originate enough home mortgage loans in the AA to perform a meaningful analysis.

*2020-2021*

The bank did not originate enough home mortgage loans in the AA to perform a meaningful analysis.

*2022*

The bank did not originate enough home mortgage loans in the AA to perform a meaningful analysis.

***Small Loans to Businesses***

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

The bank did not originate enough home mortgage loans in the AA to perform a meaningful analysis.

*2020-2021*

The bank did not originate enough small business loans in the AA to perform a meaningful analysis.

*2022*

The bank did not originate enough small business loans in the AA to perform a meaningful analysis.

***Consumer Loans***

Refer to Table V in the state of Arizona section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's consumer loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of consumer loans is excellent.

*2020-2021*

The bank's percentage of consumer loans to low-income borrowers exceeds the percentage of low-income families. The bank's percentage of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income families.

2022

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area.

### **Community Development Lending**

The institution has made few if any CD loans. CD lending had a neutral effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

#### Phoenix MSA

FNBT had an adequate level of CD lending in the AA. The bank made one CD loan totaling \$50,000, which represented 0.5 percent of the allocated tier 1 capital. CD loans primarily supported economic development. By dollar volume, 100 percent funded economic development targeted to LMI individuals.

#### Tucson MSA

FNBT had a poor level of CD lending in the AA. The bank made no CD loans in the AA.

### **Product Innovation and Flexibility**

The institution uses innovative and flexible lending practices in order to serve AA credit needs. FNBT has flexible underwriting standards on the unsecured Smart Cash consumer loan product, which is a loan product created by the institution to serve the needs of LMI borrowers. Refer to the Description of the Institution for further detail.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Lake Havasu AA, Prescott Valley AA, and AZ non-MSA AA is consistent with the bank's overall performance under the Lending Test in the full-scope areas. Both geographic and borrower income distribution in consumer lending is excellent.

Refer to Tables O through V in the state of Arizona section of appendix D for the facts and data that support these conclusions.

## INVESTMENT TEST

The bank's performance under the Investment Test in Arizona is rated Outstanding.

### Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank's performance in the Phoenix MSA and the Tucson MSA is excellent.

The institution has an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

### 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)
Lake Havasu MSA	0	0	3	127	3	9.4%	127	1%	0	0
Phoenix MSA	2	4,773	18	6,742	20	62.5%	11,515	90.7%	0	0
Prescott Valley MSA	0	0	2	797	2	6.3%	797	6.3%	0	0
Tucson MSA	0	0	5	244	5	15.6%	244	1.9%	0	0
AZ Non-MSA	0	0	2	7	2	6.3%	7	0.1%	0	0
<b>Total</b>	<b>2</b>	<b>4,773</b>	<b>30</b>	<b>7,917</b>	<b>32</b>	<b>100%</b>	<b>12,690</b>	<b>100%</b>	<b>0</b>	<b>0</b>

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

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

### Phoenix MSA

The institution has an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

The bank made 18 current period investments totaling \$6.7 million during the evaluation period, which includes 14 qualifying grants and donations totaling \$47,000 to approximately seven organizations. The bank also had two prior period investments totaling \$4.8 million, which continue to be responsive to community needs by supporting affordable housing. The dollar volume of current- and prior- period investments represented 120 percent of allocated tier 1 capital.

Investments were particularly responsive to identified CD needs for affordable housing and community services to LMI individuals. The institution did not use innovative or complex investments to support CD initiatives.

Examples of CD investments in the AA include:

- The bank made an investment totaling \$10.3 million to provide affordable housing to LMI individuals.
- The bank made an investment totaling \$1.2 million to purchase a bond to provide improvements, modifications, and expansion of water treatment plants throughout the city.

- The bank investments totaling \$14 thousand to various entities benefitting LMI individuals, including food banks.

### Tucson MSA

The institution had an excellent level of qualified CD investments and grants, not in a leadership position, particularly those that are not routinely provided by private investors.

The bank made 3 investments totaling \$244,000 during the evaluation period, which includes 2 qualifying grants and donations totaling \$7,000 to approximately 2 organizations. The dollar volume of current- and prior- period investments represented 18.9 percent of allocated tier 1 capital.

The institution exhibited good responsiveness to credit and community economic development needs. The investments were particularly responsive to the identified CD need for affordable housing. By dollar volume 97 percent of investments supported affordable housing and three percent funded community services to LMI individuals. The institution does not use innovative or complex investments to support CD initiatives.

Examples of CD investments in the AA include:

- The bank made an investment totaling \$237 thousand to provide affordable housing to LMI individuals.
- The bank made donations totaling \$7 thousand to various LMI groups including a food bank.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the Lake Havasu Kingman and Prescott AAs is consistent with the bank's overall performance under the Investment Test in the full-scope areas. The bank's performance under the Investment Test in the AZ non-MSA is weaker than the bank's overall performance under the Investment Test in the full-scope areas.

### **SERVICE TEST**

The bank's performance under the Service Test in Arizona is rated High Satisfactory.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on full-scope reviews, the bank's performance in the Phoenix MSA is good and in the Tucson MSA is good.

## Retail Banking Services

Distribution of Branch Delivery System													
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Phoenix MSA	65.5	17	73.9	5.9	41.2	41.2	11.8	0.0	10.6	23.5	33.7	31.9	0.3
Tucson MSA	8.8	2	8.7	0.0	50.0	50.0	0.0	0.0	9.1	27.1	31.2	32.1	0.5
Lake Havasu Kingman	10.1	2	8.7	0.0	0.0	100.0	0.0	0.0	0.0	10.3	71.9	17.7	0.0
Prescott	3.9	1	4.3	0.0	0.0	100.0	0.0	0.0	0.0	24.4	57.2	18.4	0.0
Non MSA	11.8	1	4.3	0.0	100.0	0.0	0.0	0.0	0.0	36.2	57.2	6.6	0.0

\* Totals may not equal 100.0 percent due to rounding.

### Phoenix MSA

Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA. The bank's distribution of branches in low-income geographies is below, and in moderate-income geographies exceeds, the percentage of the population living within those geographies. All branches in the AA are located inside retail stores and therefore the bank has little control over location. Examiners gave positive consideration for branches located inside retail stores such as grocery and Walmart stores as they are generally convenient to borrowers of all income levels. This had a positive impact on the accessibility of service delivery systems.

FNBT had several ADS including ATMs, OLB, and mobile banking. These systems provided additional delivery availability and access to banking services to both retail and business customers. FNBT had 17 ATMs in the AA, one in a low-income CT and seven in a moderate-income CT, none of which were deposit-taking. The Bank provided data that indicated an ADS usage rate of 80 percent in LMI geographies. ADS usage had a positive impact on the Service Test rating.

### Tucson MSA

Service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's AA. The bank did not have any branches in low-income geographies; however, 50 percent of the bank's branches are located in moderate-income geographies which exceeds the percentage of the population living within those geographies. More consideration is given to the high percentage of branches located in the moderate-income geographies due to the limited number of branches in the AA. Examiners also gave positive consideration for branches located inside retail stores such as grocery and Walmart stores as they are generally convenient to borrowers of all income levels. This had a positive impact on the accessibility of service delivery systems.

FNBT had several ADS including ATMs, OLB, and mobile banking. These systems provided additional delivery availability and access to banking services to both retail and business customers. FNBT had three ATMs in the AA and two in a moderate-income CT, none of which were deposit-taking. The Bank provided data that indicated an ADS usage rate of 80 percent in LMI geographies. ADS usage had a positive impact on the Service Test rating.

<b>Distribution of Branch Openings/Closings</b>							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Lake Havasu MSA	0	0	0	0	0	0	0
Phoenix MSA	1	0	0	0	+1	0	0
Prescott Valley MSA	0	0	0	0	0	0	0
Tucson MSA	1	1	0	0	0	0	0
AZ Non-MSA	0	0	0	0	0	0	0

### Phoenix MSA

FNBT did not open or close any branches in LMI geographies. During the evaluation period, FNBT opened one branch, which is located in a middle-income geography. The bank did not close any branches during the evaluation period.

Services, including where appropriate, business hours, are tailored to the convenience and needs of the various portions of its AA, particularly LMI geographies and/or individuals. The bank offers extended business hours at all retail locations. Store branches are open six days a week, Monday through Wednesday from 10:00 a.m. to 6:00 p.m., Thursday and Friday from 10:00 a.m. to 7:00 p.m., and Saturdays from 10:00 a.m. to 5:00 p.m.

### Tucson MSA

To the extent changes have been made, the institution's opening and closing of branches has not adversely impacted the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. During the evaluation period, FNBT closed one branch located in a moderate-income CT due to store closing where the branch is located. FNBT also opened one branch located in a moderate-income geography.

Services, including where appropriate, business hours, are tailored to the convenience and needs of the various portions of its AA, particularly LMI geographies and/or individuals. The bank offers extended business hours at all retail locations. Store branches are open six days a week, Monday through Wednesday from 10:00 a.m. to 6:00 p.m., Thursday and Friday from 10:00 a.m. to 7:00 p.m., and Saturdays from 10:00 a.m. to 5:00 p.m.

## Community Development Services

The institution provides an adequate level of CD services. FNBT has demonstrated improved CD service performance in two of the five AAs since the previous evaluation. We placed the most weight on the bank's largest AA, the Phoenix MSA.

### Phoenix MSA

The bank provided an adequate number of CD services. FNBT employees provided 37 qualified CD service activities to approximately five organizations with 110 qualified hours within this AA during the evaluation period. The bank's assistance is adequately responsive to identified needs in the AA. Identified needs include Home Buying Programs, Affordable Housing, and Small Business Lending. Majority of services provided to the AA were limited to financial literacy.

Service activity examples during the evaluation period include:

- A New Leaf La Mesita – This organization is a long-term housing solution for low-income families who are transitioning from homelessness with preference given for veterans. Approximately 45 percent of housing units serve households at or below the 60 percent median income while the remaining units serve households at or below the 30 percent median income. Five FNBT employees provided their financial expertise to volunteer for a total of 40 hours to teach 11 financial education classes to approximately 60 LMI individuals/families who reside in the shelter. The classes were held from October 2021 through December 2022. The FDIC Money Smart curriculum is used to include topics of budgeting, building credit establishing bank accounts and saving money.
- Hope Lives – This organization provides a variety of services, including life-skill building, employment, community reentry for the justice involved, psychoeducation, psycho-social rehabilitation, substance use prevention and recovery, and community and family awareness. They work with many individuals who have unmet needs, including active work with veterans and transitional-aged youth. Three FNBT employees used their financial expertise to volunteer for a total of nine hours to present the FDIC Money Smart Module – You Can Bank On it. There were 10 participants in attendance.
- Habitat for Humanity Central Arizona – This organization uses the concept of partnership housing, where families in need of shelter work alongside volunteers to build affordable homes. Since 1985, Habitat for Humanity Central Arizona has improved the lives of more than 5,000 Arizona families by building over 1,200 new homes and performing more than 3,500 repairs on existing homes. Six FNBT employees participated in constructing two single family homes for families of 4-6 members in the Phoenix area for a total of 54 hours. The home build address is 1417 S 10th St, Phoenix, AZ 85007 which is in a moderate-income tract.

### Tucson MSA

The bank provided a few if any number of CD services. FNBT employees provided one qualified CD service activities to one organization with two qualified hours within this AA during the evaluation period. The bank's assistance is not responsive to identified needs in the AA, particularly with funding to provide Essential Community Services for LMI households. However, they did volunteer to provide essential services as described below.

- DISMAS Charities - The organization provides men and women releasing from state and federal incarceration the skills and support to re-enter society as contributing members. Programs provided by the charity include education, employment, and family support. One FNBT employee used their financial expertise to present two hours on credit and savings accounts to 10 residents of the organization's halfway house using the FDIC Money Smart Program- You Can Bank on It. The 146-bed halfway house is transitional housing for those recently released from prison and transitioning back into the community. The home is located at 3443 S. Richey Blvd, Tucson, AZ 85713 which is in a moderate-income CT.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Lake Havasu Kingman MSA, Prescott Valley MSA, and AZ-non-MSA AAs is consistent with the bank's overall performance under the Service Test in the full-scope areas. While no CD services were provided in these AAs, we considered that FNBT has a limited number of branches and deposits in the limited scope AAs and limited control over store branch locations.

## State Rating

### State of Arkansas

**CRA rating for the State of Arkansas:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, the overall geographic distribution of lending is good and borrower distribution of lending is excellent.
- The bank has made few if any CD loans, which had a neutral effect on the Lending Test rating.
- Qualified investments were good in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA. The institution provides a low level of CD services.

### Description of Institution's Operations in Arkansas

FNBT delineated five AAs within Arkansas. The AAs include the Fayetteville-Springdale-Rogers MSA, the Ft Smith MSA, the Jonesboro MSA, the Little Rock-North Little Rock-Conway MSA (Little Rock MSA), and the Arkansas non-MSA – a rural non-metropolitan area comprised of two counties. We did not combine any of these MSAs for analysis. Refer to appendix A for the list of counties reviewed.

Arkansas is the second smallest rating area based on deposits.

FNBT had \$11.6 million in deposits in Arkansas representing 0.3 percent of the bank's total deposits as of June 30, 2022. As of December 31, 2022, the bank operated 12 branches and 12 ATMs, of which none were deposit-taking, within the rating area, representing 3.5 percent of total bank branches and 3 percent of total ATMs. The bank originated and purchased approximately \$1.5 million in home mortgage, small business, and consumer loans within Arkansas representing 0.1 percent of total bank loan originations and purchases by dollar and 0.9 percent by count.

#### Little Rock MSA

FNBT had \$4 million in deposits in the Little Rock MSA, representing 0.1 percent of the bank's total deposits as of June 30, 2022. As of December 31, 2022, the bank operated six branches and six ATMs, none of which were deposit taking, representing 1.7 percent of total branches and 1.5 percent of total ATMs. The bank originated and purchased approximately 511 home mortgage, small business loans, and consumer loans totaling \$533,000 within the Little Rock MSA, representing less than 0.1 percent of total bank loan originations and purchases by dollar and 0.4 percent by count. According to FDIC deposit-

market share data, as of June 30, 2022, there were 37 FDIC-insured institutions operating 235 branches in the AA. FNBT ranked 36th in deposit share, with 0.01 percent of deposits. The top three banks by deposit market share were Bank of America, National Association with 19.4 percent, Bank Ozark with 19.4 percent, and Arvest Bank with 9.6 percent. In addition to FDIC-insured institutions, this area is served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Little Rock MSA AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Ark - Little Rock MSA – 2015 ACS</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	132	7.6	24.2	37.1	29.5	1.5
Population by Geography	574,987	5.1	20.5	40.9	33.0	0.6
Housing Units by Geography	254,524	5.6	21.5	39.7	32.6	0.6
Owner-Occupied Units by Geography	143,669	2.8	16.9	43.0	36.9	0.3
Occupied Rental Units by Geography	78,779	8.4	27.2	35.7	27.7	0.9
Vacant Units by Geography	32,076	10.7	28.2	34.5	25.6	1.0
Businesses by Geography	44,425	5.2	20.0	30.4	44.1	0.3
Farms by Geography	1,384	1.9	17.1	43.0	38.0	0.0
Family Distribution by Income Level	142,505	21.2	17.8	19.8	41.2	0.0
Household Distribution by Income Level	222,448	24.1	16.2	18.2	41.4	0.0
Median Family Income MSA - 30780 Little Rock-North Little Rock-Conway, AR MSA		\$61,339	Median Housing Value			\$145,932
			Median Gross Rent			\$775
			Families Below Poverty Level			10.5%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the MSA is \$61,339. Based on this information low-income families earned less than \$30,670 and moderate-income families earned less than \$49,071. The median housing value in the AA is \$145,932 while the National Association of Realtors median sales price of a single-family home is \$166,900 in calendar year 2020 and increased to \$204,800 in fourth quarter 2022. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment is \$767 for a low-income borrower and \$1,227 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be \$783. Low-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA is considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Little Rock MSA, the overall household poverty level is 10.5 percent.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Ark - Little Rock MSA - 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	155	9.0	21.9	41.3	26.5	1.3
Population by Geography	596,556	6.8	20.8	42.1	30.2	0.1
Housing Units by Geography	264,346	7.8	21.5	41.6	29.1	0.0
Owner-Occupied Units by Geography	148,731	3.8	16.2	43.9	36.0	0.0
Occupied Rental Units by Geography	85,237	12.4	28.9	37.8	20.9	0.0
Vacant Units by Geography	30,378	14.7	26.5	40.9	17.9	0.0
Businesses by Geography	46,118	6.7	20.6	35.0	37.1	0.5
Farms by Geography	1,402	3.5	20.3	41.6	34.6	0.1
Family Distribution by Income Level	146,600	22.6	16.2	19.6	41.6	0.0
Household Distribution by Income Level	233,968	24.1	16.6	16.8	42.5	0.0
Median Family Income MSA - 30780 Little Rock-North Little Rock-Conway, AR MSA		\$72,289	Median Housing Value			\$165,725
			Median Gross Rent			\$862
			Families Below Poverty Level			10.2%
<i>Source: 2020 U.S. Census and 2022 D&amp;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>						

**Economic Data**

According to Moody’s Analytics as of September 2022, the economy of Little Rock has shown improvement recently, with employment reaching precrisis levels and payroll expansion picking up in the last few months. Healthcare and goods-producing industries have contributed the most to job gains in the region. Weakness persists in the public sector, although there have been some improvements in payrolls recently.

The public sector is a significant part of the economy but is expected to experience slow payroll recovery due to inadequate pay compared to the private sector and a competitive labor market. However, there is potential for increased funding and a pay plan overhaul in the upcoming legislative session, which could lead to salary increases for public sector employees. Healthcare is a key driver of growth, although at a slower pace due to rising costs and labor shortages. Providers are facing challenges in recruiting workers due to higher wages offered in other states. Nursing shortages and increased costs of contract labor are particularly affecting the region. Despite budget constraints, the presence of prominent medical institutions in Little Rock will continue to support the healthcare industry.

Demographic factors pose limitations to economic potential in the region. The prime-age population has plateaued, making it challenging to attract businesses and fill job openings. However, a modest increase in the population of young adults is expected in the coming years, which could provide some upside potential for the economy. Major employers in Little Rock include the University of Arkansas for Medical Sciences, Baptist Health, Little Rock Air Force Base and Arkansas Children's Hospital.

According to the BLS, unemployment in Little Rock is 3.6 percent as of January 2020 and declined to 2.7 percent as of December 2022. Pandemic related unemployment peaked at 10.3 percent in April 2020.

### Community Contacts

To help identify needs and opportunities in the AA, the OCC reviewed three recent regulatory agency contacts with organizations that focus on economic development in the AA. The contacts identified a need for more participation in small business lending from local financial institutions. Economic conditions are considered good although employment opportunities for residents is a concern. Certain areas of the AA have seen a decline in population due to lack of industry and jobs to attract and retain residents. The contact identifies needs for improved infrastructure in Non-MSA areas, affordable housing for LMI individuals, and banks offering business loans and incentives to promote industry and economic growth. Central Arkansas has seen population growth in recent years and a major shift in the demography of those counties. Overall, financial institutions are supportive of community efforts.

## **Scope of Evaluation in Arkansas**

The Little Rock MSA received a full-scope review.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ARKANSAS**

### **LENDING TEST**

The bank's performance under the Lending Test in Arkansas is rated Outstanding.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on a full-scope review, the bank's performance in the Little Rock MSA is excellent.

### **Lending Activity**

Lending levels reflected excellent responsiveness to AA credit needs when considering FNBT's lending market ranks as compared to their deposit market rank.

Number of Loans							
Assessment Area	Home Mortgage	Small Business	Consumer	Community Development	Total	% of State Loans	% of State Deposits
Fayetteville MSA	0	2	277	0	279	26.2	22.8
Ft Smith MSA	1	0	5	0	6	0.6	14.9
Jonesboro MSA	1	1	138	0	140	13.1	13.5
Little Rock MSA	0	5	506	0	511	47.9	42.4
AR Non-MSA	0	0	130	0	130	12.2	6.4
<b>Total</b>	<b>2</b>	<b>8</b>	<b>1,056</b>	<b>0</b>	<b>1,066</b>	<b>100.0</b>	<b>100.0</b>

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Dollar Volume of Loans (\$000s)							
Assessment Area	Home Mortgage	Small Business	Consumer	Community Development	Total	% of State Loans	% of State Deposits
Fayetteville MSA	0	8	243	0	251	17.2	22.8
Ft Smith MSA	199	0	5	0	204	14.0	14.9
Jonesboro MSA	230	7	124	0	361	24.7	13.5
Little Rock MSA	0	72	461	0	533	36.5	42.4
AR Non-MSA	0	0	110	0	110	7.5	6.4
<b>Total</b>	<b>429</b>	<b>87</b>	<b>943</b>	<b>0</b>	<b>1,459</b>	<b>100.0</b>	<b>100.0</b>

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

### Little Rock MSA

According to peer mortgage data for 2022, the bank had a market share of less than 0.1 percent based on the number of home mortgage loans originated or purchased. The bank ranked 372<sup>nd</sup> among 476 home mortgage lenders in the AA. The top three lenders with a combined market share of 16.9 percent were Arkansas Federal Credit Union (7.1 percent), Arvest Bank (6 percent), and Rocket Mortgage (3.8 percent).

According to peer small business data for 2021, the bank had a market share of less than 0.1 percent based on the number of small loans to businesses originated or purchased. The bank ranked 81<sup>st</sup> among 121 small business lenders in the AA. The top three lenders with a combined market share of 31.1 percent were American Express National Bank (16 percent), Arvest Bank (9.1 percent), and Simmons Bank (6 percent).

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits a good geographic distribution of loans in its AA.

Due to the low percentage of households in the low-income CTs, the moderate-income CTs received more weight and had a positive effect on the rating.

Little Rock MSA

***Home Mortgage Loans***

Refer to Table O in the state of Arkansas 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.

The bank did not originate enough loans to perform a meaningful analysis.

*2020-2021*

The bank did not originate enough home mortgage loans to perform a meaningful analysis.

*2022*

The bank did not originate enough home mortgage loans to perform a meaningful analysis.

***Small Loans to Businesses***

Refer to Table Q in the state of Arkansas 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.

The bank did not originate enough small business loans to perform a meaningful analysis.

*2020-2021*

The bank did not originate enough small business loans to perform a meaningful analysis.

*2022*

The bank did not originate enough small business loans to perform a meaningful analysis.

***Consumer Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of consumer loans is good.

*2020-2021*

The bank's percentage of consumer loans in low-income geographies is significantly below the percentage of the population in those geographies. The percentage of consumer loans in moderate-income geographies exceeds the percentage of the population in those geographies.

2022

The bank's performance in 2022 is stronger than the performance in 2020-2021. This had a positive impact on the overall conclusion for the full-scope area.

***Lending Gap Analysis***

No unexplained, conspicuous gaps were identified for consumer loans. The number of home mortgage and small business loans are too small to perform a meaningful analysis during the evaluation period.

**Distribution of Loans by Income Level of the Borrower**

The bank exhibits an excellent distribution of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the institution.

Little Rock MSA

***Home Mortgage Loans***

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

The bank did not originate enough home mortgage loans to perform a meaningful analysis.

2020-2021

The bank did not originate enough home mortgage loans to perform a meaningful analysis.

2022

The bank did not originate enough home mortgage loans to perform a meaningful analysis.

***Small Loans to Businesses***

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

The bank did not originate enough small business loans to perform a meaningful analysis.

2020-2021

The bank did not originate enough small business loans to perform a meaningful analysis.

2022

The bank did not originate enough small business loans to perform a meaningful analysis.

### ***Consumer Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of consumer loans is excellent.

#### *2020-2021*

The bank's percentage of consumer loans to low-income borrowers exceeds the percentage of low-income families. The bank's percentage of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income families.

#### *2022*

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area.

### **Community Development Lending**

The institution has made few if any CD loans. CD lending had a neutral effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

#### Little Rock MSA

FNBT had a poor level of CD lending in the AA. The bank made no CD loans in the AA.

### **Product Innovation and Flexibility**

The institution uses innovative or flexible lending practices in order to serve AA credit needs. FNBT has flexible underwriting standards on the unsecured Smart Cash consumer loan product, which is a loan product created by the institution to serve the needs of LMI borrowers. Refer to the Description of Institution for further details.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Fayetteville AA, the Jonesboro AA, and the non-MSA AA is consistent with the bank's overall performance under the Lending Test in the full-scope area.

Refer to Tables O through V in the state of Arkansas section of appendix D for the facts and data that support these conclusions.

## INVESTMENT TEST

The bank's performance under the Investment Test in Arkansas is rated Outstanding.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Little Rock MSA is excellent.

### 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)
Fayetteville MSA	0	0	3	819	3	17.6	819	12.6	0	0
Ft Smith MSA	0	0	0	0	0	0	0	0	0	0
Jonesboro MSA	0	0	2	2	2	11.8	2	0	0	0
Little Rock MSA	0	0	7	2,656	7	41.2	2,656	41	0	0
AR Non-MSA	0	0	5	3,006	5	29.4	3,006	46.4	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>6,483</b>	<b>17</b>	<b>100</b>	<b>6,483</b>	<b>100</b>	<b>0</b>	<b>0</b>

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

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

### Little Rock MSA

The institution had an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

The bank made seven investments totaling \$2.7 million during the evaluation period, which includes four qualifying grants and donations totaling approximately \$11,000 to two organizations. The dollar volume of current- and prior- period investments represented 662 percent of allocated tier 1 capital.

The institution exhibited excellent responsiveness to credit and community economic development needs. Investments were particularly responsive to identified CD needs for affordable housing and revitalization. By dollar volume less than one percent of investments supported affordable housing, and 99.6 percent funded community services to LMI individuals. The institution does not use innovative or complex investments to support CD initiatives.

Examples of CD investments in the AA include:

- The bank made an investment totaling \$1.3 million to fund new schools, renovations, needed technology, and security programs to LMI school districts.
- The bank made donations totaling \$10,000 to provide affordable housing to LMI individuals.
- The bank made a donation totaling \$1,026 to provide food to LMI individuals and the homeless.

### Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Fayetteville MSA is consistent with the bank's overall performance under the Investment Test in the full-scope area

and had a positive impact on the Investment Test rating. The bank's performance under the Investment Test in the Jonesboro and non-MSA AAs are weaker than the bank's overall performance under the Investment Test in the full-scope area.

## SERVICE TEST

The bank's performance under the Service Test in Arkansas is rated Low Satisfactory.

## Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank's performance in the Little Rock MSA is adequate.

## Retail Banking Services

Distribution of Branch Delivery System													
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Fayetteville MSA	18.9	2	16.7	0.0	50.0	50.0	0.0	0.0	2.6	20.3	44.3	32.8	0.0
Ft Smith MSA	0.0	1	8.3	0.0	100.0	0.0	0.0	0.0	0.0	31.8	28.4	39.8	0.0
Jonesboro MSA	6.7	1	8.3	0.0	100.0	0.0	0.0	0.0	10.4	12.8	55.7	21.1	0.0
Little Rock MSA	34.4	6	50.0	0.0	33.0	50.0	16.7	0.0	5.1	20.5	40.9	33.0	0.6
AR Non-MSA	40.1	2	16.7	0.0	50.0	0.0	50.0	0.0	0.0	6.3	52.2	41.5	0.0

### Little Rock MSA

Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA. The bank's distribution of branches in low-income geographies is significantly below, and in moderate-income geographies exceeds the percentage of the population living within those geographies. Greater weight is given to the branches located in moderate-income geographies, as the percentage of the population in the low-income geographies is low at 5.1%. All branches in the AA are located inside retail stores and therefore the bank has little control over location. Examiners also gave positive consideration for branches located inside retail such as grocery and Walmart stores as they are generally convenient to borrowers of all income levels. This had a positive impact on the accessibility of service delivery systems.

FNBT had several ADS including ATMs, OLB, and mobile banking. These systems provided additional delivery availability and access to banking services to both retail and business customers. FNBT had six ATMs in the AA, none of which were deposit-taking. The bank reported ADS usage among LMI customers is 71 percent. ADS usage had a positive impact on the Service Test rating.

Distribution of Branch Openings/Closings							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Fayetteville MSA	1	0	0	+1	0	0	0
Ft Smith MSA	1	0	0	+1	0	0	0
Jonesboro MSA	0	0	0	0	0	0	0
Little Rock MSA	5	0	0	+2	+2	+1	0
AR Non-MSA	1	0	0	0	0	+1	0

### Little Rock MSA

To the extent changes have been made, the institution's opening and closing of branches has improved the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. During the evaluation period, the bank opened five branches, of which two were located in LMI geographies. The bank did not close any branches during the evaluation period.

Services, including where appropriate, business hours, are tailored to the convenience and needs of, the various portions of its AA, particularly LMI geographies and/or individuals. The bank offers extended business hours at all retail locations. Store branches are open six days a week, Monday through Wednesday from 10:00 a.m. to 6:00 p.m., Thursday and Friday from 10:00 a.m. to 7:00 p.m., and Saturdays from 10:00 a.m. to 5:00 p.m.

### **Community Development Services**

The institution provides a low level of CD services.

### Little Rock MSA

The bank provided a poor number of CD services. FNBT employees provided nine qualified CD service activities to one organization with 20 qualified hours within this AA during the evaluation period. The bank's assistance is not responsive to identified needs in the AA. Identified needs include Affordable Housing to include Rental. The service provided to the AA were related to financial literacy. Notable services during the evaluation period include the Boys & Girls Club of Central Arkansas. The Boys & Girls Clubs of Central Arkansas (Billy Mitchell Club-Little Rock) provide programs, people and pathways that teach young people how to live, lead, and serve no matter where they are from or what challenges they face. They do this by partnering with people and organizations who understand that building a better community begins with providing their youth with an education that provides real life skills for the real world. Five FNBT employees volunteered for a total of 20 hours in five sessions to teach the FDIC Money Smart modules- Make A Plan and discuss careers in banking to 10-30 young people.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Fayetteville, Jonesboro, and non-MSA AAs is weaker than the bank's overall performance under the Service Test in the full-scope area. No CD services were performed in these AAs. We considered that FNBT has a limited number of branches and deposits in the limited scope AAs and limited control over store branch locations.

## State Rating

### State of New Mexico

**CRA rating for the state of New Mexico:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, the overall geographic distribution of lending is excellent and borrower distribution of lending is excellent.
- The bank has made few if any CD loans, which had a neutral effect on the Lending Test rating.
- The institution exhibited good responsiveness to credit and community economic development needs. The bank made an excellent level of qualified investments, grants, and donations.
- Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA. The institution provides an adequate level of CD services.

### Description of Institution's Operations in New Mexico

FNBT delineated four AAs within New Mexico. AAs include the Albuquerque MSA, Farmington MSA, Las Cruces MSA, and the New Mexico Non-MSA – a rural non-metropolitan area comprised of four counties.

New Mexico is the third largest rating area based on deposits. Refer to appendix A for the list of counties reviewed.

FNBT had \$65 million in deposits in New Mexico representing 1.9 percent of the bank's total deposits as of June 30, 2022. As of December 31, 2022, the bank operated 17 branches and 18 ATMs, none of which were deposit-taking, within the rating area, representing 4.9 percent of total bank branches and 4.5 percent of total ATMs. The bank originated and purchased approximately \$17.7 million in home mortgage, small business, and consumer loans within New Mexico representing 1.3 percent of total bank loan originations and purchases by dollar and 4.5 percent by count.

#### Albuquerque MSA

FNBT had \$30.1 million in deposits in the Albuquerque MSA, representing 0.9 percent of the bank's total deposits as of June 30, 2022. As of December 31, 2022, the bank operated eight branches and nine ATMs, of which none were deposit taking, representing 2.3 percent of total branches and 2.2 percent of total ATMs. The bank originated and purchased approximately 2,432 home mortgage, small business loans,

and consumer loans totaling \$3.8 million within the Albuquerque MSA, representing 0.3 percent of total bank loan originations and purchases by dollar and 2 percent by count. According to FDIC deposit-market share data, as of June 30, 2022, there were 23 FDIC-insured institutions operating 125 branches in the AA. FNBT ranked 20th in deposit share, with 0.14 percent. The top three banks by deposit market share were Wells Fargo Bank, National Association with 32 percent, Bank of America, National Association with 22.1 percent, and BOKF, National Association with 11.3 percent. In addition to FDIC-insured institutions, this area is served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Albuquerque MSA AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Albuquerque MSA – 2015 ACS</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	181	6.1	28.2	31.5	32.6	1.7
Population by Geography	810,581	5.7	29.0	31.3	33.6	0.4
Housing Units by Geography	340,729	6.3	27.5	32.3	33.6	0.3
Owner-Occupied Units by Geography	202,674	2.5	24.6	32.7	40.1	0.1
Occupied Rental Units by Geography	108,527	12.9	32.4	31.0	23.2	0.5
Vacant Units by Geography	29,528	8.6	29.7	33.9	27.3	0.5
Businesses by Geography	83,858	9.0	22.3	31.1	36.9	0.7
Farms by Geography	1,576	4.7	23.3	31.0	40.9	0.1
Family Distribution by Income Level	195,245	23.7	15.2	18.5	42.5	0.0
Household Distribution by Income Level	311,201	25.2	15.2	16.4	43.2	0.0
Median Family Income MSA - 10740 Albuquerque, NM MSA		\$60,032	Median Housing Value			\$195,875
			Median Gross Rent			\$841
			Families Below Poverty Level			14.1%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the MSA is \$60,032. Based on this information low-income families earned less than \$30,016 and moderate-income families earned less than \$48,026. The median housing value in the AA is \$195,875 while the National Association of Realtors median sales price of a single-family home is \$248,100 in calendar year 2020 and increased to \$336,500 in fourth quarter 2022. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment is \$750 for a low-income borrower and \$1,201 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes or additional monthly expenses,

the monthly mortgage payment for a home at the AA median housing value would be \$1,051. Low-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA is considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Albuquerque MSA, the overall household poverty level is 14.1 percent.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: NM - Albuquerque MSA - 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	211	7.1	22.7	35.5	30.3	4.3
Population by Geography	825,278	5.6	23.2	39.3	30.6	1.3
Housing Units by Geography	352,540	6.1	23.0	39.8	29.8	1.2
Owner-Occupied Units by Geography	214,510	2.9	20.0	40.2	36.1	0.8
Occupied Rental Units by Geography	110,522	11.7	28.1	40.1	18.3	1.9
Vacant Units by Geography	27,508	9.0	26.2	36.5	26.6	1.7
Businesses by Geography	93,578	7.6	21.7	35.3	34.3	1.1
Farms by Geography	1,726	4.6	18.7	38.8	36.9	1.0
Family Distribution by Income Level	196,746	21.9	16.4	19.1	42.6	0.0
Household Distribution by Income Level	325,032	24.6	15.3	17.3	42.8	0.0
Median Family Income MSA - 10740 Albuquerque, NM MSA		\$68,660	Median Housing Value			\$213,316
			Median Gross Rent			\$942
			Families Below Poverty Level			11.2%
<i>Source: 2020 U.S. Census and 2022 D&amp;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>						

### Economic Data

According to Moody's Analytics as of July 2022, Albuquerque's economy is experiencing some instability as it approaches a full labor market recovery. While the city has regained most of the jobs lost in 2020, employment has decreased in recent months, primarily in the services sector and government. Goods-producing industries, after a period of strong growth, have also slowed down. Despite these challenges, the unemployment rate has fallen below pre-pandemic levels, and the labor force has rebounded in response to wage gains. The residential construction sector remains strong, contributing to optimism in the housing market.

The homebuilding industry will play a crucial role in Albuquerque's economic recovery in the coming year. Improved migration trends, robust house price appreciation, and low rental vacancy rates have revitalized the residential construction industry. While rising interest rates may moderate demand for residential investment, the construction job growth is expected to outperform the national average due to a healthy pipeline of projects.

Job growth in the public sector, which constitutes a significant portion of Albuquerque's employment, will face challenges. Declining enrollment at the University of New Mexico and stagnant employment at Sandia National Laboratories and Kirtland Air Force Base hinder expansion plans in these areas. However, Albuquerque's public institutions have the potential to drive private sector gains in the space and tech industry. Albuquerque's skilled workforce, competitive business costs, and opportunities for collaboration with military and research facilities make it an attractive destination for tech investment. Major employers in Albuquerque include Sandia National Laboratories, Presbyterian Healthcare Services, Kirtland Air Force Base, and the University of New Mexico.

According to the BLS, unemployment in Albuquerque is 4.8 percent as of January 2020 and declined to 2.7 percent as of December 2022. Pandemic related unemployment peaked at 9 percent as of April 2020.

### Community Contacts

To help identify needs and opportunities in the AA, the OCC reviewed two recent regulatory agency contacts with organizations that focus on economic and small business development in Bernalillo County. The community contact identified there is a focus on commercial lending activities to meet the needs for small businesses. The community contact provided a general idea of the difficult economic periods with high inflation even though unemployment is low. Community banks have taken on new clients to keep doors open for small businesses. Local financial institutions have provided financial literacy education and counseling to business owners, as well as PPP loans.

## **Scope of Evaluation in New Mexico**

The Albuquerque MSA received a full-scope review.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEW MEXICO**

### **LENDING TEST**

The bank's performance under the Lending Test in New Mexico is rated Outstanding.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on a full-scope review, the bank's performance in the Albuquerque MSA is excellent.

### **Lending Activity**

Lending levels reflected excellent responsiveness to AA credit needs when considering FNBT's lending market ranks as compared to their deposit market rank.

<b>Number of Loans</b>							
Assessment Area	Home Mortgage	Small Business	Consumer	Community Development	Total	% of State Loans	% of State Deposits
Albuquerque MSA	6	19	2,407	0	2,432	43.1	47.2
Farmington MSA	2	6	821	0	829	14.7	9.4
Las Cruces MSA	28	9	960	0	997	17.6	10.1
NM Non-MSA	24	8	1,359	1	1,392	24.6	33.3
<b>Total</b>	<b>60</b>	<b>42</b>	<b>5,547</b>	<b>1</b>	<b>5,650</b>	<b>100.0</b>	<b>100.0</b>

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

<b>Dollar Volume of Loans (\$000s)</b>							
Assessment Area	Home Mortgage	Small Business	Consumer	Community Development	Total	% of State Loans	% of State Deposits
Albuquerque MSA	1,423	390	1,976	0	3,789	21.0	47.2
Farmington MSA	356	53	696	0	1,105	6.1	9.4
Las Cruces MSA	6,371	530	751	0	7,652	42.4	10.1
NM Non-MSA	3,878	138	1,094	406	5,516	30.5	33.3
<b>Total</b>	<b>12,028</b>	<b>1,111</b>	<b>4,518</b>	<b>406</b>	<b>18,063</b>	<b>100.0</b>	<b>100.0</b>

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

### Albuquerque MSA

According to peer mortgage data for 2022, the bank had a market share of less than 0.1 percent based on the number of home mortgage loans originated or purchased. The bank ranked 402nd among 462 home mortgage lenders in the AA. The top three lenders with a combined market share of 15.7 percent were Nusenda FCU (6.1 percent), Rocket Mortgage (4.9 percent), and Waterstone Mortgage Corporation (4.7 percent).

According to peer small business data for 2021, the bank had a market share of less than 0.1 percent based on the number of small loans to businesses originated or purchased. The bank ranked 64th among 152 small business lenders in the AA. The top three lenders with a combined market share of 38.5 percent were American Express National Bank (15 percent), JPMorgan Chase Bank, National Association (11.8 percent), and Wells Fargo Bank NA (11.7 percent).

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits an excellent geographic distribution of loans in its AA.

### Albuquerque MSA

#### ***Home Mortgage Loans***

Refer to Table O in the state of New Mexico 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.

The bank did not originate enough loans to perform a meaningful analysis.

*2020-2021*

The bank did not originate enough home mortgage loans to perform a meaningful analysis.

*2022*

The bank did not originate enough home mortgage loans to perform a meaningful analysis.

***Small Loans to Businesses***

Refer to Table Q in the New Mexico 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.

The bank did not originate enough small business loans to perform a meaningful analysis.

*2020-2021*

The bank did not originate enough small business loans to perform a meaningful analysis.

*2022*

The bank did not originate enough small business loans to perform a meaningful analysis.

***Consumer Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of consumer loans is excellent.

*2020-2021*

The bank's percentage of consumer loans in low-income geographies exceeds the percentage of the population in those geographies. The percentage of consumer loans in moderate-income exceeds the percentage of the population in those geographies.

*2022*

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area.

***Lending Gap Analysis***

No unexplained, conspicuous gaps were identified for consumer loans. The number of home mortgage and small business loans are too small to perform a meaningful analysis during the evaluation period.

## **Distribution of Loans by Income Level of the Borrower**

The bank exhibited an excellent geographic distribution of loans among individuals of different income levels and businesses of different sizes.

### Albuquerque MSA

#### ***Home Mortgage Loans***

Refer to Table P in the state of New Mexico section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

The bank did not originate enough home mortgage loans to perform a meaningful analysis.

*2020-2021*

The bank did not originate enough home mortgage loans to perform a meaningful analysis.

*2022*

The bank did not originate enough home mortgage loans to perform a meaningful analysis.

#### ***Small Loans to Businesses***

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

The bank did not originate enough small business loans to perform a meaningful analysis.

*2020-2021*

The bank did not originate enough small business loans to perform a meaningful analysis.

*2022*

The bank did not originate enough small business loans to perform a meaningful analysis.

#### ***Consumer Loans***

Refer to Table V in the state of New Mexico section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's consumer loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of consumer loans is excellent.

*2020-2021*

The bank's percentage of consumer loans to low-income borrowers exceeds the percentage of low-income families. The bank's percentage of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income families.

*2022*

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area.

### **Community Development Lending**

The institution has made few if any CD loans. CD lending had a neutral effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

#### Albuquerque MSA

FNBT has a poor level of CD lending in the AA. The bank made no CD loans in the AA.

### **Product Innovation and Flexibility**

The institution uses innovative and flexible lending practices in order to serve AA credit needs. FNBT has flexible underwriting standards on the unsecured Smart Cash consumer loan product, which is a loan product created by the institution to serve the needs of LMI borrowers. Refer to the Description of Institution for additional detail.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Farmington, Las Cruces, and non-MSA AAs is consistent with the bank's overall performance under the Lending Test in the full-scope areas.

Refer to Tables O through V in the state of New Mexico section of appendix D for the facts and data that support these conclusions.

### **INVESTMENT TEST**

The institution's performance under the Investment Test in New Mexico is rated Outstanding.

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the Albuquerque MSA is excellent.

## 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)
Albuquerque MSA	2	2,457	5	7,706	7	33.3%	10,163	85.3%	0	0
Farmington MSA	0	0	2	77	2	9.5%	77	1%	0	0
Las Cruces MSA	0	0	5	625	5	23.8%	625	5.2%	0	0
NM Non-MSA	1	251	6	803	7	33.3%	1,054	8.8%	0	0
<b>Total</b>	<b>3</b>	<b>2,708</b>	<b>18</b>	<b>9,211</b>	<b>21</b>	<b>100%</b>	<b>11,919</b>	<b>100%</b>	<b>0</b>	<b>0</b>

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

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

### Albuquerque MSA

The institution has an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

The bank made five current period investments totaling \$7.7 million during the evaluation period, which includes three qualifying grants and donations totaling \$14,000 to approximately two organizations. The bank also had two prior period investments totaling \$752,000, which continue to be responsive to community needs by supporting LMI schools, and one prior period investment totaling \$1.9 million supporting affordable housing. The dollar volume of current- and prior- period investments represented 335 percent of allocated tier 1 capital.

Investments were particularly responsive to identified CD needs for affordable housing. By dollar volume 95 percent of investments supported affordable housing and five percent funded community services to LMI individuals. The institution does not use innovative or complex investments to support CD initiatives. Examples of CD investments in the AA include:

- The bank made an investment totaling \$9.6 million to provide affordable housing to LMI individuals.
- The bank made an investment totaling \$501 thousand to fund new schools and renovations in an LMI school district.
- The bank made an investment totaling \$13 thousand to fund financial education curriculum in 16 LMI schools.

### Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Farmington and Las Cruces AAs as well as the New Mexico non MSA are consistent with the bank's overall performance under the Investment Test in the full-scope area.

### SERVICE TEST

The bank's performance under the Service Test in New Mexico is rated High Satisfactory.

### Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank's performance in the Albuquerque MSA is good.

## Retail Banking Services

Distribution of Branch Delivery System													
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Albuquerque MSA	45.9	9	47.1	12.5	12.5	62.5	12.5	0.0	5.7	29.0	31.3	33.6	0.4
Farmington MSA	9.4	2	11.8	0.0	50.0	0.0	50.0	0.0	3.5	26.0	42.0	28.4	0.0
Las Cruces MSA	10.5	3	17.6	0.0	33.3	33.3	33.3	0.0	7.7	36.0	26.4	29.8	0.0
NM Non-MSA	34.2	4	23.5	0.0	0.0	25.0	75.0	0.0	4.5	20.1	41.9	33.5	0.0

### Albuquerque MSA

Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA. The bank's distribution of branches in low-income geographies exceeds, and in moderate-income geographies, is below, the percentage of the population living within those geographies. All branches in the AA are located inside retail stores and therefore the bank has little control over location. Examiners gave positive consideration for branches located inside retail such as grocery and Walmart stores as they are generally convenient to borrowers of all income levels. This had a positive impact on the accessibility of service delivery systems.

FNBT has several ADS including ATMs, OLB, and mobile banking. These systems provide additional delivery availability and access to banking services to both retail and business customers. FNBT has nine ATMs in the AA, one located in a low-income CT and one in a moderate-income CT, none of which are deposit-taking. FNBT provided data that indicates 76 percent of households in LMI geographies use ADS. ADS usage had a positive impact on the Service Test rating.

Distribution of Branch Openings/Closings							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Albuquerque MSA	0	1	0	0	0	-1	0
Farmington MSA	0	0	0	0	0	0	0
Las Cruces MSA	2	0	0	+2	0	0	0
NM Non-MSA	0	0	0	0	0	0	0

### Albuquerque MSA

The bank did not open or close any branches in LMI geographies. During the evaluation period, the bank closed one branch which is located in an upper-income CT. FNBT did not open any branches in the AA.

Services, including where appropriate, business hours, are tailored to the convenience and needs of its AAs, particularly LMI geographies and/or individuals. Store branches are open six days a week with

extended hours. Store branches are open Monday through Wednesday from 10:00 a.m. to 6:00 p.m., Thursday and Friday from 10:00 a.m. to 7:00 p.m., and Saturdays from 10:00 a.m. to 5:00 p.m.

## **Community Development Services**

The institution provides an adequate level of CD services.

### Albuquerque MSA

The bank provided an adequate number of CD services. FNBT employees provided 14 qualified CD service activities to approximately three organizations with 44.5 qualified hours within this AA during the evaluation period. Leadership is evident through committee participation in two of these activities with one employee providing 2.5 service hours. The bank's assistance is responsive to identified needs in the AA, particularly with Affordable Housing. Other needs in the community are economic development and small business lending, especially to start-up companies.

Service activity examples during the evaluation period include:

- Greater Albuquerque Habitat for Humanity - Greater Albuquerque Habitat for Humanity's mission is to build communities— one home, one family at a time – by making it possible for low-income families to own decent, affordable homes. Ten FNBT employees participated in constructing a single-family home for 40 hours. The address of the home site is 801 Towner Ave NW, Albuquerque, NM 87102.
- BankOn Burque - The organization brings banks and LMI individuals together by embedding financial empowerment strategies into local government infrastructure. The Albuquerque mayor established the program to promote access to safe, affordable banking and financial education among city employees and community members. Core account features include low costs, no overdraft fees, robust transaction capabilities such as debit or prepaid card and online bill pay. One FNBT employee used his banking expertise to volunteer to serve on the Steering Committee of BankOn Burque. The Steering Committee provides guidance for the enhancement of the program.
- Boys & Girls Club of Central New Mexico - The Boys & Girls Clubs of Central New Mexico fill the gap between school and home through the services to 4,082 youth. Approximately 80 percent of the youth who attend Boys and Girls Club of Central New Mexico qualify for free or reduced-price school lunch. The organization has six locations and students come from 14 local schools. Five FNBT employees volunteered for a one-hour session to teach the FDIC Money Smart modules- Using Credit Cards to ten young people for a better understanding of credit.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Farmington, Las Cruces, and New Mexico non-MSA AAs is weaker than the bank's overall performance under the Service Test in the full-scope areas. No CD services were performed in the NM- Non-MSA AA.

## State Rating

### State of Texas

**CRA rating for the state of Texas:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, the overall geographic distribution of lending is excellent and borrower distribution of lending is excellent.
- The bank is a leader in making CD loans, which had a positive effect on the Lending Test rating.
- Qualified investments were good in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- Service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's AAs. The institution provides a relatively high level of CD services.

### Description of Institution's Operations in Texas

FNBT delineated 23 AAs within Texas. AAs include the Amarillo MSA, Austin-Round Rock-Georgetown MSA (Austin MSA), Beaumont-Port Arthur MSA, Brownsville-Harlingen MSA, College Station-Bryan MSA, Corpus Christi MSA, Dallas-Fort Worth TX-OK CSA (Dallas CSA), El Paso MSA, Houston-The Woodlands-Sugar Land MSA, Killeen-Temple MSA, Laredo MSA, Longview MSA, Lubbock MSA, McAllen-Edinburg-Mission MSA, Midland MSA, Odessa MSA, San Angelo MSA, San Antonio-New Braunfels MSA, Tyler MSA, Victoria MSA, Waco MSA, Wichita Falls MSA, and the TX non-MSA – a rural non-metropolitan area comprised of 23 counties. We combined the Dallas-Plano-Irving MSA, Fort Worth-Arlington-Grapevine MSA, and Sherman-Denison MSA into the Dallas CSA for presentation and analysis.

Texas is FNBT's largest rating area based on deposits by a significant margin. Refer to appendix A for the list of counties reviewed.

FNBT had \$3.3 billion in deposits in Texas representing 93.6 percent of the bank's total deposits as of June 30, 2022. As of December 31, 2022, the bank operated 290 branches and 347 ATMs within the rating area, representing 84.3 percent of total bank branches and 86.1 percent of total ATMs. The bank originated and purchased approximately \$1.1 billion in home mortgage, small business loans, and consumer loans within Texas representing 87.4 percent of total bank loan originations and purchases by dollar and 78.6 percent by count.

Austin MSA

FNBT had \$60.1 million in deposits in the Austin MSA, representing 1.7 percent of the bank's total deposits as of June 30, 2022. As of December 31, 2022, the bank operated 12 branches and 12 ATMs, none of which were deposit taking, representing 3.5 percent of total branches and 3 percent of total ATMs. The bank originated and purchased approximately 2,933 home mortgage, small business loans, and consumer loans totaling \$42.6 million within the Austin MSA, representing 3.2 percent of total bank loan originations and purchases by dollar and 2.4 percent by count. According to FDIC deposit-market share data, as of June 30, 2022, there were 70 FDIC-insured institutions operating 439 branches in the AA. FNBT ranked 63rd in deposit share, with 0.08 percent of deposits. The top three banks by deposit market share were JPMorgan Chase Bank, National Association with 19.2 percent, Wells Fargo Bank, National Association with 18.3 percent, and Bank of America, National Association with 13 percent. In addition to FDIC-insured institutions, this area is served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Austin MSA AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Austin MSA – 2015 ACS</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	350	10.6	22.3	36.6	28.9	1.7
Population by Geography	1,889,094	10.1	22.3	37.3	29.2	1.1
Housing Units by Geography	747,159	10.1	20.6	38.2	30.1	0.9
Owner-Occupied Units by Geography	399,483	3.8	18.1	40.3	37.6	0.2
Occupied Rental Units by Geography	289,795	18.4	23.8	35.5	20.5	1.7
Vacant Units by Geography	57,881	12.0	22.1	37.9	26.6	1.5
Businesses by Geography	256,163	6.2	13.0	34.0	45.6	1.2
Farms by Geography	5,288	4.5	16.3	39.4	39.4	0.4
Family Distribution by Income Level	428,451	22.5	16.9	19.8	40.8	0.0
Household Distribution by Income Level	689,278	23.6	16.6	18.0	41.7	0.0
Median Family Income MSA - 12420 Austin-Round Rock-Georgetown, TX MSA		\$78,997	Median Housing Value			\$233,705
			Median Gross Rent			\$1,067
			Families Below Poverty Level			9.5%
<i>Source: 2015 ACS and 2021 D&amp;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.</i>						

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the Austin AA is \$78,997. Based on this information low-income families earned less than \$39,499 and moderate-income families earned less than

\$63,198. The median housing value in the AA is \$233,705 while the National Association of Realtors median sales price of a single-family home is \$367,100 in calendar year 2020 and increased to \$478,900 in fourth quarter 2022. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment is \$987 for a low-income borrower and \$1,580 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be \$1,255. Low-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA is considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Austin AA, the overall household poverty level is 9.5 percent.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: TX - Austin MSA - 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	503	6.6	25.4	34.8	29.6	3.6
Population by Geography	2,283,371	6.3	24.6	36.3	30.5	2.4
Housing Units by Geography	856,586	6.6	24.9	36.5	30.4	1.6
Owner-Occupied Units by Geography	466,441	2.6	19.9	39.4	37.6	0.5
Occupied Rental Units by Geography	329,874	11.8	31.7	32.6	20.8	3.0
Vacant Units by Geography	60,271	8.6	25.9	35.0	27.4	3.0
Businesses by Geography	437,528	2.7	13.7	33.3	44.5	5.8
Farms by Geography	8,140	2.1	16.3	36.2	41.9	3.6
Family Distribution by Income Level	495,990	21.2	17.7	21.1	40.0	0.0
Household Distribution by Income Level	796,315	22.8	16.9	18.5	41.8	0.0
Median Family Income MSA - 12420 Austin-Round Rock-Georgetown, TX MSA		\$100,215	Median Housing Value			\$333,862
			Median Gross Rent			\$1,342
			Families Below Poverty Level			6.6%
<i>Source: 2020 U.S. Census and 2022 D&amp;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>						

### Economic Data

According to Moody's Analytics as of November 2022, Austin has had job growth and labor force gains outpacing the national average. Private services, particularly healthcare and hospitality, have experienced significant growth. Construction and government sectors have lagged due to a shortage of qualified labor and efforts to reduce spending in the public sector. However, the housing market has weakened considerably.

The IT industry, which is typically a cornerstone of the local economy, faces challenges in 2023. Large tech companies have announced layoffs or slowdowns in hiring, impacting Austin's IT sector. Smaller IT firms relying on external financing may also face uncertainty as sentiment and credit tighten in the venture capital market. While professional services employment is still rising recently, a moderate downturn could lead to a pause in industry growth or even a decline.

The prospects for manufacturing are better. Manufacturing employment in Austin is growing at almost double the national pace, driven by high-tech sectors such as semiconductors and electric vehicles. Companies like Samsung and Tesla are expanding their presence in the area, with plans for large-scale manufacturing facilities. However, residential construction is expected to decline due to declining affordability driven by rising mortgage rates. Multifamily construction remains strong, supported by above-average population growth. Major employers in Austin include the University of Texas at Austin, Dell Inc, Seton Healthcare Network, Walmart, and St. David's Healthcare.

According to the BLS, unemployment in Austin is 2.7 percent as of January 2020 and declined to 2.6 percent as of December 2022. Pandemic related unemployment peaked at 11.4 percent as of April 2020.

### Community Contacts

To help identify needs and opportunities in the AA, the OCC reviewed a recent regulatory agency contact with an organization that focuses on economic development in the AA. The contact stated the economy continues to grow with limited impact from inflation or work force issues. Affordable housing is a need in the area. Most of the affordable housing stock is older. There is also a need for single family mortgages, consumer loans (car, etc.), and business loans. Local banks are active in the area with bankers serving on different boards in the area.

### Dallas CSA

FNBT had \$707.8 million in deposits in the Dallas CSA, representing 20.1 percent of the bank's total deposits as of June 30, 2022. As of December 31, 2022, the bank operated 85 branches and 86 ATMs, none of which were deposit taking, representing 24.7 percent of total branches and 21.3 percent of total ATMs. The bank originated and purchased approximately 26,222 home mortgage, small business loans, and consumer loans totaling \$87.1 million within the Dallas CSA, representing 6.6 percent of total bank loan originations and purchases by dollar and 21 percent by count. According to FDIC deposit-market share data, as of June 30, 2022, there were 176 FDIC-insured institutions operating 630 branches in the AA. FNBT ranked 50th in deposit share, with 0.08 percent. The top three banks by deposit market share were Charles Schwab Bank, SSB with 44.9 percent, Bank of America, National Association with 15.7 percent, and JPMorgan Chase Bank, National Association with 11.8 percent. In addition to FDIC-insured institutions, this area is served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Dallas AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Dallas CSA – 2015 ACS</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,317	12.6	25.7	28.5	32.6	0.5
Population by Geography	6,773,047	10.6	24.9	30.2	34.2	0.1
Housing Units by Geography	2,592,642	11.0	23.7	30.9	34.2	0.2
Owner-Occupied Units by Geography	1,430,659	4.9	19.1	32.0	43.8	0.1
Occupied Rental Units by Geography	958,230	18.4	29.9	29.5	21.9	0.3
Vacant Units by Geography	203,753	18.6	27.1	29.8	24.2	0.3
Businesses by Geography	795,855	6.7	17.7	27.8	47.1	0.6
Farms by Geography	14,641	4.3	15.3	32.9	47.1	0.4
Family Distribution by Income Level	1,656,921	23.2	16.5	18.2	42.1	0.0
Household Distribution by Income Level	2,388,889	23.7	16.5	17.7	42.1	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX		\$71,149	Median Housing Value			\$175,150
Median Family Income MSA - 23104 Fort Worth-Arlington-Grapevine, TX		\$69,339	Median Gross Rent			\$977
Median Family Income MSA - 43300 Sherman-Denison, TX MSA		\$60,873	Families Below Poverty Level			11.4%
Median Family Income Non-MSAs - TX		\$52,198				
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the Dallas CSA is between \$60,873 and \$71,149. Based on this information low-income families earned less than \$30,436 to \$35,574, and moderate-income families earned less than \$48,698 to \$56,919 throughout the CSA. The median housing value in the AA is \$175,150 while the National Association of Realtors median sales price of a single-family home is \$287,200 in calendar year 2020 and increased to \$375,000 in fourth quarter 2022. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. Based on the lower end of the ranges above, the calculated maximum affordable monthly mortgage payment is \$761 for a low-income borrower and \$1,217 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be \$940. Low-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA is considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Dallas CSA, the overall household poverty level is 11.4 percent.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: TX - Dallas CSA - 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,707	9.0	26.1	30.4	33.1	1.4
Population by Geography	7,632,751	8.3	25.3	31.3	34.3	0.8
Housing Units by Geography	2,830,227	8.9	25.2	32.0	33.1	0.8
Owner-Occupied Units by Geography	1,561,410	4.1	20.0	33.3	42.2	0.3
Occupied Rental Units by Geography	1,057,980	15.2	32.3	30.3	20.9	1.4
Vacant Units by Geography	210,837	13.3	28.4	30.6	26.1	1.6
Businesses by Geography	1,159,354	4.5	17.7	31.2	45.7	0.9
Farms by Geography	19,797	3.1	16.6	34.7	45.0	0.5
Family Distribution by Income Level	1,808,555	21.9	17.4	19.3	41.4	0.0
Household Distribution by Income Level	2,619,390	22.8	16.9	18.0	42.3	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX		\$88,315	Median Housing Value			\$245,195
Median Family Income MSA - 23104 Fort Worth-Arlington-Grapevine, TX		\$82,649	Median Gross Rent			\$1,222
Median Family Income MSA - 43300 Sherman-Denison, TX MSA		\$71,649	Families Below Poverty Level			8.2%
Median Family Income Non-MSAs - TX		\$61,785				
<i>Source: 2020 U.S. Census and 2022 D&amp;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.</i>						

## Economic Data

### Dallas-Plano-Irving, TX

According to Moody's Analytics as of November 2022, Dallas's job growth remains strong, nearly twice the national average on a year-over-year basis, although it is decelerating. Major industries in the metro division, particularly financial and professional services, have outperformed their national counterparts, with double-digit growth in professional services over the past year. Government employment has underperformed as workers are drawn to higher compensation in the private sector. The unemployment rate has stabilized at full employment levels, and the labor force has experienced above-average growth. The housing market has weakened notably.

The near-term outlook for residential construction varies across segments. Single-family homebuilding is expected to decline further due to decreasing affordability, while multifamily construction remains elevated due to rising demand from job growth and in-migration of young professionals. Nonresidential construction, however, will be subdued due to the remote work trend and office-to-residential conversions.

Financial services, including banking and asset management, will continue to support the economy in 2023, although growth will be weaker due to rising interest rates dampening demand for credit. The long-term trend remains favorable, with payrolls in the industry 15 percent higher than pre-pandemic levels

compared to the national average of 2 percent. The lower business costs in Dallas compared to other financial centers and the strong overall growth of the Texas economy have attracted major companies and created business opportunities. Major employers in Dallas include Walmart, American Airlines, Baylor Scott & White Health, Lockheed Martin, and UT Southwestern Medical Center.

#### Fort Worth-Arlington-Grapevine, TX

According to Moody's Analytics as of November 2022, the Fort Worth economy has been performing slightly better than the national average, with job growth nearly 2 percent higher over the past year. Private services, particularly healthcare and hospitality, are leading the way, while manufacturing has underperformed due to supply chain issues. Government employment has declined as workers opt for better pay in the private sector. The unemployment rate is low, reflecting full employment, and the labor force has grown steadily. Average hourly earnings have been rising at twice the national average pace, surpassing the national average level for the first time in seven years. However, housing data has weakened. Residential construction is projected to weaken further due to stagnant house prices and reduced affordability caused by rising mortgage rates. Single-family home permits have started to decline, although Fort Worth remains more affordable than neighboring Dallas.

Healthcare employment in Fort Worth-Arlington has seen significant growth, up 9 percent compared to the national average of 4 percent over the past year. The opening of the Jane and John Justin Tower at Texas Health Harris Methodist Hospital has contributed to this expansion, driven by the need to serve the growing population in the area. The hospitality industry is expected to grow in 2023, with employment already reaching pre-pandemic levels. Dallas-Fort Worth Airport anticipates a 10 percent boost in passenger traffic, with business travel playing a significant role. Manufacturing of the F-35 joint strike fighter is expected to gradually recover despite supply-chain issues, supporting manufacturing in the area for years to come. Major employers in Fort Worth include American Airlines, Lockheed Martin, Texas Health Resources, and the Naval Air Station Joint Reserve Base - Fort Worth.

According to the BLS, unemployment in Dallas-Fort Worth is 3.2 percent as of January 2020 and declined to 3.1 percent as of December 2022. Pandemic related unemployment peaked at 12.1 percent as of April 2020.

#### Sherman-Denison, TX MSA

According to Moody's Analytics as of September 2022, the economy of Sherman-Denison continues to improve, although growth in nonfarm payrolls has slowed compared to the national average, which is typical of late-cycle dynamics. Consumer industries and healthcare are expanding at an above-average rate, supported by higher wages and favorable demographics. The healthcare industry, in particular, is expected to outperform nationally due to the growing demand for medical services driven by the area's aging population.

Manufacturing in Sherman-Denison is expected to outperform both Texas and the U.S. thanks to a diverse production base. Fabricated metals and industrial machinery producers serving the energy industry will benefit from increased drilling activity. Additionally, the metro area's sizable food producer base and potential for high-tech manufacturing will provide further support to the manufacturing sector. Major employers in Sherman-Denison include Texoma Healthcare Systems, Tyson Foods, Ruiz Foods, and Walmart.

Near-term housing prospects in Sherman-Denison are supported by the strong job recovery and demographics. However, increasing borrowing costs and a soaring housing supply may lead to a more rapid cooling of prices compared to other parts of the state. While the population growth in the area is above average, the surge in building activity and rising mortgage rates may eventually taper demand, resulting in a decline in prices.

According to the BLS, unemployment in Sherman-Denison is 3.2 percent as of January 2020 and increased to 3.3 percent as of December 2022. Pandemic related unemployment peaked at 9.8 percent as of April 2020.

### Community Contacts

#### Dallas CSA

To help identify needs and opportunities in the AA, the OCC reviewed two recent regulatory agency contacts with organizations that focus on economic and small business development in the AA. The contact identified various political and geographic boundaries of area in Dallas regarding diversity, industry types, and areas experiencing gentrification (predominately West Dallas with the influx of housing and CRE). South Dallas continues to face challenges obtaining economic parity with the rest of Dallas, although the DFW area is experiencing tremendous economic growth. There is an influx of people and businesses from California creating a shortage of available homes in the DFW area. The contact identified credit needs for small business, home mortgage, and consumer loans in the AA. Affordable housing continues to be a struggle along with the increased demand and cost of housing. The City of Dallas also has eleven Opportunity Zones (OZ) for investors and programs such as Planning & Urban Design Development (P+UD) and Property Assessed Clean Energy (PACE). In Dallas County, areas north of interstate 30 are predominately middle- and upper-income CTs, with accessible credit for both customers and businesses from financial institutions, while south of interstate 30 are LMI CTs, which lack access to the same financial resources.

#### Houston MSA

FNBT had \$567.1 million in deposits in the Houston MSA, representing 16.1 percent of the bank's total deposits as of June 30, 2022. As of December 31, 2022, the bank operated 56 branches and 65 ATMs representing 16.3 percent of total branches and 16.1 percent of total ATMs. The bank originated and purchased approximately 16,317 home mortgage, small business loans, and consumer loans totaling \$71.7 million within the Houston MSA, representing 5.5 percent of total bank loan originations and purchases by dollar and 13.1 percent by count. According to FDIC deposit-market share data, as of June 30, 2022, there were 93 FDIC-insured institutions operating 1326 branches in the AA. FNBT ranked 44<sup>th</sup> in deposit share, with 0.15 percent. The top three banks by deposit market share were JPMorgan Chase Bank, National Association with 50.6 percent, Wells Fargo Bank, National Association with 9 percent, and Bank of America, National Association with 7.9 percent. In addition to FDIC-insured institutions, this area is served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Houston AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Houston MSA – 2015 ACS</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,039	15.2	29.1	24.8	30.0	0.9
Population by Geography	6,157,183	11.9	25.8	27.2	34.7	0.3
Housing Units by Geography	2,329,992	12.5	25.1	26.5	35.7	0.3
Owner-Occupied Units by Geography	1,267,255	5.4	21.0	28.6	44.9	0.1
Occupied Rental Units by Geography	838,075	21.3	30.2	24.1	23.9	0.6
Vacant Units by Geography	224,662	20.2	29.2	22.9	27.4	0.3
Businesses by Geography	663,219	9.3	17.7	22.7	50.2	0.2
Farms by Geography	9,729	5.4	15.4	28.5	50.7	0.1
Family Distribution by Income Level	1,483,768	24.4	16.0	17.0	42.6	0.0
Household Distribution by Income Level	2,105,330	24.8	15.9	16.8	42.5	0.0
Median Family Income MSA - 26420 Houston-The Woodlands-Sugar Land, TX MSA		\$69,373	Median Housing Value			\$174,523
			Median Gross Rent			\$976
			Families Below Poverty Level			12.9%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the Houston AA is \$69,373. Based on this information low-income families earned less than \$34,687 and moderate-income families earned less than \$55,498. The median housing value in the AA is \$174,523 while the National Association of Realtors median sales price of a single-family home is \$304,100 in calendar year 2020 and increased to \$337,900 in fourth quarter 2022. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment is \$867 for a low-income borrower and \$1,387 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be \$937. Low-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA is considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Houston AA, the overall household poverty level is 12.9 percent.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: TX - Houston MSA - 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,562	13.8	24.6	26.1	32.3	3.1
Population by Geography	6,897,080	10.8	23.5	28.5	35.5	1.6
Housing Units by Geography	2,567,743	11.6	23.5	27.8	35.2	1.9
Owner-Occupied Units by Geography	1,413,084	5.1	19.4	30.3	44.3	0.9
Occupied Rental Units by Geography	926,071	20.3	29.5	24.3	22.8	3.1
Vacant Units by Geography	228,588	16.4	24.8	26.6	29.1	3.1
Businesses by Geography	1,005,865	8.7	18.8	24.3	46.1	2.1
Farms by Geography	13,545	6.1	16.8	28.9	46.7	1.6
Family Distribution by Income Level	1,650,859	23.6	16.6	17.8	42.0	0.0
Household Distribution by Income Level	2,339,155	24.5	15.9	16.9	42.7	0.0
Median Family Income MSA - 26420 Houston-The Woodlands-Sugar Land, TX MSA		\$81,859	Median Housing Value			\$230,632
			Median Gross Rent			\$1,175
			Families Below Poverty Level			10.6%
<i>Source: 2020 U.S. Census and 2022 D&amp;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>						

### Economic Data

According to Moody's Analytics as of November 2022, the Houston economy has been improving, with job growth two percentage points higher than the national average over the past year. Most private sector industries are growing faster than their national counterparts, particularly construction, which has seen double-digit growth. The declining unemployment rate, though slightly higher than pre-crisis levels, reflects a faster-growing labor force compared to the national average. However, the housing market has weakened.

Homebuilding is expected to weaken in the coming year, with house prices stabilizing after strong gains and rising mortgage rates reducing affordability. New permits for single-family homes have sharply declined, while multifamily construction remains elevated due to increased rental demand.

The energy industry, despite increased downside risks, continues to support the local economy. The volatility of crude oil prices in 2022 impacted the recovery in active drill rigs, but increased drilling activity compared to 2021 has supported the manufacturing sector, leading to a 7 percent increase in industry employment year over year. The rebound in the energy industry will benefit professional services, with demand for engineers and geologists increasing. The distribution industry, driven by the European Union's need for natural gas, has also experienced gains. Major employers in Houston include Exxon Mobil Corp., Wood PLC, Landry's Inc., Shell Oil Co., and Fort Bend ISD.

According to the BLS, unemployment in Houston is 4 percent as of January 2020 and declined to 3.8 percent as of December 2022. Pandemic related unemployment peaked at 13.5 percent as of April 2020.

## Community Contacts

To help identify needs and opportunities in the AA, the OCC reviewed three recent regulatory agency contacts with organizations that focus on small business, housing, and economic development in the AA. The contact identified a negative impact by the COVID-19 pandemic, specifically in the south part of the AA. In general, economic conditions were poor, even before the pandemic, due to the rising costs of housing. Customers and organizations are more dependent on major institutions for financial assistance programs because public funding for affordable housing has not been historically accessible in the State of Texas. An economic development department identified that there are opportunities for financial development, but competition is strong for all types of loans, especially in the city of Pearland. Financial institutions served general banking and credit needs during COVID and have continued to do so.

## Killeen MSA

FNBT had \$1.2 billion in deposits in the Killeen MSA, representing 33.5 percent of the bank's total deposits as of June 30, 2022. As of December 31, 2022, the bank operated 24 branches and 70 ATMs representing 7 percent of total branches and 17.4 percent of total ATMs. The bank originated and purchased approximately 8,042 home mortgage, small business loans, and consumer loans totaling \$438.7 million within the Killeen MSA, representing 33.4 percent of total bank loan originations and purchases by dollar and 6.5 percent by count. According to FDIC deposit-market share data, as of June 30, 2022, there were 17 FDIC-insured institutions operating 73 branches in the AA. FNBT ranked third in deposit share, with 17.43 percent. The top three banks by deposit market share were Cadence Bank with 19.1 percent, Extraco Banks, National Association with 19.04 percent, and First National Bank Texas with 18.7 percent. In addition to FDIC-insured institutions, this area is served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Killeen MSA – 2015 ACS						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	84	3.6	21.4	48.8	20.2	6.0
Population by Geography	402,169	1.6	17.0	53.8	26.4	1.2
Housing Units by Geography	157,531	2.4	17.4	55.7	24.6	0.0
Owner-Occupied Units by Geography	73,098	0.8	8.3	57.1	33.8	0.0
Occupied Rental Units by Geography	58,575	3.2	26.5	53.9	16.4	0.0
Vacant Units by Geography	25,858	4.9	22.3	55.6	17.1	0.0
Businesses by Geography	24,498	4.1	12.5	53.1	30.0	0.4
Farms by Geography	842	2.7	7.1	54.4	35.7	0.0
Family Distribution by Income Level	95,546	20.0	18.7	21.2	40.2	0.0
Household Distribution by Income Level	131,673	22.3	16.8	20.1	40.8	0.0
Median Family Income MSA - 28660 Killeen-Temple, TX MSA		\$58,001	Median Housing Value			\$116,156
			Median Gross Rent			\$877
			Families Below Poverty Level			11.8%

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.

The table above provides a summary of the demographics, including housing, business, and economic information for the Killeen AA.

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the Killeen-Temple AA is \$58,001. Based on this information low-income families earned less than \$29,001 and moderate-income families earned less than \$46,401. The median housing value in the AA is \$116,156. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment is \$725 for a low-income borrower and \$1,160 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be \$624. Housing is generally affordable to LMI borrowers in the Killeen-Temple AA.

The poverty level across the AA is considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Killeen-Temple AA, the overall household poverty level is 11.8 percent.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: TX - Killeen MSA - 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	106	5.7	28.3	34.9	24.5	6.6
Population by Geography	453,740	4.0	25.9	39.3	27.5	3.3
Housing Units by Geography	168,989	5.3	28.2	39.7	26.5	0.3
Owner-Occupied Units by Geography	81,483	2.1	16.2	44.6	36.9	0.3
Occupied Rental Units by Geography	66,588	8.1	38.2	36.3	17.0	0.5
Vacant Units by Geography	20,918	8.9	43.1	31.6	16.2	0.2
Businesses by Geography	33,295	4.9	24.3	37.7	32.5	0.6
Farms by Geography	1,052	3.9	17.1	38.7	39.7	0.6
Family Distribution by Income Level	101,144	21.3	17.8	21.0	39.9	0.0
Household Distribution by Income Level	148,071	22.5	17.0	19.2	41.3	0.0
Median Family Income MSA - 28660 Killeen-Temple, TX MSA		\$66,430	Median Housing Value			\$136,904
			Median Gross Rent			\$959
			Families Below Poverty Level			10.4%
<i>Source: 2020 U.S. Census and 2022 D&amp;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>						

### Economic Data

According to Moody's Analytics as of September 2022, the economy of Killeen is expanding, with payroll growth outpacing the national average, although it has slowed due to a tightening labor market. While retail is softening, gains in healthcare, professional services, and the public sector have more than offset

the weakness. Military payrolls, in particular, are expanding rapidly, driving job growth at a rate five times faster than the state average. The jobless rate is declining, but wages have fallen and average hourly earnings in Killeen-Temple trail those in the state and nation.

The housing market in Killeen is starting to slow. Higher borrowing costs are dampening housing demand, and affordability concerns are pushing potential buyers out of the market. While remote workers seeking more affordable living arrangements may provide some upside to the housing market, it is unlikely to offset the effects of higher mortgage rates.

Consumer-driven industries, which account for a significant portion of jobs in the area, are expected to expand at an average pace, supported by favorable demographics. The presence of school-age children and prime-working-age adults in the metro area boosts consumer demand. Net migration, especially from nearby metro areas, has fueled household formation and improved longer-term prospects.

Fort Cavazos (formerly Fort Hood), the military base in Killeen, remains a pillar of the local economy rather than a major growth driver. Job growth will be slow, but the base's increased deployment readiness and infrastructure investments support on-base payrolls and local construction. Other major employers in Killeen include various military defense contractors, the Civilian Personnel Office, and Teleperformance SE.

According to the BLS, unemployment in Killeen is 3.8 percent as of January 2020 and increased to 3.9 percent as of December 2022. Pandemic related unemployment peaked at 10.5 percent as of April 2020.

### Community Contacts

To help identify needs and opportunities in the AA, the OCC reviewed a recent regulatory agency contact with an organization that focuses on economic development in the AA. The contact stated economic conditions are stable. There is a need for affordable housing and entrepreneur financing (micro-lending financing) for small businesses both due to the proximity to Ft. Cavazos. Banks provide lending opportunities in the area but are conservative. There is also a need for SBA lenders in the area.

### San Antonio MSA

FNBT had \$65.5 million in deposits in the San Antonio MSA, representing 1.9 percent of the bank's total deposits as of June 30, 2022. As of December 31, 2022, the bank operated 12 branches and 11 ATMs, of which none were deposit taking, representing 3.5 percent of total branches and 2.7 percent of total ATMs. The bank originated and purchased approximately 5,217 home mortgage, small business loans, and consumer loans totaling \$53.2 million within the San Antonio MSA, representing 4 percent of total bank loan originations and purchases by dollar and 4.2 percent by count. According to FDIC deposit-market share data, as of June 30, 2022, there were 52 FDIC-insured institutions operating 303 branches in the AA. FNBT ranked 49th in deposit share, with 0.04 percent. The top three banks by deposit market share were USAA Federal Savings Bank with 60.4 percent, Citibank, National Association with 13.9 percent, and Frost Bank with 7.5 percent. In addition to FDIC-insured institutions, this area is served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the San Antonio AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: San Antonio MSA – 2015 ACS</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	385	8.6	34.8	26.8	28.8	1.0
Population by Geography	1,918,061	7.0	32.8	29.3	30.9	0.0
Housing Units by Geography	709,927	6.7	32.7	29.5	31.0	0.0
Owner-Occupied Units by Geography	386,191	5.0	26.6	29.4	39.1	0.0
Occupied Rental Units by Geography	263,480	8.5	40.2	29.8	21.5	0.0
Vacant Units by Geography	60,256	10.6	39.2	29.5	20.7	0.0
Businesses by Geography	158,942	4.6	22.3	28.6	44.3	0.3
Farms by Geography	3,210	2.3	17.2	31.5	48.9	0.1
Family Distribution by Income Level	443,029	23.9	17.6	19.3	39.3	0.0
Household Distribution by Income Level	649,671	25.4	16.2	18.0	40.4	0.0
Median Family Income MSA - 41700 San Antonio-New Braunfels, TX MSA		\$62,228	Median Housing Value			\$145,949
			Median Gross Rent			\$890
			Families Below Poverty Level			13.6%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the San Antonio AA is \$62,228. Based on this information low-income families earned less than \$31,114 and moderate-income families earned less than \$49,782. The median housing value in the AA is \$145,949 while the National Association of Realtors median sales price of a single-family home is \$254,300 in calendar year 2019 and increased to \$329,800 in fourth quarter 2022. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment is \$778 for a low-income borrower and \$1,245 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be \$783. Low-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA is considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the San Antonio AA, the overall household poverty level is 13.6 percent.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: TX - San Antonio MSA - 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	400	8.8	36.3	27.8	26.3	1.0
Population by Geography	2,108,058	6.6	32.2	29.6	31.6	0.0
Housing Units by Geography	735,960	7.2	35.3	28.7	28.9	0.0
Owner-Occupied Units by Geography	403,277	4.6	29.6	30.8	35.0	0.0
Occupied Rental Units by Geography	273,057	10.4	42.5	26.5	20.5	0.0
Vacant Units by Geography	59,626	9.6	40.5	24.0	26.0	0.0
Businesses by Geography	214,973	5.7	25.4	25.3	43.3	0.2
Farms by Geography	4,265	3.8	20.8	26.5	48.8	0.1
Family Distribution by Income Level	446,585	23.7	17.8	19.6	38.9	0.0
Household Distribution by Income Level	676,334	25.6	16.4	18.6	39.4	0.0
Median Family Income MSA - 41700 San Antonio-New Braunfels, TX MSA		\$74,284	Median Housing Value			\$189,214
			Median Gross Rent			\$1,054
			Families Below Poverty Level			11.6%
<i>Source: 2020 U.S. Census and 2022 D&amp;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>						

## Economic Data

According to Moody's Analytics as of September 2022, the economy of San Antonio has been steadily improving, with job growth slightly higher than the national average over the past year. Total employment returned to pre-pandemic levels earlier than the nation. Private services, including financial services, have outperformed their national counterparts. The unemployment rate has returned to pre-pandemic levels and the labor force has kept pace with the national average. However, housing market indicators have started to weaken.

The single-family homebuilding market is expected to decline in the near term due to rising mortgage rates and reduced affordability. However, multifamily construction continues to grow, driven by factors such as the rising cost of homeownership, above-average population growth, and the larger share of military positions in the area.

The manufacturing sector faces near-term risks but has improving longer-term prospects. Investments by companies like Toyota, Navistar, and Caterpillar, along with the presence of suppliers in the area, bode well for future gains. However, rising interest rates could lower demand.

The metro area is poised to grow as a regional financial hub, with strong employment growth in the banking industry. Factors contributing to this growth include the overall growth trend in the Southwest, the presence of active military personnel and retired military, and the focus of local banks on lending to the business community. Major employers in San Antonio include Joint Base - San Antonio, H-E-B Grocery Stores, USAA, and the Methodist Healthcare System.

According to the BLS, unemployment in San Antonio is 3.2 percent as of January 2020 and remained steady at 3.2 percent as of December 2022. Pandemic related unemployment peaked at 12.6 percent as of April 2020.

### Community Contacts

To help identify needs and opportunities in the AA, the OCC reviewed a recent regulatory agency contact with organizations that focus on economic development and governance in the AA. The contact identifies the economic conditions as good with new businesses coming into the area. There are still needs for general banking and credit needs including consumer, mortgage, and small business. The AA still lacks affordable housing, particularly multifamily. Projects such as the “Main Street Revitalization Program” have rejuvenated public spaces and buildings but is still working with the area’s local banks. A contact from a non-profit organization that serves LMI individuals of underserved communities stated they have seen challenges with banks lending to new businesses.

### **Scope of Evaluation in Texas**

The Dallas CSA and Austin, Houston, Killeen, and San Antonio MSAs received full-scope reviews, as these AAs represented the largest concentrations of deposits, branches, and/or lending. The remaining 18 AAs received limited-scope reviews.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS**

### **LENDING TEST**

The bank’s performance under the Lending Test in Texas is rated Outstanding.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on a full-scope review, the bank’s performance in the Austin MSA, Dallas MSA, Houston MSA, Killeen-Temple MSA and the San Antonio MSA is excellent.

### **Lending Activity**

Lending levels reflects excellent responsiveness to AA credit needs when considering FNBT’s lending market ranks as compared to their deposit market rank.

<b>Number of Loans</b>							
Assessment Area	Home Mortgage	Small Business	Consumer	Community Development	Total	% of State Loans	% of State Deposits
Amarillo MSA	11	6	1,024	0	1,041	1.1	0.2
Austin MSA	88	95	2,750	1	2,934	3.0	1.7
Beaumont MSA	1	11	791	0	803	0.8	0.3
Brownsville MSA	7	6	912	0	925	0.9	0.3
College Station MSA	13	21	1,590	0	1,624	1.7	1.2
Corpus Christi MSA	158	19	3,558	0	3,735	3.8	1.5
Dallas CSA	129	650	25,443	8	26,230	26.8	21.6
El Paso MSA	1,209	126	7,494	8	8,837	9.0	5.4
Houston MSA	125	502	15,690	3	16,320	16.7	17.5
Killeen MSA	1,494	517	6,031	6	8,048	8.2	35.1
Laredo MSA	0	15	2,369	3	2,387	2.4	1.1
Longview MSA	4	5	779	0	788	0.8	0.5
Lubbock MSA	6	10	2,166	0	2,182	2.2	0.8
McAllen MSA	6	9	2,539	0	2,554	2.6	0.9
Midland MSA	8	4	494	0	506	0.5	0.8
Odessa MSA	6	5	823	0	834	0.9	1.1
San Angelo MSA	7	5	785	0	797	0.8	0.6
San Antonio MSA	68	245	4,904	7	5,224	5.3	2
Tyler MSA	2	7	1,018	0	1,027	1.0	0.4
Victoria MSA	7	6	1,047	0	1,060	1.1	0.5
Waco MSA	380	23	1,126	2	1,531	1.6	0.7
Wichita Falls MSA	6	8	1,122	0	1,136	1.2	0.6
TX Non-MSA	97	66	7,281	2	7,446	7.6	5.2
<b>Total</b>	<b>3832</b>	<b>2361</b>	<b>91736</b>	<b>40</b>	<b>97,969</b>	<b>100.0</b>	<b>100</b>

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

<b>Dollar Volume of Loans (\$000s)</b>							
Assessment Area	Home Mortgage	Small Business	Consumer	Community Development	Total	% of State Loans	% of State Deposits
Amarillo MSA	2,414	185	825	0	3,424	0.3	0.2
Austin MSA	30,451	9,648	2,532	3,000	45,631	3.7	1.7
Beaumont MSA	151	667	694	0	1,512	0.1	0.3
Brownsville MSA	1,071	116	775	0	1,962	0.2	0.3
College Station MSA	4,426	280	1,290	0	5,996	0.5	1.2
Corpus Christi MSA	34,184	1,263	2,897	0	38,344	3.1	1.5
Dallas CSA	33,460	30,351	23,327	14,466	101,604	8.1	21.6
El Paso MSA	238,510	10,579	5,960	11,498	266,547	21.3	5.4
Houston MSA	33,068	24,898	13,744	5,468	77,178	6.2	17.5
Killeen MSA	398,334	35,093	5,293	5,080	443,800	35.9	35.1
Laredo MSA	0	1,018	1,937	34,062	37,017	3.0	1.1
Longview MSA	815	69	626	0	1,510	0.1	0.5
Lubbock MSA	7,635	211	1,788	0	9,634	0.8	0.8
McAllen MSA	828	97	2,072	0	2,997	0.2	0.9
Midland MSA	1,724	135	490	0	2,349	0.2	0.8
Odessa MSA	1,019	79	799	0	1,897	0.2	1.1
San Angelo MSA	1,002	97	666	0	1,765	0.1	0.6
San Antonio MSA	28,936	20,119	4,127	15,377	68,559	5.4	2
Tyler MSA	479	89	842	0	1,410	0.1	0.4
Victoria MSA	1,262	188	886	0	2,336	0.2	0.5
Waco MSA	87,202	2,248	938	5,092	95,480	7.6	0.7
Wichita Falls MSA	564	123	862	0	1,549	0.1	0.6
TX Non-MSA	22,198	1,664	5,878	3,448	33,188	2.7	5.2
<b>Total</b>	<b>929,733</b>	<b>139,217</b>	<b>79,248</b>	<b>97,491</b>	<b>1,245,689</b>	<b>100.0</b>	<b>100</b>

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

### Austin MSA

According to peer mortgage data for 2022, the bank had a market share of less than 0.1 percent based on the number of home mortgage loans originated or purchased. The bank ranked 279th among 994 home mortgage lenders in the AA. The top three lenders with a combined market share of 9.4 percent were

Wells Fargo Bank NA (3.3 percent), Rocket Mortgage (3.2 percent), and Randolph-Brooks FCU (2.9 percent).

According to peer small business data for 2021, the bank had a market share of 0.1 percent based on the number of small loans to businesses originated or purchased. The bank ranked 76th among 274 small business lenders in the AA. The top three lenders with a combined market share of 50.3 percent were JPMorgan Chase Bank, National Association (21.4 percent), American Express National Bank (20 percent), and Wells Fargo Bank NA (8.9 percent).

#### Dallas CSA

According to peer mortgage data for 2022, the bank had a market share of 0.1 percent based on the number of home mortgage loans originated or purchased. The bank ranked 198th among 1,224 home mortgage lenders in the AA. The top three lenders with a combined market share of 10.2 percent were Rocket Mortgage (3.9 percent), Wells Fargo Bank NA (3.4 percent), and Bank of America NA (2.9 percent).

According to peer small business data for 2021, the bank had a market share of 0.1 percent based on the number of small loans to businesses originated or purchased. The bank ranked 56th among 355 small business lenders in the AA. The top three lenders with a combined market share of 44.3 percent were American Express National Bank (17.4 percent), JPMorgan Chase Bank, National Association (16.9 percent), and Bank of America, National Association (10 percent).

#### Houston MSA

According to peer mortgage data for 2022, the bank had a market share of 0.1 percent based on the number of home mortgage loans originated or purchased. The bank ranked 216th among 1,128 home mortgage lenders in the AA. The top three lenders with a combined market share of 10.76 percent were Rocket Mortgage (4.3 percent), United Wholesale Mortgage (3.3 percent), and Wells Fargo Bank NA (3.16 percent).

According to peer small business data for 2021, the bank had a market share of 0.1 percent based on the number of small loans to businesses originated or purchased. The bank ranked 67th among 329 small business lenders in the AA. The top three lenders with a combined market share of 45.8 percent were JPMorgan Chase Bank, National Association (18.6 percent), American Express National Bank (17.4 percent), and Bank of America, National Association (9.8 percent).

#### Killeen MSA

According to peer mortgage data for 2022, the bank had a market share of 2.1 percent based on the number of home mortgage loans originated or purchased. The bank ranked ninth among 575 home mortgage lenders in the AA. The top three lenders with a combined market share of 20.1 percent were Fairway Independent Mortgage Corp. (10.8 percent), Mortgage Research Center (5.2 percent), and Lakeview Loan Servicing, LLC (4.1 percent).

According to peer small business data for 2021, the bank had a market share of 2.82 percent based on the number of small loans to businesses originated or purchased. The bank ranked 14th among 122 small business lenders in the AA. The top three lenders with a combined market share of 36.21 percent were

American Express National Bank (15.3 percent), JPMorgan Chase Bank, National Association (10.81 percent), and Cadence Bank (10.1 percent).

### San Antonio MSA

According to peer mortgage data for 2022, the bank had a market share of less than 0.1 percent based on the number of home mortgage loans originated or purchased. The bank ranked 165th among 807 home mortgage lenders in the AA. The top three lenders with a combined market share of 13.2 percent were Randolph-Brooks FCU (5.1 percent), Security Service (4.7 percent), and Rocket Mortgage (3.4 percent).

According to peer small business data for 2021, the bank had a market share of 0.2 percent based on the number of small loans to businesses originated or purchased. The bank ranked 35th among 218 small business lenders in the AA. The top three lenders with a combined market share of 39.91 percent were American Express National Bank (17.7 percent), JPMorgan Chase Bank, National Association (14.21 percent), and Frost Bank (8 percent).

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits an excellent geographic distribution of loans in its AAs.

### Austin MSA

#### ***Home Mortgage Loans***

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.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans is poor.

#### *2020-2021*

The bank's percentage of home mortgage loans in low-income geographies is significantly below the percentage of owner-occupied homes in those geographies and is significantly below the aggregate distribution of loans. The percentage of home mortgage loans in moderate-income geographies is below the percentage of owner-occupied homes in those geographies and is below the aggregate distribution of loans.

#### *2022*

The bank did not originate enough home mortgage loans to perform a reasonable analysis.

#### ***Small Loans to Businesses***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses is excellent.

*2020-2021*

The bank's percentage of small loans to businesses in low-income geographies exceeds the percentage of businesses in those geographies as well as the aggregate distribution of loans. The bank's percentage of small loans to businesses in moderate-income geographies exceeds the percentage of businesses in those geographies and approximated the aggregate distribution of loans.

*2022*

The bank did not originate enough small business loans to perform a reasonable analysis.

### ***Consumer Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of consumer loans is excellent.

*2020-2021*

The bank's percentage of consumer loans in low-income geographies is near to the percentage of the population in those geographies. The percentage of consumer loans in moderate-income geographies exceeds the percentage of the population in those geographies.

*2022*

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area.

### ***Lending Gap Analysis***

No unexplained, conspicuous gaps were identified for consumer loans. The number of home mortgage and small business loans are too small to perform a meaningful analysis during the evaluation period.

### **Dallas CSA**

#### ***Home Mortgage Loans***

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.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans is excellent.

*2020-2021*

The bank's percentage of home mortgage loans in low-income geographies exceeds the percentage of owner-occupied homes in those geographies and exceeds the aggregate distribution of loans. The percentage of home mortgage loans in moderate-income geographies exceeds the percentage of owner-occupied homes in those geographies and exceeds the aggregate distribution of loans.

*2022*

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral effect on the overall conclusion for the full-scope area.

### ***Small Loans to Businesses***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses is excellent.

*2020-2021*

The bank's percentage of small loans to businesses in low-income geographies exceeds the percentage of businesses in those geographies and exceeds the aggregate distribution of loans. The bank's percentage of small loans to businesses in moderate-income geographies exceeds the percentage of businesses in those geographies and exceeds the aggregate distribution of loans.

*2022*

The bank did not originate enough small business loans to perform a reasonable analysis.

### ***Consumer Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of consumer loans is excellent.

*2020 - 2021*

The bank's percentage of consumer loans in low-income geographies exceeds the percentage of the population in those geographies. The percentage of consumer loans in moderate-income geographies exceeds the percentage of the population in those geographies.

2022

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area.

### ***Lending Gap Analysis***

The OCC analyzed geographic lending patterns of home mortgage loans and small loans to businesses by reviewing maps of loan originations and purchases throughout the AA. No unexplained, conspicuous gaps were identified.

#### Houston MSA

### ***Home Mortgage Loans***

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.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans is good.

2020-2021

The bank's percentage of home mortgage loans in low-income geographies is significantly below the percentage of owner-occupied homes in those geographies and is below the aggregate distribution of loans. The percentage of home mortgage loans in moderate-income geographies exceeds the percentage of owner-occupied homes in those geographies and exceeds the aggregate distribution of loans.

2022

The bank's performance in 2022 is weaker than the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area.

### ***Small Loans to Businesses***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses is excellent.

2020-2021

The bank's percentage of small loans to businesses in low-income geographies exceeds the percentage of businesses in those geographies and exceeds the aggregate distribution of loans. The bank's percentage of small loans to businesses in moderate-income geographies exceeds the percentage of businesses in those geographies and exceeds the aggregate distribution of loans.

2022

The bank did not originate enough small business loans to perform a reasonable analysis.

### ***Consumer Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of consumer loans is excellent.

2020-2021

The bank's percentage of consumer loans in low-income geographies exceeds the percentage of the population in those geographies. The percentage of consumer loans in moderate-income geographies exceeds the percentage of the population in those geographies.

2022

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area.

### ***Lending Gap Analysis***

The OCC analyzed geographic lending patterns of home mortgage loans and small loans to businesses by reviewing maps of loan originations and purchases throughout the AA. No unexplained, conspicuous gaps were identified.

### **Killeen CSA**

#### ***Home Mortgage Loans***

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.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans is poor.

2020-2021

The bank's percentage of home mortgage loans in low-income geographies is significantly below the percentage of owner-occupied homes in those geographies and is significantly below the aggregate distribution of loans. The percentage of home mortgage loans in moderate-income geographies is below the percentage of owner-occupied homes in those geographies and approximate the aggregate distribution of loans.

2022

The bank's performance in 2022 is stronger than the performance in 2020-2021. This did not affect the overall conclusion for the full-scope area positively or negatively.

***Small Loans to Businesses***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses is excellent.

2020-2021

The bank's percentage of small loans to businesses in low-income geographies exceeds the percentage of businesses in those geographies and exceeds the aggregate distribution of loans. The bank's percentage of small loans to businesses in moderate-income geographies exceeds the percentage of businesses in those geographies and exceeds the aggregate distribution of loans.

2022

The bank did not originate enough small business loans to perform a reasonable analysis.

***Consumer Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of consumer loans is excellent.

2020-2021

The bank's percentage of consumer loans in low-income geographies exceeds the percentage of the population in those geographies. The percentage of consumer loans in moderate-income geographies exceeds the percentage of the population in those geographies.

2022

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area.

***Lending Gap Analysis***

No unexplained, conspicuous gaps were identified.

San Antonio MSA***Home Mortgage Loans***

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.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans is excellent.

*2020-2021*

The bank's percentage of home mortgage loans in low-income geographies exceeds the percentage of owner-occupied homes in those geographies and exceeds the aggregate distribution of loans. The percentage of home mortgage loans in moderate-income geographies exceeds the percentage of owner-occupied homes in those geographies and exceeds the aggregate distribution of loans.

*2022*

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area.

***Small Loans to Businesses***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses is excellent.

*2020-2021*

The bank's percentage of small loans to businesses in low-income geographies is below, the percentage of businesses in those geographies and exceeds the aggregate distribution of loans. Due to the low percentage of businesses in the low-income CTs, more weight is given to the moderate-income CTs. The bank's percentage of small loans to businesses in moderate-income geographies is below, the percentage of businesses in those geographies and exceeds the aggregate distribution of loans.

*2022*

The bank did not originate enough small business loans to perform a meaningful analysis.

***Consumer Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of consumer loans is excellent.

*2020-2021*

The bank's percentage of consumer loans in low-income geographies exceeds the percentage of the population in those geographies. The percentage of consumer loans in moderate-income geographies exceeds the percentage of the population in those geographies.

*2022*

The bank's performance in 2022 is consistent with the performance in 2020-2021. This did not affect the overall conclusion for the full-scope area positively or negatively.

### ***Lending Gap Analysis***

No unexplained, conspicuous gaps were identified.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits an excellent geographic distribution of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the institution.

#### Austin MSA

### ***Home Mortgage Loans***

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 institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans is good.

*2020-2021*

The bank's percentage of home mortgage loans to low-income borrowers is below the percentage of low-income families but exceeds the aggregate distribution of loans. The bank's percentage of home mortgage loans to moderate-income borrowers is below the percentage of moderate-income families but approximated the aggregate distribution of loans.

*2022*

The bank did not originate enough home mortgage loans to perform a meaningful analysis.

### ***Small Loans to Businesses***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses is good.

*2020-2021*

The bank did not collect or consider the gross annual revenues in the underwriting of 32.7 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of \$1 million or less is below the percentage of businesses with gross annual revenues of \$1 million or less but exceeds the aggregate distribution of small loans to businesses.

*2022*

The bank did not originate enough small business loans to perform a meaningful analysis.

***Consumer Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of consumer loans is excellent.

*2020-2021*

The bank's percentage of consumer loans to low-income borrowers exceeds the percentage of low-income families. The bank's percentage of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income families.

*2022*

The bank's performance in 2022 is consistent with the performance in 2020-2021. This had a neutral impact on the overall conclusion for the full-scope area positively or negatively.

Dallas CSA

***Home Mortgage Loans***

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 institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans is excellent.

*2020-2021*

The bank's percentage of home mortgage loans to low-income borrowers is below the percentage of low-income families but exceeds the aggregate distribution of loans. The bank's percentage of home mortgage

loans to moderate-income borrowers exceeds the percentage of moderate-income families and exceeds the aggregate distribution of loans.

*2022*

The bank's performance in 2022 is weaker than the performance in 2020-2021. This did not affect the overall conclusion for the full-scope area negatively.

***Small Loans to Businesses***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses is good.

*2020-2021*

The bank did not collect or consider the gross annual revenues in the underwriting of 17.5 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of \$1 million or less is below the percentage of businesses with gross annual revenues of \$1 million or less but exceeds the aggregate distribution of small loans to businesses.

*2022*

The bank did not originate enough small business loans to perform a meaningful analysis.

***Consumer Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of consumer loans is excellent.

*2020-2021*

The bank's percentage of consumer loans to low-income borrowers exceeds the percentage of low-income families. The bank's percentage of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income families.

*2022*

The bank's performance in 2022 is consistent with the performance in 2020-2021. This did not affect the overall conclusion for the full-scope area positively or negatively.

Houston MSA***Home Mortgage Loans***

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 institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans is excellent.

*2020-2021*

The bank's percentage of home mortgage loans to low-income borrowers is significantly below the percentage of low-income families but exceeds the aggregate distribution of loans. The bank's percentage of home mortgage loans to moderate-income borrowers exceeds the percentage of moderate-income families and exceeds the aggregate distribution of loans. Due to the high median housing cost in the AA, home mortgages are not affordable for low-income borrowers, therefore more weight is given to the moderate-income lending.

*2022*

The bank's performance in 2022 is consistent with the performance in 2020-2021. This did not affect the overall conclusion for the full-scope area positively or negatively.

***Small Loans to Businesses***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses is good.

*2020-2021*

The bank did not collect or consider the gross annual revenues in the underwriting of 33.3 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of \$1 million or less is below the percentage of businesses with gross annual revenues of \$1 million or less but exceeds the aggregate distribution of small loans to businesses.

*2022*

The bank did not originate enough small business loans to perform a meaningful analysis.

***Consumer Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of consumer loans is excellent.

*2020-2021*

The bank's percentage of consumer loans to low-income borrowers exceeds the percentage of low-income families. The bank's percentage of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income families.

*2022*

The bank's performance in 2022 is consistent with the performance in 2020-2021. This did not affect the overall conclusion for the full-scope area positively or negatively.

Killeen MSA

***Home Mortgage Loans***

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 institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans is good.

*2020-2021*

The bank's percentage of home mortgage loans to low-income borrowers is significantly below the percentage of low-income families but exceeds the aggregate distribution of loans. The bank's percentage of home mortgage loans to moderate-income borrowers is below the percentage of moderate-income families but exceeds the aggregate distribution of loans.

*2022*

The bank's performance in 2022 is weaker than the performance in 2020-2021. This did not affect the overall conclusion for the full-scope area negatively.

***Small Loans to Businesses***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses is good.

*2020-2021*

The bank did not collect or consider the gross annual revenues in the underwriting of 40.4 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small

loans to businesses with revenues of \$1 million or less is below, the percentage of businesses with gross annual revenues of \$1 million or less but exceeds the aggregate distribution of small loans to businesses.

2022

The bank did not originate enough small business loans to perform a meaningful analysis.

### ***Consumer Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of consumer loans is excellent.

2020-2021

The bank's percentage of consumer loans to low-income borrowers exceeds the percentage of low-income families. The bank's percentage of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income families.

2022

The bank's performance in 2022 is consistent with the performance in 2020-2021. This did not affect the overall conclusion for the full-scope area positively or negatively.

### **San Antonio**

#### ***Home Mortgage Loans***

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 institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans is good.

2020-2021

The bank's percentage of home mortgage loans to low-income borrowers is significantly below the percentage of low-income families and is below the aggregate distribution of loans. The bank's percentage of home mortgage loans to moderate-income borrowers is below the percentage of moderate-income families but exceeds the aggregate distribution of loans. Due to the high median housing cost in the AA, home mortgages are not affordable for low-income borrowers, therefore more weight is given to the moderate-income lending.

2022

The bank's performance in 2022 is consistent with the performance in 2020-2021. This did not affect the overall conclusion for the full-scope area positively or negatively.

### ***Small Loans to Businesses***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses is adequate.

2020-2021

The bank did not collect or consider the gross annual revenues in the underwriting of 50 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of \$1 million or less is below the percentage of businesses with gross annual revenues of \$1 million or less but exceeds the aggregate distribution of small loans to businesses.

2022

The bank did not originate enough small business loans to perform a meaningful analysis.

### ***Consumer Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of consumer loans is excellent.

2020-2021

The bank's percentage of consumer loans to low-income borrowers exceeds the percentage of low-income families. The bank's percentage of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income families.

2022

The bank's performance in 2022 is consistent with the performance in 2020-2021. This did not affect the overall conclusion for the full-scope area positively or negatively.

### **Community Development Lending**

The institution is a leader in making CD loans. CD lending had a positive effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

### Austin MSA

FNBT had an excellent level of CD lending in the AA. The bank made one CD loan totaling \$3 million, which represented 49.5 percent of the allocated tier 1 capital. CD loans primarily supported revitalization and stabilization efforts. By dollar volume, 100 percent funded revitalization and stabilization efforts targeted to LMI individuals.

### Dallas CSA

FNBT has an excellent level of CD lending in the AA. The bank made eight CD loans totaling \$14.5 million, which represents 20.3 percent of the allocated tier 1 capital. CD loans primarily support economic development. By dollar volume, 100 percent funded economic development targeted to LMI individuals.

Examples of CD loans include:

- The bank originated a \$2 million loan to support the creation of 20 jobs.
- The bank originated a \$1.5 million loan to support the creation of 28 jobs.
- The bank originated a \$995,000 loan to support the creation of 20 jobs.

### Houston MSA

FNBT had an excellent level of CD lending in the AA. The bank made three CD loans totaling \$5.5 million, which represented 8.6 percent of the allocated tier 1 capital. CD loans primarily supported affordable housing. By dollar volume, 91.4 percent of these loans funded affordable housing and 8.6 percent funded economic development targeted to LMI individuals.

Examples of CD loans include:

- The bank participated in a \$5 million loan to support the construction of 119 rent restricted LMI units in a multifamily building.
- The bank originated a \$275,000 loan to construct an assisted living building benefiting LMI individuals in Houston.
- The bank originated a \$193,000 loan to construct an assisted living building benefiting LMI individuals in Houston.

### Killeen MSA

FNBT had an adequate level of CD lending in the AA. The bank made six CD loans totaling \$5.1 million, which represented 4.3 percent of the allocated tier 1 capital. CD loans primarily supported economic development. By dollar volume, 99.7 percent funded economic development and 0.3 percent funded community services targeted to LMI individuals.

Examples of CD loans include:

- The bank originated a \$1.8 million loan to support the retention of 248 jobs.

- The bank originated a \$1.3 million loan to support the retention of five jobs.
- The bank originated a \$1.2 million loan to support the retention of 215 jobs.

### San Antonio MSA

FNBT had an excellent level of CD lending in the AA. The bank made seven CD loans totaling \$15.4 million, which represented 132.9 percent of the allocated tier 1 capital. CD loans primarily supported economic development. By dollar volume, 25.9 percent of these loans funded affordable housing, 64 percent funded economic development, and 10.1 percent funded revitalization and stabilization efforts targeted to LMI individuals.

Examples of CD loans include:

- The bank originated a \$4 million loan to support the construction of affordable housing where all units are affordable.
- The bank originated a \$1.6 million loan to support a health clinic providing services to LMI individuals.
- The bank originated a \$1 million loan to support a health clinic providing services to LMI individuals.

### **Product Innovation and Flexibility**

The institution uses innovative and flexible lending practices in order to serve AA credit needs. FNBT has flexible underwriting standards on the unsecured Smart Cash consumer loan product, which is a loan product created by the institution to serve the needs of LMI borrowers.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the 18 remaining AAs is consistent with the bank's overall performance under the Lending Test in the full-scope areas. Refer to Tables O through V in the state of Texas section of appendix D for the facts and data that support these conclusions.

### **INVESTMENT TEST**

The bank's performance under the Investment Test in Texas is rated Outstanding.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on a full-scope review, the bank's performance in the Austin MSA, Dallas CSA, Houston MSA, Killeen MSA, and San Antonio MSA is excellent.

## 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)
Amarillo MSA	-	-	3	1,002	3	1.0	1,002	0.4	-	-
Austin MSA	4	4,489	24	19,418	28	9.2	23,907	8.5	-	-
Beaumont MSA	-	-	4	755	4	1.3	755	0.3	-	-
Brownsville MSA	1	1,503	4	1,906	5	1.6	3,409	1.2	-	-
College Station MSA	1	407	2	3	3	1	410	0.1	-	-
Corpus Christi MSA	-	-	7	2,387	7	2.3	2,387	0.9	-	-
Dallas CSA	15	17,143	54	64,398	69	22.6	81,541	29.1	-	-
El Paso MSA	-	-	13	22,695	13	4.3	22,695	8.1	-	-
Houston MSA	4	7,187	40	61,588	44	14.4	68,775	24.6	-	-
Killeen MSA	3	3,174	34	11,723	37	12.1	14,897	5.4	-	-
Laredo MSA	-	-	4	2,911	4	1.3	2,911	1	-	-
Longview MSA	-	-	2	1,355	2	0.7	1,355	0.5	-	-
Lubbock MSA	-	-	3	5	3	1.0	5	0	-	-
McAllen MSA	1	1,414	5	3,781	6	2.0	5,195	1.9	-	-
Midland MSA	-	-	3	1,446	3	1.0	1,446	0.5	-	-
Odessa MSA	-	-	2	2,821	2	0.7	2,821	1	-	-
San Angelo MSA	-	-	3	243	3	1	243	0.1	-	-
San Antonio MSA	1	1,431	11	19,060	12	3.9	20,491	7.3	-	-
Tyler MSA	2	954	7	6,201	9	3.0	7,155	2.6	-	-
Victoria MSA	-	-	2	2	2	0.7	2	0	-	-
Waco MSA	-	-	6	4,481	6	2	4,481	1.6	-	-
Wichita Falls MSA	-	-	2	126	2	0.7	126	0	-	-
TX Non-MSA	8	6,049	30	7,697	38	12.5	13,746	4.9	-	-
<b>Total</b>	<b>40</b>	<b>43,751</b>	<b>265</b>	<b>236,004</b>	<b>305</b>	<b>100</b>	<b>279,755</b>	<b>100</b>	<b>-</b>	<b>-</b>

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

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

### Austin MSA

The institution exhibits adequate responsiveness to credit and community economic development needs. The institution occasionally uses innovative or complex investments to support CD initiatives.

The bank made 24 investments totaling \$19.4 million during the evaluation period, which includes four qualifying grants totaling \$7,000 to four organizations. The bank also had four prior-period investments totaling \$4.5 million, which continue to support affordable housing and LMI schools. The dollar volume of current- and prior-period investments represents 394 percent of allocated tier 1 capital.

The institution exhibited adequate responsiveness to credit and community economic development needs. Investments were particularly responsive to identified CD needs for revitalization and stabilization. By dollar volume, 86.2 percent funded community services to LMI individuals and 13.8 supported

revitalization and stabilization efforts. The institution occasionally uses innovative and/or complex investments to support CD initiatives.

Examples of CD investments in the AA include:

- The bank made an investment totaling \$2 million to fund school renovations including technology and a security program serving a majority LMI student body.
- The bank made an investment totaling \$2 million to fund an elementary school and renovations serving a majority LMI student body.
- The bank made an investment totaling \$1.5 million to fund a new school serving a majority LMI student body.

### Dallas CSA

The institution exhibits excellent responsiveness to credit and community economic development needs. The institution occasionally uses innovative or complex investments to support CD initiatives.

The bank made 64 investments totaling \$64.4 million during the evaluation period, which includes 13 qualifying grants and donations totaling \$30,800 to 13 organizations. The bank also had 15 prior-period investments totaling \$17.1 million, which continue to support LMI school districts and affordable housing. The dollar volume of current- and prior- period investments represented 114 percent of allocated tier 1 capital.

The institution exhibited excellent responsiveness to credit and community economic development needs. Investments were particularly responsive to identified CD needs for affordable housing. By dollar volume, 25.3 percent of investments supported affordable housing, 62.1 percent funded community services to LMI individuals, and 12.6 supported revitalization and stabilization efforts. The institution occasionally uses innovative or complex investments to support CD initiatives.

Examples of CD investments in the AA include:

- The bank made an investment totaling \$5 million to fund the purchase and installation of computers for a school serving a majority LMI student body.
- The bank made an investment totaling \$4.7 million to fund the purchase and installation of computers for a school serving a majority LMI student body.
- The bank made an investment totaling \$3.4 million to fund school renovations including technology and a security program serving a majority LMI student body.

### Houston MSA

The institution exhibits excellent responsiveness to credit and community economic development needs. The institution occasionally uses innovative or complex investments to support CD initiatives.

The bank made 40 investments totaling \$61.6 million during the evaluation period, which includes 13 qualifying grants and donations totaling \$51,800 to 12 organizations. The bank also had four prior-period investments totaling \$7.2 million, which continue to support affordable housing. The dollar volume of current- and prior- period investments represented 120 percent of allocated tier 1 capital.

The institution exhibited excellent responsiveness to credit and community economic development needs. Investments were particularly responsive to identified CD needs for community service. By dollar volume, 29.8 percent of investments supported affordable housing and 70.2 percent funded community services to LMI individuals. The institution occasionally uses innovative or complex investments to support CD initiatives.

Examples of CD investments in the AA include:

- The bank made an investment totaling \$6 million to fund the purchase and installation of computers for a school serving a majority LMI student body.
- The bank made an investment totaling \$5.1 million to fund the purchase and installation of computers for a school serving a majority LMI student body.
- The bank made an investment totaling \$4.4 million to fund the purchase and installation of computers for a school serving a majority LMI student body.

### Killeen MSA

The institution exhibits adequate responsiveness to credit and community economic development needs. The institution occasionally uses innovative or complex investments to support CD initiatives.

The bank made 34 investments totaling \$11.7 million during the evaluation period, which includes 18 qualifying grants and donations totaling \$394,000 to 18 organizations. The bank also had three prior-period investments totaling \$3.2 million, which continue to support LMI school districts and affordable housing. The dollar volume of current- and prior- period investments represented 12.6 percent of allocated tier 1 capital.

The institution exhibited adequate responsiveness to credit and community economic development needs. Investments were particularly responsive to identified CD needs for affordable housing. By dollar volume, 8.9 percent of investments supported affordable housing, 55.5 percent funded community services to LMI individuals, and 35.6 percent supported revitalization and stabilization efforts. The institution occasionally uses innovative or complex investments to support CD initiatives.

Examples of CD investments in the AA include:

- The bank made an investment totaling \$5 million to fund renovations including technology and a security program serving a majority LMI student body.
- The bank made an investment totaling \$1.3 million to fund new school buses and renovations including technology and a security program serving a majority LMI student body.
- The bank made an investment totaling \$1 million to fund renovations including technology and a security program serving a majority LMI student body.

### San Antonio MSA

The institution exhibits excellent responsiveness to credit and community economic development needs. The institution occasionally uses innovative or complex investments to support CD initiatives.

The bank made 11 investments totaling \$19 million during the evaluation period, which includes three qualifying grants and donations totaling \$5,100 to three organizations. The bank also had one prior-period

investments totaling \$1.4 million, which continues to support affordable housing. The dollar volume of current- and prior- period investments represented 310 percent of allocated tier 1 capital.

The institution exhibited excellent responsiveness to credit and community economic development needs. Investments were particularly responsive to identified CD needs for affordable housing. By dollar volume, 31.5 percent of investments supported affordable housing, 43.2 percent funded community services to LMI individuals, 25.3 supported revitalization and stabilization efforts. The institution occasionally uses innovative or complex investments to support CD initiatives.

Examples of CD investments in the AA include:

- The bank made an investment totaling \$4 million to fund renovations including technology and a security program serving a majority LMI student body.
- The bank made an investment totaling \$2 million to fund renovations and a new building for a school serving a majority LMI student body.
- The bank made an investment totaling \$1.8 million to fund a new school building serving a majority LMI student body.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews the bank's performance under the Investment Test in the Amarillo MSA, Beaumont-Port Arthur MSA, Brownsville-Harlingen MSA, College Station- Bryan MSA, Corpus Christi MSA, El Paso MSA, Laredo MSA, Longview MSA, McAllen MSA, Midland MSA, Odessa MSA, San Angelo MSA, Tyler MSA Waco MSA, Wichita Falls MSA, and TX Non-MSA is consistent with the bank's overall performance under the Investment Test in the full-scope areas. Based on limited-scope reviews the bank's performance under the Investment Test in the Lubbock MSA and Victoria MSA is weaker than the bank's overall performance under the Investment Test in the full-scope areas due to a lesser dollar amount of CD investments in the AA. This had a neutral effect on the overall rating.

### **SERVICE TEST**

The bank's performance under the Service Test in Texas is rated Outstanding.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on full-scope reviews, the bank's performance in the Dallas MSA, Houston MSA, and Killeen-Temple MSA is excellent. Based on a full-scope review, the bank's performance in the Austin MSA is good. Based on a full-scope review, the bank's performance in the San Antonio MSA is adequate.

## Retail Banking Services

Distribution of Branch Delivery System													
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Amarillo MSA	0.2	2	0.7	0.0	50.0	0.0	50.0	0.0	2.2	29.4	36.7	31.7	0.0
Austin MSA	1.8	12	4.1	0.0	33.3	41.7	25.0	0.0	10.1	22.3	37.3	29.2	1.1
Beaumont MSA	0.3	3	1.0	0.0	33.3	33.3	33.3	0.0	5.6	24.5	41.6	25.0	3.3
Brownsville MSA	0.3	2	0.7	0.0	50.0	0.0	50.0	0.0	0.0	34.5	30.9	34.7	0.0
College Station MSA	1.3	6	2.1	0.0	0.0	66.7	33.3	0.0	11.3	34.6	21.7	27.9	4.4
Corpus Christi MSA	1.4	9	3.1	0.0	33.3	55.6	11.1	0.0	5.3	29.7	35.7	28.5	0.6
Dallas CSA	21.5	85	29.3	9.4	29.4	35.3	25.9	0.0	10.6	24.9	30.2	34.2	0.1
El Paso MSA	5.6	17	5.9	0.0	35.3	35.3	29.4	0.0	3.9	27.3	34.5	34.3	0.0
Houston MSA	17.2	56	19.3	17.9	35.7	30.4	12.5	3.6	11.9	25.8	27.2	34.7	0.3
Killeen MSA	35.8	24	8.3	8.3	25.0	54.2	8.3	4.2	1.6	17.0	53.8	26.4	1.2
Laredo MSA	1.1	6	2.1	0.0	16.7	33.3	50.0	0.0	2.2	40.4	31.4	26.0	0.0
Longview MSA	0.5	3	1.0	0.0	66.7	0.0	33.3	0.0	3.3	15.6	57.8	23.3	0.0
Lubbock MSA	0.7	4	1.4	0.0	0.0	25.0	50.0	25.0	5.6	22.0	39.9	32.5	0.0
McAllen MSA	0.8	3	1.0	0.0	0.0	66.7	33.3	0.0	1.7	27.6	41.2	28.8	0.7
Midland MSA	0.8	2	0.7	50.0	0.0	0.0	50.0	0.0	3.1	17.3	45.1	34.5	0.0
Odessa MSA	1.2	3	1.0	0.0	0.0	100.0	0.0	0.0	2.2	22.3	40.7	34.8	0.0
San Angelo MSA	0.5	2	0.7	0.0	0.0	50.0	50.0	0.0	2.3	28.2	51.0	18.5	0.0
San Antonio MSA	2.0	12	4.1	0.0	75.0	16.7	8.3	0.0	7.0	32.8	29.3	30.9	0.0
Tyler MSA	0.4	3	1.0	0.0	0.0	66.7	33.3	0.0	2.4	25.7	39.9	32.0	0.0
Victoria MSA	0.4	4	1.4	25.0	0.0	50.0	25.0	0.0	3.7	34.9	25.6	35.9	0.0
Waco MSA	0.8	5	1.7	0.0	80.0	20.0	0.0	0.0	10.4	29.8	23.2	35.0	1.6
Wichita Falls MSA	0.5	3	1.0	0.0	0.0	100.0	0.0	0.0	6.2	24.2	27.8	41.8	0.0
TX Non-MSA	5.0	24	8.3	0.0	16.7	54.2	29.2	0.0	1.4	19.2	58.9	19.8	0.7

### Austin MSA

Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA. The bank's distribution of branches in low-income geographies is significantly below,

and in moderate-income geographies exceeds the percentage of the population living within those geographies.

FNBT had several ADS including ATMs, OLB, and mobile banking. These systems provided additional delivery availability and access to banking services to both retail and business customers. FNBT had 12 ATMs in the AA, four of which are located in a moderate-income CT, none of which are deposit-taking. FNBT provided information that indicated 80 percent of LMI customers utilize ADS. ADS usage had a positive impact on the Service Test rating.

#### Dallas CSA

Service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's AA. The bank's distribution of branches in low-income geographies is near to, and in moderate-income geographies, exceeds the percentage of the population living within those geographies.

FNBT had several ADS including ATMs, OLB, and mobile banking. These systems provided additional delivery availability and access to banking services to both retail and business customers. FNBT had 84 ATMs in the AA, eight located in a low-income CT and 26 located in a moderate-income CT, none of which were deposit-taking. FNBT provided information that indicated 79 percent of LMI customers utilize ADS. ADS usage had a positive impact on the Service Test rating.

#### Houston MSA

Service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's AA. The bank's distribution of branches in LMI geographies exceeds the percentage of the population living within those geographies. Examiners gave positive consideration for branches located inside retail stores such as grocery and Walmart stores as they are generally convenient to borrowers of all income levels. This had a positive impact on the accessibility of service delivery systems.

FNBT had several ADS including ATMs, OLB, and mobile banking. These systems provided additional delivery availability and access to banking services to both retail and business customers. FNBT had 65 ATMs in the AA, 18 located in a low-income CT and 18 located in a moderate-income CT, none of which were deposit-taking. FNBT provided information that indicated 77 percent of LMI customers utilize ADS. ADS usage had a positive impact on the Service Test rating.

#### Killeen MSA

Service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's AA. The bank's distribution of branches in LMI geographies exceeds the percentage of the population living within those geographies. Examiners gave positive consideration for branches located inside retail stores such as grocery and Walmart stores as they are generally convenient to borrowers of all income levels. This had a positive impact on the accessibility of service delivery systems.

FNBT had several ADS including ATMs, OLB, and mobile banking. These systems provided additional delivery availability and access to banking services to both retail and business customers. FNBT had 70 ATMs in the AA, three located in a low-income CT and 41 located in a moderate-income CT, none of which were deposit-taking. FNBT provided information that indicated 60 percent of LMI customers utilize ADS. ADS usage had a positive impact on the Service Test rating.

San Antonio MSA

Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA. The bank's distribution of branches in low-income geographies is significantly below, and in moderate-income geographies exceeds the percentage of the population living within those geographies.

FNBT has several ADS including ATMs, OLB, and mobile banking. These systems provide additional delivery availability and access to banking services to both retail and business customers. FNBT has 11 ATMs in the AA, eight located in a moderate-income CT, none of which are deposit-taking. FNBT provided information that indicated 76 percent of LMI customers utilize ADS. ADS usage has a positive impact on the Service Test rating.

<b>Distribution of Branch Openings/Closings</b>							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Amarillo MSA	0	1	0	0	-1	0	0
Austin MSA	2	1	0	+1	+1	-1	0
Beaumont MSA	0	0	0	0	0	0	0
Brownsville MSA	0	0	0	0	0	0	0
College Station MSA	0	0	0	0	0	0	0
Corpus Christi MSA	0	1	0	0	0	-1	0
Dallas CSA	0	1	0	0	0	-1	0
El Paso MSA	1	0	0	+1	0	0	-1
Houston MSA	0	0	0	0	0	0	0
Killeen MSA	2	2	-1	0	+1	0	0
Laredo MSA	0	0	0	0	0	0	0
Longview MSA	0	0	0	0	0	0	0
Lubbock MSA	0	0	0	0	0	0	0
McAllen MSA	0	0	0	0	0	0	0
Midland MSA	0	0	0	0	0	0	0
Odessa MSA	0	0	0	0	0	0	0
San Angelo MSA	0	0	0	0	0	0	0
San Antonio MSA	0	1	0	0	0	-1	0
Tyler MSA	1	0	0	0	0	+1	0
Victoria MSA	0	0	0	0	0	0	0
Waco MSA	2	0	0	+2	0	0	0
Wichita Falls MSA	0	0	0	0	0	0	0
TX Non-MSA	1	0	0	0	0	+1	0

Austin MSA

To the extent changes have been made, the institution's opening and closing of branches has improved the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals.

During the evaluation period, the bank closed one branch located in an upper-income CT. FNBT also opened two branches during the evaluation period, one of which is located in a moderate-income CT.

Services, including where appropriate, business hours, are tailored to the convenience and needs of the various portions of its AA, particularly LMI geographies and/or individuals. The bank offers extended business hours at all retail locations. Store branches are open six days a week, Monday through Wednesday from 10:00 a.m. to 6:00 p.m., Thursday and Friday from 10:00 a.m. to 7:00 p.m., and Saturdays from 10:00 a.m. to 5:00 p.m.

#### Dallas CSA

The bank did not open or close any branches in an LMI geography during the evaluation period. The bank closed one branch located in an upper-income CT.

Services, including where appropriate, business hours, are tailored to the convenience and needs of the various portions of its AA, particularly LMI geographies and/or individuals. The bank offers extended business hours at all retail locations. Store branches are open six days a week, Monday through Wednesday from 10:00 a.m. to 6:00 p.m., Thursday and Friday from 10:00 a.m. to 7:00 p.m., and Saturdays from 10:00 a.m. to 5:00 p.m.

#### Houston MSA

The bank did not open or close branches during the evaluation period.

Services, including where appropriate, business hours, are tailored to the convenience and needs of the various portions of its AA, particularly LMI geographies and/or individuals. The bank offers extended business hours at all retail locations. Store branches are open six days a week, Monday through Wednesday from 10:00 a.m. to 6:00 p.m., Thursday and Friday from 10:00 a.m. to 7:00 p.m., and Saturdays from 10:00 a.m. to 5:00 p.m.

#### Killeen MSA

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. During the evaluation period the bank closed two branches, one of which is in a low-income CT. The branch closure is due to consolidation with another branch, and the old facility in downtown Killeen is donated to the City of Killeen as part of an interlocal agreement with the City and Bell County. FNBT also opened two branches during the evaluation period, none of which were located in LMI geographies.

Services, including where appropriate, business hours, are tailored to the convenience and needs of the various portions of its AA, particularly LMI geographies and/or individuals. The bank offers extended business hours at all retail locations. Store branches are open six days a week, Monday through Wednesday from 10:00 a.m. to 6:00 p.m., Thursday and Friday from 10:00 a.m. to 7:00 p.m., and Saturdays from 10:00 a.m. to 5:00 p.m.

San Antonio

The bank did not open or close any branches in an LMI geography. During the evaluation period, the bank closed one branch located in an upper-income CT. There were no openings during the evaluation period.

Services, including where appropriate, business hours, are tailored to the convenience and needs of the various portions of its AA, particularly LMI geographies and/or individuals. The bank offers extended business hours at all retail locations. Store branches are open six days a week, Monday through Wednesday from 10:00 a.m. to 6:00 p.m., Thursday and Friday from 10:00 a.m. to 7:00 p.m., and Saturdays from 10:00 a.m. to 5:00 p.m.

**Community Development Services**

The institution provides a relatively high level of CD services.

Austin MSA

The bank provided an adequate number of CD services. FNBT employees provided 66 qualified CD service activities to approximately five organizations with 118 qualified hours within this AA during the evaluation period. Leadership is evident through board or committee participation in 64 of these activities with three employees providing 116 service hours. The bank's assistance is responsive to identified needs in the AA, particularly with financial literacy, job creation, and training.

Service activity examples during the evaluation period include:

- Greater Caldwell County Hispanic Chamber of Commerce - The Greater Caldwell County Hispanic Chamber of Commerce (GCCHCC) promotes the economic welfare of the business community in Caldwell County by supporting education, civic leadership, and CD and by creating business opportunities. The organization has over 100 local businesses, individuals, and student members all dedicated in developing the Greater Caldwell County area. Approximately 80 of the 100 chamber members are local small businesses. The chamber also awards scholarships to students who attend a local school in the county. Scholarships are based both on needs and academic. One bank employee serves as Treasurer for the GCCHCC who volunteers 60 hours of service each year.
- United Way (UW) of Williamson County – This organization brings people, ideas, and resources together to fight poverty in their community. United Way has awarded \$475,000 to 20 organizations across Williamson County. One FNBT provides community oversight for UW –Williamson County programs through biweekly meetings.
- Bluebonnet Elementary School - This school is located in Lockhart ISD in Caldwell County, TX where 78.8 percent of the students are considered economically disadvantaged. One FNBT employee supported financial literacy by teaching 18 first grade students how to save money.

Dallas CSA

The bank provided a relatively high number of CD services. FNBT employees provided 153 qualified CD service activities to approximately 17 organizations with 325.5 qualified hours within this AA during the evaluation period. Leadership is evident through board or committee participation in 72 of these activities

with one employee providing 135 service hours. The bank's assistance is responsive to identified needs in the AA, particularly with economic development, affordable housing, and small business lending.

Service activity examples during the evaluation period include:

- City of Mineral Wells Economic Development Corporation (MWEDC) – MWEDC was created by the City of Mineral Wells for purposes of increasing economic prosperity and promoting economic development throughout the community. The roles of the MWEDC include administering Type B Economic Development revenues for the City of Mineral Wells and to provide guidance and feedback to the Economic Development Director and City leadership in implementation of economic development activities, including the Economic Development Strategic Plan. An FNBT employee serves as on the board and has designated 120 hours to the organization.
- Project REACH Dallas - Project REACH aims to achieve four national projects including Inclusion for Credit invisibles, Revitalization of Minority Depository Institutions, Affordable Housing, and Access to Capital for Small and Minority-Owned Businesses. Additionally, their local Project REACH initiatives, such as Dallas REACH, focus on developing regional solutions to reduce barriers to economic access for minority communities. A FNBT employee provided their business and financial expertise to participate in organization efforts for a total of four hours.
- Zan Wesley Holmes, Jr. Community Outreach Center - Zan Wesley Holmes Jr. Community Outreach is a 503(c)(3) nonprofit organization creating self-sustaining pathways out of poverty for young people and families in Dallas, Texas through education, training, and job placement. As part of Project REACH the Zan Wesley Holmes Jr. Community Outreach Center hosted a small business financial education fair for small business owners on June 20, 2022. Four FNBT employees provided their business and financial expertise to assist small businesses with learning how to gain access to business capital. These networking sessions aimed to assist small business owners with access to capital and will help them to understand the best banking products for their business needs.

### Houston MSA

The bank provided a relatively high number of CD services. FNBT employees provided 229 qualified CD service activities to approximately 24 organizations with 499 qualified hours within this AA during the evaluation period. Leadership is evident through board participation in 120 of these activities with two employees providing 245.5 service hours. The bank's assistance is adequately responsive to identified needs in the AA, particularly with affordable housing and financial education.

Service activity examples during the evaluation period include:

- Conroe Economic Development Council Board (CEDC) - The CEDC works to enhance the strength and stability of the Greater Conroe economy through the support of existing industry and the attraction of manufacturing and service sector business which bring new capital and employment opportunities into the community. In addition to the CEDC's robust Business Retention and Expansion program, businesses that locate in Conroe can expect to receive additional services including infrastructure projects and support, networking opportunities for owners and professionals, helping companies find employees through job fairs, providing workforce programs to ensure skills match the needs of local businesses, entrepreneur support, strategic planning, and more. One FNBT employee serves on the

Advisory Board, providing his banking expertise and business acumen to the CEDC, helping make Conroe an attractive place for residents and businesses alike.

- Houston Habitat for Humanity - Habitat for Humanity of Houston works with low-income families who would not otherwise be able to afford a home. They partner with hardworking families in need and help them build affordable homes for themselves and their families at no interest and no profit. Five FNBT employees contributed 25 hours to construct a one- to four-family residence.
- Baker Ripley – Gulfton Sharpstown Campus - The mission of the organization is to bring resources, education, and connection to emerging neighborhoods. The individuals served live in neighborhoods more deeply affected, ranging from 55 to 70 percent below the ALICE threshold, based on 2018 data, and have fewer resources to cope with crises or disasters. Seven FNBT employees used their financial expertise to teach twelve financial literacy sessions for a total of 33 hours to 40 individuals.

### Killeen MSA

The bank provided a relatively high number of CD services. FNBT employees provided 9,310 qualified CD service activities to approximately 29 organizations with 2,306.6 qualified hours within this AA during the evaluation period. Leadership is evident through board or committee participation in 281 of these activities with eight employees providing 999 service hours. The bank's assistance is responsive to identified needs in the AA, particularly with affordable childcare and afterschool education programs.

Service activity examples during the evaluation period include:

- Killeen Economic Development Corporation (KEDC) - The KEDC's mission is to promote the development of commercial, industrial, and manufacturing enterprises to promote and encourage employment and the public welfare. Members of KEDC are also charged with the responsibility of working closely with the Killeen Industrial Foundation and the Greater Killeen Chamber of Commerce. The KEDC works with local government to attract both large and small businesses to the Killeen area. The Killeen Consolidated Strategic Plan 2020-2024 indicates one area of focus is the North Killeen Revitalization Area (NKRA) established to promote the development and redevelopment of the north Killeen area which includes downtown and the Killeen Business Park. The KEDC works to attract businesses to the area as it is included as a Tax Increment Reinvestment Zone created by the City Council to attract new investment in the area. The business park is located in a moderate-income CT 0222.00, in the Killeen – Temple MSA included as part of this area in the City's Consolidated Plan. Commercial businesses are able to locate or expand within the Killeen Business Park. In partnership with the KEDC, one small business, USAMM, a military uniform accessory manufacturer is able to acquire 6.30 acres from the KEDC and will construct a 25,000 square foot manufacturing facility. The Texas-based company currently leases a 10,000 square foot building in the Killeen Business Park with 100 employees. The 25,000-foot expansion will increase the number of employees with starting pay ranges from \$12.00 an hour to salaried positions starting at \$35,000 per year. The salaries will range from 34 to 47 percent of the median family income (MFI). FNBT CEO utilizes his over 40 years of banking and financial expertise to serve as a board member and treasurer for the KEDC providing approximately 120 hours a year to the organization.
- Killeen ISD Education Foundation – This organization provides resources for innovative classroom experiences, recognize student achievement, and provide professional recognition and enrichment for educators. Approximately 62 percent of Killeen ISD students are economically disadvantaged. A

FNBT employee serves on the board providing 26 hours of service. In the 2022-2023 school year, 71 high school seniors received \$91,950 in scholarships.

- Boys & Girls Club of Central Texas (Copperas Cove) – This organization is youth development program that provides low-cost or free resources to children and teens. Boys & Girls Clubs of Central Texas mission is to enable all young people, especially those in need the most, to reach their full potential as productive, caring, responsible citizens. There is an application process that addresses the finances of each household. There are other factors that determine what child qualifies for scholarship. Club Membership fees only cost our families \$20 a month. Scholarships are also available for those that may be going through a difficult time. The club notes that they would not let \$20 come between them and a youth in need of their services. This location has the capacity to serve 100 children.

### San Antonio MSA

The bank provided an adequate level of CD services. FNBT employees provided 54 qualified CD service activities to approximately three organizations with 151.8 qualified hours within this AA during the evaluation period. The bank's assistance is responsive to identified needs in the AA, particularly with affordable housing and financial literacy.

Service activity examples during the evaluation period include:

- The Salvation Army Peacock Boys & Girls Club - The Salvation Army Peacock Boys & Girls Club mission is to enable all young people, especially those who need them most, to reach their full potential as productive, caring, responsible citizens. Seven FNBT employees used their financial expertise to volunteer to teach multiple financial literacy sessions for a total of 74.8 hours. The FDIC Money Smart curriculum is used to teach various financial topics to students who participate in activities of the Boys & Girls Club. Topics include Careers in Banking, Your Money Values & Influences, and Make A Plan.
- Habitat for Humanity of San Antonio - Habitat for Humanity of San Antonio works with low-income families who would not otherwise be able to afford a home. FNBT had 10 employees volunteer 53 hours to construct two single family homes that will be used as affordable housing for LMI households to purchase.
- Dress for Success - Dress for Success San Antonio targets the needs of low-income women by promoting economic security and self-sufficiency to break the chains of generational poverty through job preparation, employment retention and career development programs. Dress for Success' services include providing interview and workplace attire, basic computer and Microsoft Office skills training, resume-writing, and access to free online job readiness courses. All of these programs are provided at no-cost to those who need them. In 2020, the economic impact totaled \$477,000 in revenue for the San Antonio area. Four FNBT employees volunteered a total of 24 hours to provide a workshop for resume writing and interview skills to low-income women through City of San Antonio's Head Start Program. These employees are all bank officers with management and human resources expertise.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Corpus Christi, El Paso, and Waco is consistent with the bank's overall performance under the Service Test in the full-scope

areas. Based on limited-scope reviews, the bank's performance under the Service Test in the Amarillo, Brownsville-Harlingen, College Station-Bryan, Laredo, Longview, Lubbock, McAllen-Edinburg, Midland, Odessa, San Angelo, Tyler, Victoria, Waco, Wichita Falls, and the TX-Non MSA is weaker than the bank's overall performance under the Service Test in the full-scope areas. Performance is weaker due to few branches in low-and moderate-income areas and few, if any, CD service activities.

## 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 MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	01/01/2020 to 12/31/2022	
<b>Bank Products Reviewed:</b>	(Home mortgage, small business, small farm, consumer loans) (Community development loans, qualified investments, community development services)	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None	N/A	N/A
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>MMSA(s)</b>		
Texarkana, TX-AR MMSA	Full	<b>AR:</b> Miller County <b>TX:</b> Bowie County
<b>State</b>		
<b>Arizona</b>		
Lake Havasu City-Kingman MSA	Limited	Mohave County
Phoenix-Mesa-Chandler MSA	Full	Maricopa, Pinal Counties
Prescott Valley-Prescott MSA	Limited	Yavapai County
Tucson MSA	Full	Pima County
AZ Non-MSA	Limited	Santa Cruz County
<b>Arkansas</b>		
Fayetteville-Springdale-Rogers MSA	Limited	Washington, Benton Counties
Ft Smith MSA	Limited	Sebastian County
Jonesboro MSA	Limited	Craighead County
Little Rock-North Little Rock-Conway MSA	Full	Lonoke, Pulaski, Saline
AR Non-MSA	Limited	Independence, White
<b>New Mexico</b>		
Albuquerque MSA	Full	Bernalillo, Sandoval
Farmington MSA	Limited	San Juan County
Las Cruces MSA	Limited	Dona Ana County
NM Non-MSA	Limited	Chaves, Curry, Lea, Otero Counties
<b>Texas</b>		
Amarillo MSA	Limited	Potter, Randall County
Austin-Round Rock-Georgetown MSA	Full	Bastrop, Caldwell, Hays, Travis, Williamson Counties
Beaumont-Port Arthur MSA	Limited	Jefferson, Orange
Brownsville-Harlingen MSA	Limited	Cameron County
College Station-Bryan MSA	Limited	Brazos County
Corpus Christi MSA	Limited	Nueces, San Patricio Counties

Dallas-Fort Worth, TX-OK CSA	Full	Collin, Dallas, Denton, Ellis, Grayson, Hood, Hunt, Johnson, Kaufman, Palo Pinto, Parker, Rockwall, Tarrant Counties
El Paso MSA	Limited	El Paso County
Houston-The Woodlands-Sugar Land MSA	Full	Brazoria, Fort Bend, Galveston, Harris, Montgomery Counties
Killeen-Temple, TX MSA	Full	Bell, Coryell County
Laredo MSA	Limited	Webb County
Longview, MSA	Limited	Gregg County
Lubbock MSA	Limited	Lubbock County
McAllen-Edinburg-Mission MSA	Limited	Hidalgo County
Midland MSA	Limited	Midland County
Odessa MSA	Limited	Ector County Counties
San Angelo MSA	Limited	Tom Green Counties
San Antonio-New Braunfels MSA	Full	Atascosa, Bexar, Wilson Counties
Tyler MSA	Limited	Smith County
Victoria MSA	Limited	Victoria County
Waco MSA	Limited	McLennan County
Wichita Falls MSA	Limited	Wichita County
TX Non-MSA	Limited	Anderson, Angelina, Bee, Burnet, Calhoun, Cherokee, Deaf Smith, Erath, Gray, Hale, Hill, Hockley, Hopkins, Jim Wells, Kerr, Lamar, Matagorda, Moore, Nacogdoches, Uvalde, Walker, Wharton, Young Counties

## Appendix B: Summary of MMSA and State Ratings

RATINGS First National Bank Texas				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
	Outstanding	Outstanding	Outstanding	Outstanding
MMSA or State:				
Texarkana MMSA	Outstanding	Outstanding	High Satisfactory	Outstanding
State of Arkansas	Outstanding	Outstanding	Low Satisfactory	Outstanding
State of Arizona	Outstanding	Outstanding	High Satisfactory	Outstanding
State of New Mexico	Outstanding	Outstanding	High Satisfactory	Outstanding
State of Texas	Outstanding	Outstanding	Outstanding	Outstanding

(\*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

## Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

**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 income that is less than 50 percent of the area median income or a median family income that is less than 50 percent, in the case of a geography.

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

**MMSA (state):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**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

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### 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 loans are treated the same 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 30<sup>th</sup> 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.

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/assessment area.

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																			2020-21
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
Texarkana MMSA	1	212	100.0	4,025	0.9	0.0	0.2	14.7	100.0	10.9	57.4	0.0	55.5	27.0	0.0	33.3	0.0	0.0	0.1
<b>Total</b>	<b>1</b>	<b>212</b>	<b>100.0</b>	<b>4,025</b>	<b>0.9</b>	<b>0.0</b>	<b>0.2</b>	<b>14.7</b>	<b>100.0</b>	<b>10.9</b>	<b>57.4</b>	<b>0.0</b>	<b>55.5</b>	<b>27.0</b>	<b>0.0</b>	<b>33.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>

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
Texarkana MMSA	1	289	100.0	3,068	3.1	0.0	1.2	14.0	0.0	15.0	51.2	100.0	47.6	31.6	0.0	36.2	0.0	0.0	0.0
<b>Total</b>	<b>1</b>	<b>289</b>	<b>100.0</b>	<b>3,068</b>	<b>3.1</b>	<b>0.0</b>	<b>1.2</b>	<b>14.0</b>	<b>0.0</b>	<b>15.0</b>	<b>51.2</b>	<b>100.0</b>	<b>47.6</b>	<b>31.6</b>	<b>0.0</b>	<b>36.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

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%

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
Texarkana MMSA	1	212	100.0	4,025	22.5	0.0	2.9	16.2	0.0	10.1	19.2	0.0	19.3	42.1	100.0	40.2	0.0	0.0	27.6
<b>Total</b>	<b>1</b>	<b>212</b>	<b>100.0</b>	<b>4,025</b>	<b>22.5</b>	<b>0.0</b>	<b>2.9</b>	<b>16.2</b>	<b>0.0</b>	<b>10.1</b>	<b>19.2</b>	<b>0.0</b>	<b>19.3</b>	<b>42.1</b>	<b>100.0</b>	<b>40.2</b>	<b>0.0</b>	<b>0.0</b>	<b>27.6</b>

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
Texarkana MMSA	1	289	100.0	3,068	22.1	0.0	4.0	17.6	0.0	13.8	19.6	0.0	19.9	40.6	100.0	38.5	0.0	0.0	23.8
<b>Total</b>	<b>1</b>	<b>289</b>	<b>100.0</b>	<b>3,068</b>	<b>22.1</b>	<b>0.0</b>	<b>4.0</b>	<b>17.6</b>	<b>0.0</b>	<b>13.8</b>	<b>19.6</b>	<b>0.0</b>	<b>19.9</b>	<b>40.6</b>	<b>100.0</b>	<b>38.5</b>	<b>0.0</b>	<b>0.0</b>	<b>23.8</b>

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%

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
Texarkana MMSA	6	72	100.0	2,862	0.6	0.0	0.4	25.1	33.3	18.9	47.9	50.0	50.6	26.2	16.7	29.8	0.2	0.0	0.2
<b>Total</b>	<b>6</b>	<b>72</b>	<b>100.0</b>	<b>2,862</b>	<b>0.6</b>	<b>0.0</b>	<b>0.4</b>	<b>25.1</b>	<b>33.3</b>	<b>18.9</b>	<b>47.9</b>	<b>50.0</b>	<b>50.6</b>	<b>26.2</b>	<b>16.7</b>	<b>29.8</b>	<b>0.2</b>	<b>0.0</b>	<b>0.2</b>

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		
Texarkana MMSA	0	0	0.0	9.2	0.0	16.2	0.0	39.5	0.0	35.0	0.0	0.2	0.0		
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>9.2</b>	<b>0.0</b>	<b>16.2</b>	<b>0.0</b>	<b>39.5</b>	<b>0.0</b>	<b>35.0</b>	<b>0.0</b>	<b>0.2</b>	<b>0.0</b>		

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%

**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
Texarkana MMSA	6	72	100.0	2,862	81.0	100.0	45.6	4.7	0.0	14.3	0.0
<b>Total</b>	<b>6</b>	<b>72</b>	<b>100.0</b>	<b>2,862</b>	<b>81.0</b>	<b>100.0</b>	<b>45.6</b>	<b>4.7</b>	<b>0.0</b>	<b>14.3</b>	<b>0.0</b>

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 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
Texarkana MMSA	--		--		84.3	--	--	3.7	--	12.0	--
<b>Total</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>84.3</b>	<b>--</b>	<b>--</b>	<b>3.7</b>	<b>--</b>	<b>12.0</b>	<b>--</b>

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%

**Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography** **2020-21**

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
Texarkana MMSA	302	237	100.0	1.7	0.7	21.8	22.8	54.1	55.0	22.4	21.5	0.0	0.0
<b>Total</b>	<b>302</b>	<b>237</b>	<b>100.0</b>	<b>1.7</b>	<b>0.7</b>	<b>21.8</b>	<b>22.8</b>	<b>54.1</b>	<b>55.0</b>	<b>22.4</b>	<b>21.5</b>	<b>0.0</b>	<b>0.0</b>

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
Texarkana MMSA	220	201	100.0	6.4	10.0	17.5	27.7	49.8	51.4	26.4	10.9	0.0	0.0

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

**Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** **2020-21**

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
Texarkana MMSA	302	237	100.0	25.1	51.0	15.4	30.1	16.9	14.9	42.5	4.0	0.0	0.0
<b>Total</b>	<b>302</b>	<b>237</b>	<b>100.0</b>	<b>25.1</b>	<b>51.0</b>	<b>15.4</b>	<b>30.1</b>	<b>16.9</b>	<b>14.9</b>	<b>42.5</b>	<b>4.0</b>	<b>0.0</b>	<b>0.0</b>

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
Texarkana MMSA	220	201	100.0	26.9	55.0	13.8	27.7	17.8	13.6	41.5	3.6	0.0	0.0
<b>Total</b>	<b>220</b>	<b>201</b>	<b>100.0</b>	<b>26.9</b>	<b>55.0</b>	<b>13.8</b>	<b>27.7</b>	<b>17.8</b>	<b>13.6</b>	<b>41.5</b>	<b>3.6</b>	<b>0.0</b>	<b>0.0</b>

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

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
Lake Havasu MSA	1	113	0.3	17,722	0.0	0.0	0.0	9.2	0.0	3.0	72.3	100.0	72.3	18.5	0.0	24.7	0.0	0.0	0.0
Phoenix MSA	349	102,715	97.5	429,687	4.5	0.9	3.3	19.6	13.8	14.6	37.1	41.3	39.4	38.7	44.1	42.2	0.0	0.0	0.5
Prescott Valley MSA	6	1,741	1.7	19,949	0.0	0.0	0.0	18.7	0.0	16.4	61.2	100.0	64.7	20.1	0.0	18.9	0.0	0.0	0.0
Tucson MSA	2	417	0.6	74,128	4.7	0.0	3.2	21.4	50.0	15.5	32.9	0.0	31.9	41.0	50.0	49.4	0.0	0.0	0.0
AZ Non-MSA	0	0	0.0	2,363	0.0	0.0	0.0	26.2	0.0	14.5	62.6	0.0	76.3	11.2	0.0	9.2	0.0	0.0	0.0
<b>Total</b>	<b>358</b>	<b>104,986</b>	<b>100.0</b>	<b>543,849</b>	<b>4.1</b>	<b>0.8</b>	<b>3.1</b>	<b>19.5</b>	<b>13.7</b>	<b>14.4</b>	<b>39.2</b>	<b>42.2</b>	<b>40.5</b>	<b>37.2</b>	<b>43.3</b>	<b>41.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.4</b>

*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%*

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
Lake Havasu MSA	1	108	1.5	9,639	0.0	0.0	0.0	12.4	0.0	9.3	59.6	100.0	56.6	27.0	0.0	32.3	1.0	0.0	1.8
Phoenix MSA	66	25,052	97.1	212,314	2.6	1.5	2.2	21.7	19.7	18.6	36.8	48.5	39.9	38.8	30.3	39.3	0.2	0.0	0.1
Prescott Valley MSA	1	425	1.5	10,918	0.0	0.0	0.0	16.9	100.0	16.8	67.3	0.0	68.8	15.8	0.0	14.4	0.0	0.0	0.0
Tucson MSA	0	0	0.0	37,434	2.0	0.0	1.9	26.3	0.0	22.4	30.5	0.0	30.2	40.4	0.0	45.0	0.8	0.0	0.5
AZ Non-MSA	0	0	0.0	1,449	0.0	0.0	0.0	20.4	0.0	10.9	47.6	0.0	53.8	32.0	0.0	35.3	0.0	0.0	0.0
<b>Total</b>	<b>68</b>	<b>25,585</b>	<b>100.0</b>	<b>271,754</b>	<b>2.2</b>	<b>1.5</b>	<b>1.9</b>	<b>21.9</b>	<b>20.6</b>	<b>18.6</b>	<b>38.2</b>	<b>48.5</b>	<b>40.4</b>	<b>37.4</b>	<b>29.4</b>	<b>38.8</b>	<b>0.3</b>	<b>0.0</b>	<b>0.2</b>

*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%*

**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
Lake Havasu MSA	1	113	0.3	17,722	18.5	0.0	4.0	19.3	0.0	11.6	22.2	0.0	17.0	40.0	0.0	46.6	0.0	100.0	20.7
Phoenix MSA	349	102,715	97.5	429,687	21.9	3.4	5.3	17.3	23.8	16.6	19.5	26.1	20.5	41.3	40.1	38.5	0.0	6.6	19.0
Prescott Valley MSA	6	1,741	1.7	19,949	18.8	0.0	4.3	19.3	16.7	14.2	22.4	33.3	18.8	39.6	16.7	42.7	0.0	33.3	20.0
Tucson MSA	2	417	0.6	74,128	22.2	0.0	5.1	17.3	50.0	14.2	19.1	0.0	19.4	41.4	50.0	36.2	0.0	0.0	25.1
AZ Non-MSA	0	0	0.0	2,363	21.8	0.0	3.0	19.7	0.0	12.7	18.5	0.0	18.9	40.1	0.0	35.1	0.0	0.0	30.3
<b>Total</b>	<b>358</b>	<b>104,986</b>	<b>100.0</b>	<b>543,849</b>	<b>21.7</b>	<b>3.4</b>	<b>5.2</b>	<b>17.5</b>	<b>23.7</b>	<b>16.0</b>	<b>19.7</b>	<b>26.0</b>	<b>20.2</b>	<b>41.1</b>	<b>39.7</b>	<b>38.6</b>	<b>0.0</b>	<b>7.3</b>	<b>20.0</b>

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
Lake Havasu MSA	1	108	1.5	9,639	18.5	0.0	6.5	19.1	0.0	13.7	22.6	100.0	18.7	39.8	0.0	44.3	0.0	0.0	16.8
Phoenix MSA	66	25,052	97.1	212,314	20.6	6.1	6.9	18.3	22.7	16.3	20.3	22.7	21.2	40.9	47.0	38.6	0.0	1.5	17.0
Prescott Valley MSA	1	425	1.5	10,918	20.0	0.0	7.8	18.1	0.0	14.5	23.2	0.0	21.4	38.8	100.0	41.0	0.0	0.0	15.3
Tucson MSA	0	0	0.0	37,434	21.9	0.0	8.2	17.4	0.0	17.0	19.6	0.0	22.1	41.2	0.0	33.3	0.0	0.0	19.5
AZ Non-MSA	0	0	0.0	1,449	20.3	0.0	2.9	20.4	0.0	11.9	20.0	0.0	18.9	39.4	0.0	40.8	0.0	0.0	25.5
<b>Total</b>	<b>68</b>	<b>25,585</b>	<b>100.0</b>	<b>271,754</b>	<b>20.7</b>	<b>5.9</b>	<b>7.1</b>	<b>18.2</b>	<b>22.1</b>	<b>16.2</b>	<b>20.4</b>	<b>23.5</b>	<b>21.2</b>	<b>40.8</b>	<b>47.1</b>	<b>38.2</b>	<b>0.0</b>	<b>1.5</b>	<b>17.3</b>

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%

**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
Lake Havasu MSA	6	107	6.0	4,347	0.0	0.0	0.0	4.1	0.0	4.2	71.6	83.3	73.4	24.3	16.7	22.4	0.0	0.0	0.0
Phoenix MSA	80	3,157	80.0	139,438	6.9	11.3	6.4	15.5	15.0	16.5	30.9	36.3	29.2	46.2	37.5	47.2	0.5	0.0	0.6
Prescott Valley MSA	0	0	0.0	6,471	0.0	0.0	0.0	21.2	0.0	22.9	51.5	0.0	52.0	27.3	0.0	25.2	0.0	0.0	0.0
Tucson MSA	13	1,421	13.0	20,604	6.0	23.1	7.0	22.1	38.5	24.2	28.5	30.8	28.8	42.4	7.7	39.0	1.0	0.0	1.0
AZ Non-MSA	1	21	1.0	1,377	0.0	0.0	0.0	41.4	100.0	42.0	51.1	0.0	50.6	7.5	0.0	7.3	0.0	0.0	0.0
<b>Total</b>	<b>100</b>	<b>4,706</b>	<b>100.0</b>	<b>172,237</b>	<b>6.3</b>	<b>12.0</b>	<b>6.0</b>	<b>16.4</b>	<b>18.0</b>	<b>17.6</b>	<b>32.2</b>	<b>38.0</b>	<b>31.3</b>	<b>44.5</b>	<b>32.0</b>	<b>44.5</b>	<b>0.5</b>	<b>0.0</b>	<b>0.6</b>

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
Lake Havasu MSA	0	0	0.0	0.0	0.0	8.9	0.0	63.8	0.0	26.4	0.0	1.0	0.0
Phoenix MSA	2	421	66.7	3.9	0.0	18.6	0.0	29.5	0.0	47.4	100.0	0.5	0.0
Prescott Valley MSA	0	0	0.0	0.0	0.0	15.9	0.0	63.8	0.0	20.4	0.0	0.0	0.0
Tucson MSA	1	325	33.3	2.1	0.0	25.3	0.0	26.4	0.0	44.0	100.0	2.1	0.0
AZ Non-MSA	0	0	0.0	0.0	0.0	31.8	0.0	45.1	0.0	23.1	0.0	0.0	0.0
<b>Total</b>	<b>3</b>	<b>745</b>	<b>100.0</b>	<b>3.5</b>	<b>0.0</b>	<b>19.2</b>	<b>0.0</b>	<b>31.0</b>	<b>0.0</b>	<b>45.6</b>	<b>100.0</b>	<b>0.7</b>	<b>0.0</b>

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%

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2020-21</b>
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	
Lake Havasu MSA	6	107	6.0	4,347	90.1	83.3	49.8	2.5	0.0	7.4	16.7	
Phoenix MSA	80	3,157	80.0	139,438	92.1	60.0	48.2	1.8	13.8	6.1	26.3	
Prescott Valley MSA	--	--	--	6,471	91.8	--	54.5	1.9	--	6.3	--	
Tucson MSA	13	1,421	13.0	20,604	90.2	38.5	48.7	2.2	38.5	7.5	23.1	
AZ Non-MSA	1	21	1.0	1,377	85.3	0.0	36.9	4.5	0.0	10.2	100.0	
<b>Total</b>	<b>100</b>	<b>4,706</b>	<b>100.0</b>	<b>172,237</b>	<b>91.8</b>	<b>58.0</b>	<b>48.4</b>	<b>1.9</b>	<b>16.0</b>	<b>6.3</b>	<b>26.0</b>	

*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%*

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2022</b>
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	
Lake Havasu MSA	--		--		91.3	--	--	2.0	--	6.7	--	
Phoenix MSA	2	421	66.7	--	93.0	50.0	--	1.5	50.0	5.5	0.0	
Prescott Valley MSA	--	--	--	--	92.6	--	--	1.6	--	5.8	--	
Tucson MSA	1	325	33.3	--	91.6	100.0	--	1.8	0.0	6.6	0.0	
AZ Non-MSA	--		--		87.8	--	--	3.7	--	8.5	--	
<b>Total</b>	<b>3</b>	<b>745</b>	<b>100.0</b>	<b>--</b>	<b>92.8</b>	<b>66.7</b>	<b>--</b>	<b>1.6</b>	<b>33.3</b>	<b>5.7</b>	<b>0.0</b>	

*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%*

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2020-21	
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	
Lake Havasu MSA	506	376	9.0	0.0	0.0	10.2	20.6	71.2	65.8	18.5	13.6	0.0	0.0	
Phoenix MSA	3,767	3,389	67.3	9.1	26.3	23.5	34.9	35.4	27.6	31.9	10.9	0.1	0.3	
Prescott Valley MSA	118	95	2.1	0.0	0.0	22.5	48.3	57.6	36.4	19.9	15.3	0.0	0.0	
Tucson MSA	1,015	840	18.1	8.7	22.5	26.9	46.9	31.5	23.4	32.9	7.3	0.1	0.0	
AZ Non-MSA	191	146	3.4	0.0	0.0	33.9	62.3	56.7	35.6	9.4	2.1	0.0	0.0	
<b>Total</b>	<b>5,597</b>	<b>4,847</b>	<b>100.0</b>	<b>8.3</b>	<b>21.7</b>	<b>23.6</b>	<b>37.0</b>	<b>37.1</b>	<b>30.7</b>	<b>30.9</b>	<b>10.3</b>	<b>0.1</b>	<b>0.2</b>	

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	
Lake Havasu MSA	339	309	8.7	0.0	0.0	14.5	28.0	61.1	61.7	22.8	10.0	1.6	0.3	
Phoenix MSA	2,632	2,780	67.2	5.2	15.2	26.8	45.0	35.2	29.7	32.5	9.5	0.4	0.6	
Prescott Valley MSA	73	71	1.9	0.0	0.0	18.0	32.9	67.4	63.0	14.6	4.1	0.0	0.0	
Tucson MSA	739	707	18.9	3.5	7.7	32.8	63.2	29.4	21.7	33.3	6.8	1.0	0.7	
AZ Non-MSA	133	119	3.4	0.0	0.0	26.6	47.4	48.3	47.4	25.1	5.3	0.0	0.0	
<b>Total</b>	<b>3,916</b>	<b>3,986</b>	<b>100.0</b>	<b>4.4</b>	<b>11.7</b>	<b>27.0</b>	<b>46.8</b>	<b>36.6</b>	<b>32.2</b>	<b>31.5</b>	<b>8.8</b>	<b>0.5</b>	<b>0.5</b>	

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

**Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** **2020-21**

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
Lake Havasu MSA	506	376	9.0	21.6	48.6	17.9	34.0	19.4	13.2	41.1	4.2	0.0	0.0
Phoenix MSA	3,767	3,389	67.3	23.4	55.3	16.5	33.4	17.9	8.4	42.2	2.9	0.0	0.0
Prescott Valley MSA	118	96	2.1	22.8	54.2	17.1	27.1	18.9	13.6	41.3	5.1	0.0	0.0
Tucson MSA	1,015	840	18.1	24.7	56.5	16.1	31.4	16.9	10.3	42.3	1.8	0.0	0.0
AZ Non-MSA	191	146	3.4	24.8	36.6	15.2	40.8	14.8	19.4	45.2	3.1	0.0	0.0
<b>Total</b>	<b>5,597</b>	<b>4,847</b>	<b>100.0</b>	<b>23.6</b>	<b>54.3</b>	<b>16.5</b>	<b>33.2</b>	<b>17.8</b>	<b>9.7</b>	<b>42.1</b>	<b>2.9</b>	<b>0.0</b>	<b>0.0</b>

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
Lake Havasu MSA	339	309	8.7	22.5	49.9	17.1	31.6	19.6	13.0	40.8	5.6	0.0	0.0
Phoenix MSA	2,632	2,780	67.2	22.6	55.2	17.0	33.4	18.6	8.8	41.8	2.6	0.0	0.0
Prescott Valley MSA	73	71	1.9	23.7	57.5	16.6	26.0	18.7	13.7	41.0	2.7	0.0	0.0
Tucson MSA	739	707	18.9	24.1	63.9	16.2	25.0	17.4	8.8	42.4	2.2	0.0	0.1
AZ Non-MSA	133	119	3.4	22.3	38.3	20.7	42.1	15.6	12.8	41.4	6.8	0.0	0.0
<b>Total</b>	<b>3,916</b>	<b>3,986</b>	<b>100.0</b>	<b>22.9</b>	<b>55.8</b>	<b>16.9</b>	<b>31.8</b>	<b>18.4</b>	<b>9.4</b>	<b>41.8</b>	<b>2.9</b>	<b>0.0</b>	<b>0.0</b>

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

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
Fayetteville MSA	0	0	0.0	34,106	0.7	0.0	0.5	15.4	0.0	10.7	46.2	0.0	41.6	37.7	0.0	47.3	0.0	0.0	0.0
Ft Smith MSA	0	0	0.0	5,307	0.0	0.0	0.0	21.7	0.0	16.5	29.8	0.0	31.1	48.5	0.0	52.5	0.0	0.0	0.0
Jonesboro MSA	1	230	100.0	5,622	3.0	0.0	2.6	9.9	0.0	8.3	58.5	0.0	53.6	28.6	100.0	35.5	0.0	0.0	0.0
Little Rock MSA	0	0	0.0	30,859	2.8	0.0	1.4	16.9	0.0	10.4	43.0	0.0	42.0	36.9	0.0	46.0	0.3	0.0	0.2
AR Non-MSA	0	0	0.0	4,471	0.0	0.0	0.0	5.5	0.0	4.3	49.4	0.0	38.9	45.1	0.0	56.8	0.0	0.0	0.0
<b>Total</b>	<b>1</b>	<b>230</b>	<b>100.0</b>	<b>80,365</b>	<b>1.7</b>	<b>0.0</b>	<b>0.9</b>	<b>15.4</b>	<b>0.0</b>	<b>10.4</b>	<b>44.5</b>	<b>0.0</b>	<b>41.7</b>	<b>38.4</b>	<b>100.0</b>	<b>46.8</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>

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%

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
Fayetteville MSA	0	0	0.0	21,367	1.3	0.0	1.4	16.5	0.0	12.7	47.1	0.0	46.1	34.9	0.0	39.4	0.2	0.0	0.3
Ft Smith MSA	1	199	100.0	3,548	0.0	0.0	0.0	20.9	0.0	20.2	34.3	100.0	35.5	44.8	0.0	44.2	0.0	0.0	0.0
Jonesboro MSA	0	0	0.0	3,598	0.5	0.0	1.0	16.7	0.0	17.5	39.2	0.0	35.2	43.6	0.0	46.3	0.0	0.0	0.0
Little Rock MSA	0	0	0.0	19,587	3.8	0.0	3.7	16.2	0.0	13.8	43.9	0.0	44.8	36.0	0.0	37.7	0.0	0.0	0.0
AR Non-MSA	0	0	0.0	3,203	0.0	0.0	0.0	11.9	0.0	10.2	54.5	0.0	49.3	33.5	0.0	40.5	0.0	0.0	0.0
<b>Total</b>	<b>1</b>	<b>199</b>	<b>100.0</b>	<b>51,303</b>	<b>2.1</b>	<b>0.0</b>	<b>2.1</b>	<b>16.4</b>	<b>0.0</b>	<b>13.8</b>	<b>44.7</b>	<b>100.0</b>	<b>44.3</b>	<b>36.7</b>	<b>0.0</b>	<b>39.7</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>

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%

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																				<b>2020-21</b>
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	
Fayetteville MSA	0	0	0.0	34,106	19.5	0.0	5.2	18.2	0.0	13.2	20.2	0.0	17.7	42.0	0.0	41.8	0.0	0.0	22.0	
Ft Smith MSA	0	0	0.0	5,307	22.1	0.0	4.6	17.2	0.0	12.8	16.8	0.0	17.0	43.9	0.0	40.3	0.0	0.0	25.3	
Jonesboro MSA	1	230	100.0	5,622	19.9	0.0	3.0	16.8	0.0	10.7	19.4	100.0	16.3	43.9	0.0	40.0	0.0	0.0	30.0	
Little Rock MSA	0	0	0.0	30,859	21.2	0.0	5.1	17.8	0.0	15.3	19.8	0.0	17.7	41.2	0.0	34.5	0.0	0.0	27.5	
AR Non-MSA	0	0	0.0	4,471	18.9	0.0	4.0	14.7	0.0	11.7	18.5	0.0	18.8	47.9	0.0	41.0	0.0	0.0	24.5	
<b>Total</b>	<b>1</b>	<b>230</b>	<b>100.0</b>	<b>80,365</b>	<b>20.4</b>	<b>0.0</b>	<b>4.9</b>	<b>17.5</b>	<b>0.0</b>	<b>13.7</b>	<b>19.5</b>	<b>100.0</b>	<b>17.6</b>	<b>42.5</b>	<b>0.0</b>	<b>38.7</b>	<b>0.0</b>	<b>0.0</b>	<b>25.0</b>	

*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%*

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																				<b>2022</b>
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	
Fayetteville MSA	0	0	0.0	21,367	20.4	0.0	5.7	18.2	0.0	14.3	20.3	0.0	20.4	41.1	0.0	41.0	0.0	0.0	18.6	
Ft Smith MSA	1	199	100.0	3,548	18.3	0.0	5.4	18.3	100.0	14.0	20.7	0.0	20.1	42.7	0.0	38.6	0.0	0.0	21.9	
Jonesboro MSA	0	0	0.0	3,598	20.7	0.0	5.5	15.9	0.0	14.8	19.5	0.0	18.7	43.8	0.0	35.3	0.0	0.0	25.8	
Little Rock MSA	0	0	0.0	19,587	22.6	0.0	6.4	16.2	0.0	17.7	19.6	0.0	19.2	41.6	0.0	33.3	0.0	0.0	23.3	
AR Non-MSA	0	0	0.0	3,203	17.5	0.0	4.4	18.2	0.0	14.8	20.7	0.0	19.6	43.7	0.0	36.2	0.0	0.0	25.0	
<b>Total</b>	<b>1</b>	<b>199</b>	<b>100.0</b>	<b>51,303</b>	<b>20.9</b>	<b>0.0</b>	<b>5.9</b>	<b>17.2</b>	<b>100.0</b>	<b>15.6</b>	<b>20.0</b>	<b>0.0</b>	<b>19.8</b>	<b>41.9</b>	<b>0.0</b>	<b>37.2</b>	<b>0.0</b>	<b>0.0</b>	<b>21.5</b>	

*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%*

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																				<b>2020-21</b>
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	
Fayetteville MSA	2	8	25.0	12,735	1.8	0.0	1.5	16.6	0.0	15.3	44.6	100.0	44.7	37.0	0.0	38.5	0.0	0.0	0.0	
Ft Smith MSA	0	0	0.0	2,425	0.0	0.0	0.0	29.5	0.0	27.3	29.8	0.0	31.8	40.6	0.0	40.9	0.0	0.0	0.0	
Jonesboro MSA	1	7	12.5	3,511	11.1	0.0	8.2	17.0	100.0	14.0	51.6	0.0	54.3	20.3	0.0	23.6	0.0	0.0	0.0	
Little Rock MSA	5	72	62.5	15,501	5.2	0.0	4.7	20.0	40.0	17.8	30.4	40.0	32.8	44.1	0.0	44.4	0.3	20.0	0.2	
AR Non-MSA	0	0	0.0	3,275	0.0	0.0	0.0	5.4	0.0	4.2	49.5	0.0	52.3	45.1	0.0	43.5	0.0	0.0	0.0	
<b>Total</b>	<b>8</b>	<b>87</b>	<b>100.0</b>	<b>37,447</b>	<b>3.7</b>	<b>0.0</b>	<b>3.2</b>	<b>18.6</b>	<b>37.5</b>	<b>16.0</b>	<b>37.5</b>	<b>50.0</b>	<b>40.5</b>	<b>40.1</b>	<b>0.0</b>	<b>40.2</b>	<b>0.1</b>	<b>12.5</b>	<b>0.1</b>	

*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%*

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																<b>2022</b>
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			
Fayetteville MSA	0	0	0.0	3.8	0.0	19.7	0.0	40.2	0.0	33.3	0.0	3.0	0.0			
Ft Smith MSA	0	0	0.0	0.0	0.0	29.6	0.0	29.2	0.0	41.2	0.0	0.0	0.0			
Jonesboro MSA	0	0	0.0	2.5	0.0	28.0	0.0	38.4	0.0	31.1	0.0	0.0	0.0			
Little Rock MSA	0	0	0.0	6.7	0.0	20.6	0.0	35.0	0.0	37.1	0.0	0.5	0.0			
AR Non-MSA	0	0	0.0	0.0	0.0	17.5	0.0	43.9	0.0	38.6	0.0	0.0	0.0			
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>4.6</b>	<b>0.0</b>	<b>21.3</b>	<b>0.0</b>	<b>37.0</b>	<b>0.0</b>	<b>35.9</b>	<b>0.0</b>	<b>1.2</b>	<b>0.0</b>			

*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%*

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
Fayetteville MSA	2	8	25.0	12,735	83.0	100.0	40.5	4.5	0.0	12.5	0.0
Ft Smith MSA	--	--	--	2,425	77.8	--	37.9	7.5	--	14.8	--
Jonesboro MSA	1	7	12.5	3,511	79.7	0.0	52.5	6.4	0.0	13.9	100.0
Little Rock MSA	5	72	62.5	15,501	82.3	80.0	40.9	5.6	0.0	12.1	20.0
AR Non-MSA	--	--	--	3,275	79.9	--	52.7	5.6	--	14.5	--
<b>Total</b>	<b>8</b>	<b>87</b>	<b>100.0</b>	<b>37,447</b>	<b>81.8</b>	<b>75.0</b>	<b>42.7</b>	<b>5.4</b>	<b>0.0</b>	<b>12.7</b>	<b>25.0</b>

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 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
Fayetteville MSA	--	--	--	--	82.9	--	--	4.4	--	12.7	--
Ft Smith MSA	--	--	--	--	77.5	--	--	7.4	--	15.1	--
Jonesboro MSA	--	--	--	--	80.3	--	--	6.1	--	13.6	--
Little Rock MSA	--	--	--	--	82.9	--	--	5.2	--	11.9	--
AR Non-MSA	--	--	--	--	80.2	--	--	5.3	--	14.5	--
<b>Total</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>82.1</b>	<b>--</b>	<b>--</b>	<b>5.2</b>	<b>--</b>	<b>12.7</b>	<b>--</b>

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%

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2020-21	
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	
Fayetteville MSA	137	108	32.9	3.1	8.8	19.8	29.9	43.5	48.2	33.6	13.1	0.0	0.0	
Ft Smith MSA	2	2	0.5	0.0	0.0	30.4	0.0	28.4	0.0	41.2	100.0	0.0	0.0	
Jonesboro MSA	61	48	14.6	9.1	13.1	14.9	42.6	55.3	31.1	20.7	13.1	0.0	0.0	
Little Rock MSA	154	128	36.9	4.8	1.9	20.6	34.4	40.4	46.1	33.7	16.2	0.5	1.3	
AR Non-MSA	63	48	15.1	0.0	0.0	6.1	4.8	51.5	47.6	42.4	47.6	0.0	0.0	
<b>Total</b>	<b>417</b>	<b>336</b>	<b>100.0</b>	<b>3.7</b>	<b>5.5</b>	<b>19.6</b>	<b>29.5</b>	<b>42.3</b>	<b>44.6</b>	<b>34.1</b>	<b>19.9</b>	<b>0.2</b>	<b>0.5</b>	

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	
Fayetteville MSA	140	134	21.9	5.6	7.1	20.4	45.7	43.2	44.3	30.0	2.9	0.8	0.0	
Ft Smith MSA	3	3	0.5	0.0	0.0	30.1	33.3	30.2	66.7	39.7	0.0	0.0	0.0	
Jonesboro MSA	77	76	12.1	4.1	5.2	21.9	32.5	41.8	50.6	32.2	11.7	0.0	0.0	
Little Rock MSA	352	332	55.1	7.0	15.6	20.8	31.3	41.7	44.3	30.5	8.8	0.0	0.0	
AR Non-MSA	67	62	10.5	0.0	0.0	14.1	19.4	53.4	61.2	32.4	19.4	0.0	0.0	
<b>Total</b>	<b>639</b>	<b>607</b>	<b>100.0</b>	<b>5.1</b>	<b>10.8</b>	<b>21.1</b>	<b>33.3</b>	<b>42.0</b>	<b>46.9</b>	<b>31.5</b>	<b>8.9</b>	<b>0.3</b>	<b>0.0</b>	

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

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2020-21	
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	
Fayetteville MSA	137	108	32.9	22.3	62.8	16.5	25.5	18.4	8.8	42.7	2.9	0.0	0.0	
Ft Smith MSA	2	2	0.5	24.8	0.0	16.1	0.0	15.6	0.0	43.4	100.0	0.0	0.0	
Jonesboro MSA	61	48	14.6	23.4	42.6	15.7	37.7	17.0	18.0	44.0	1.6	0.0	0.0	
Little Rock MSA	154	128	36.9	24.1	60.4	16.2	28.6	18.2	10.4	41.4	0.6	0.0	0.0	
AR Non-MSA	63	48	15.1	22.2	42.9	13.7	38.1	16.9	14.3	47.3	4.8	0.0	0.0	
<b>Total</b>	<b>417</b>	<b>336</b>	<b>100.0</b>	<b>23.4</b>	<b>55.6</b>	<b>16.1</b>	<b>30.2</b>	<b>17.8</b>	<b>11.5</b>	<b>42.7</b>	<b>2.6</b>	<b>0.0</b>	<b>0.0</b>	

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	
Fayetteville MSA	140	134	21.9	22.5	65.0	16.4	21.4	19.0	10.0	42.1	2.9	0.0	0.7	
Ft Smith MSA	3	3	0.5	21.0	33.3	18.7	0.0	17.8	33.3	42.6	33.3	0.0	0.0	
Jonesboro MSA	77	76	12.1	22.7	48.1	16.9	40.3	16.6	11.7	43.8	0.0	0.0	0.0	
Little Rock MSA	352	332	55.1	24.1	63.6	16.6	25.3	16.8	8.0	42.5	3.1	0.0	0.0	
AR Non-MSA	67	62	10.5	21.1	43.3	16.7	31.3	17.0	19.4	45.2	6.0	0.0	0.0	
<b>Total</b>	<b>639</b>	<b>607</b>	<b>100.0</b>	<b>23.0</b>	<b>59.8</b>	<b>16.7</b>	<b>26.8</b>	<b>17.7</b>	<b>10.2</b>	<b>42.7</b>	<b>3.1</b>	<b>0.0</b>	<b>0.2</b>	

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

**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
Albuquerque MSA	6	1,423	13.3	46,222	2.5	0.0	1.7	24.6	16.7	17.5	32.7	16.7	33.4	40.1	66.7	47.3	0.1	0.0	0.1
Farmington MSA	2	356	4.4	3,218	3.8	0.0	0.0	20.2	0.0	9.0	44.0	100.0	43.8	32.0	0.0	47.3	0.0	0.0	0.0
Las Cruces MSA	20	4,362	44.4	9,468	3.6	0.0	2.2	34.5	5.0	12.7	24.8	85.0	30.7	37.1	10.0	54.4	0.0	0.0	0.0
NM Non-MSA	17	2,608	37.8	7,469	3.9	0.0	1.5	16.5	5.9	7.5	40.8	35.3	34.1	38.8	58.8	56.9	0.0	0.0	0.0
<b>Total</b>	<b>45</b>	<b>8,749</b>	<b>100.0</b>	<b>66,377</b>	<b>3.0</b>	<b>0.0</b>	<b>1.7</b>	<b>24.3</b>	<b>6.7</b>	<b>15.3</b>	<b>33.9</b>	<b>57.8</b>	<b>33.6</b>	<b>38.7</b>	<b>35.6</b>	<b>49.4</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>

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
Albuquerque MSA	0	0	0.0	25,381	2.9	0.0	2.2	20.0	0.0	17.7	40.2	0.0	41.4	36.1	0.0	38.0	0.8	0.0	0.7
Farmington MSA	0	0	0.0	2,142	1.4	0.0	0.0	29.8	0.0	14.0	45.8	0.0	54.3	21.4	0.0	30.2	1.6	0.0	1.5
Las Cruces MSA	8	2,009	53.3	6,025	2.8	0.0	0.9	26.2	12.5	14.6	31.0	87.5	41.7	33.7	0.0	38.8	6.3	0.0	4.0
NM Non-MSA	7	1,270	46.7	5,207	4.2	14.3	2.4	15.4	0.0	9.4	46.3	28.6	46.0	34.1	57.1	42.2	0.0	0.0	0.0
<b>Total</b>	<b>15</b>	<b>3,279</b>	<b>100.0</b>	<b>38,755</b>	<b>3.0</b>	<b>6.7</b>	<b>1.9</b>	<b>21.0</b>	<b>6.7</b>	<b>15.9</b>	<b>40.3</b>	<b>60.0</b>	<b>42.8</b>	<b>34.1</b>	<b>26.7</b>	<b>38.3</b>	<b>1.6</b>	<b>0.0</b>	<b>1.1</b>

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%

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																				<b>2020-21</b>
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	
Albuquerque MSA	6	1,423	13.3	46,222	23.7	0.0	4.0	15.2	33.3	14.6	18.5	16.7	20.9	42.5	50.0	40.8	0.0	0.0	19.6	
Farmington MSA	2	356	4.4	3,218	24.5	0.0	2.7	16.3	0.0	11.6	17.5	50.0	20.2	41.8	50.0	41.5	0.0	0.0	24.1	
Las Cruces MSA	20	4,362	44.4	9,468	25.1	5.0	1.4	15.6	25.0	8.5	16.9	25.0	17.3	42.4	45.0	52.7	0.0	0.0	20.1	
NM Non-MSA	17	2,608	37.8	7,469	21.0	0.0	3.0	16.6	58.8	10.2	17.7	11.8	19.4	44.7	23.5	40.5	0.0	5.9	26.9	
<b>Total</b>	<b>45</b>	<b>8,749</b>	<b>100.0</b>	<b>66,377</b>	<b>23.5</b>	<b>2.2</b>	<b>3.5</b>	<b>15.6</b>	<b>37.8</b>	<b>13.1</b>	<b>18.0</b>	<b>20.0</b>	<b>20.2</b>	<b>42.8</b>	<b>37.8</b>	<b>42.5</b>	<b>0.0</b>	<b>2.2</b>	<b>20.7</b>	

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%

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																				<b>2022</b>
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	
Albuquerque MSA	0	0	0.0	25,381	21.9	0.0	5.0	16.4	0.0	16.9	19.1	0.0	23.8	42.6	0.0	39.5	0.0	0.0	14.8	
Farmington MSA	0	0	0.0	2,142	22.9	0.0	1.7	17.9	0.0	9.3	17.4	0.0	21.6	41.8	0.0	49.4	0.0	0.0	18.0	
Las Cruces MSA	8	2,009	53.3	6,025	25.7	0.0	2.0	15.1	12.5	10.0	17.9	12.5	20.1	41.2	75.0	48.8	0.0	0.0	19.1	
NM Non-MSA	7	1,270	46.7	5,207	21.4	0.0	3.9	16.3	42.9	16.1	19.9	42.9	22.4	42.4	0.0	36.0	0.0	14.3	21.5	
<b>Total</b>	<b>15</b>	<b>3,279</b>	<b>100.0</b>	<b>38,755</b>	<b>22.5</b>	<b>0.0</b>	<b>4.2</b>	<b>16.3</b>	<b>26.7</b>	<b>15.3</b>	<b>18.9</b>	<b>26.7</b>	<b>22.9</b>	<b>42.3</b>	<b>40.0</b>	<b>41.0</b>	<b>0.0</b>	<b>6.7</b>	<b>16.6</b>	

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%

**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
Albuquerque MSA	19	390	46.3	16,061	9.0	0.0	10.2	22.3	42.1	24.8	31.1	31.6	29.6	36.9	26.3	35.0	0.7	0.0	0.5
Farmington MSA	6	53	14.6	1,369	0.2	0.0	0.4	24.3	33.3	20.7	41.4	66.7	46.2	34.1	0.0	32.7	0.0	0.0	0.0
Las Cruces MSA	9	530	22.0	3,114	6.7	33.3	4.5	31.3	33.3	34.5	25.3	22.2	26.1	36.7	11.1	34.8	0.0	0.0	0.0
NM Non-MSA	7	114	17.1	3,248	3.7	42.9	4.7	16.4	0.0	17.3	39.5	28.6	35.2	40.3	28.6	42.9	0.0	0.0	0.0
<b>Total</b>	<b>41</b>	<b>1,087</b>	<b>100.0</b>	<b>23,792</b>	<b>7.4</b>	<b>14.6</b>	<b>8.1</b>	<b>22.7</b>	<b>31.7</b>	<b>24.8</b>	<b>32.3</b>	<b>34.1</b>	<b>30.9</b>	<b>37.1</b>	<b>19.5</b>	<b>35.9</b>	<b>0.5</b>	<b>0.0</b>	<b>0.3</b>

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
Albuquerque MSA	0	0	0.0	7.6	0.0	21.7	0.0	35.3	0.0	34.3	0.0	1.1	0.0
Farmington MSA	0	0	0.0	0.1	0.0	24.6	0.0	44.1	0.0	25.3	0.0	6.0	0.0
Las Cruces MSA	0	0	0.0	4.1	0.0	27.7	0.0	28.2	0.0	35.6	0.0	4.3	0.0
NM Non-MSA	1	24	100.0	5.7	0.0	17.2	0.0	41.2	100.0	35.6	0.0	0.3	0.0
<b>Total</b>	<b>1</b>	<b>24</b>	<b>100.0</b>	<b>6.5</b>	<b>0.0</b>	<b>21.9</b>	<b>0.0</b>	<b>35.9</b>	<b>100.0</b>	<b>34.0</b>	<b>0.0</b>	<b>1.7</b>	<b>0.0</b>

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%

**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
Albuquerque MSA	19	390	46.3	16,061	88.8	84.2	49.6	3.3	0.0	7.9	15.8
Farmington MSA	6	53	14.6	1,369	81.1	100.0	43.2	4.7	0.0	14.2	0.0
Las Cruces MSA	9	530	22.0	3,114	85.5	100.0	48.8	3.3	0.0	11.2	0.0
NM Non-MSA	7	114	17.1	3,248	82.4	71.4	42.4	4.1	0.0	13.5	28.6
<b>Total</b>	<b>41</b>	<b>1,087</b>	<b>100.0</b>	<b>23,792</b>	<b>87.0</b>	<b>87.8</b>	<b>48.2</b>	<b>3.5</b>	<b>0.0</b>	<b>9.5</b>	<b>12.2</b>

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 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
Albuquerque MSA	--	--	--	--	89.9	--	--	2.8	--	7.3	--
Farmington MSA	--	--	--	--	82.6	--	--	4.1	--	13.3	--
Las Cruces MSA	--	--	--	--	86.9	--	--	2.8	--	10.3	--
NM Non-MSA	1	24	100.0	--	84.0	100.0	--	3.6	0.0	12.4	0.0
<b>Total</b>	<b>1</b>	<b>24</b>	<b>100.0</b>	<b>--</b>	<b>88.2</b>	<b>100.0</b>	<b>--</b>	<b>3.0</b>	<b>0.0</b>	<b>8.8</b>	<b>0.0</b>

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%

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2020-21	
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	
Albuquerque MSA	1,353	1,004	45.8	6.1	14.8	27.3	42.9	32.1	28.2	34.2	13.5	0.3	0.5	
Farmington MSA	347	261	11.8	3.3	0.0	23.3	27.7	42.6	56.2	30.8	16.1	0.0	0.0	
Las Cruces MSA	498	350	16.9	7.1	13.1	32.8	52.6	27.1	21.7	33.0	12.7	0.0	0.0	
NM Non-MSA	754	554	25.5	3.5	10.7	18.9	32.9	42.8	33.8	34.9	22.5	0.0	0.0	
<b>Total</b>	<b>2,952</b>	<b>2,171</b>	<b>100.0</b>	<b>5.6</b>	<b>11.7</b>	<b>26.4</b>	<b>40.2</b>	<b>34.0</b>	<b>31.8</b>	<b>33.8</b>	<b>16.0</b>	<b>0.2</b>	<b>0.2</b>	

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	
Albuquerque MSA	1,054	971	40.6	5.9	11.6	22.8	42.1	40.1	32.9	30.0	10.8	1.2	2.6	
Farmington MSA	474	435	18.3	2.0	22.2	31.0	24.3	45.8	32.7	19.5	17.9	1.8	3.0	
Las Cruces MSA	462	401	17.8	4.7	13.2	30.1	48.1	28.9	22.1	30.8	12.3	5.4	4.3	
NM Non-MSA - 2022	605	540	23.3	5.1	12.7	16.5	28.9	49.4	42.0	29.1	16.4	0.0	0.0	
<b>Total</b>	<b>2,595</b>	<b>2,346</b>	<b>100.0</b>	<b>5.3</b>	<b>14.1</b>	<b>23.5</b>	<b>36.8</b>	<b>40.5</b>	<b>33.1</b>	<b>29.1</b>	<b>13.7</b>	<b>1.7</b>	<b>2.4</b>	

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

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2020-21	
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	
Albuquerque MSA	1,353	1,004	45.8	25.2	62.0	15.2	26.9	16.4	7.6	43.2	3.4	0.0	0.1	
Farmington MSA	347	261	11.8	25.8	43.2	15.1	32.0	16.1	18.2	43.0	6.6	0.0	0.0	
Las Cruces MSA	498	350	16.9	25.2	50.8	16.5	28.9	16.1	14.3	42.2	6.0	0.0	0.0	
NM Non-MSA	754	554	25.5	22.3	48.5	14.9	26.7	16.2	15.7	46.6	9.2	0.0	0.0	
<b>Total</b>	<b>2,952</b>	<b>2,171</b>	<b>100.0</b>	<b>24.8</b>	<b>54.5</b>	<b>15.3</b>	<b>27.8</b>	<b>16.3</b>	<b>12.0</b>	<b>43.6</b>	<b>5.7</b>	<b>0.0</b>	<b>0.0</b>	

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	
Albuquerque MSA	1,054	971	40.6	24.6	64.0	15.3	26.1	17.3	7.1	42.8	2.8	0.0	0.0	
Farmington MSA	474	435	18.3	24.3	34.8	16.2	36.9	16.8	18.6	42.7	9.7	0.0	0.0	
Las Cruces MSA	462	401	17.8	27.6	42.6	15.3	33.3	14.4	14.9	42.7	9.1	0.0	0.0	
NM Non-MSA - 2022	605	540	23.3	22.2	49.9	14.9	29.6	16.5	13.1	46.3	7.3	0.0	0.2	
<b>Total</b>	<b>2,595</b>	<b>2,346</b>	<b>100.0</b>	<b>24.6</b>	<b>51.6</b>	<b>15.3</b>	<b>30.2</b>	<b>16.7</b>	<b>12.0</b>	<b>43.4</b>	<b>6.2</b>	<b>0.0</b>	<b>0.0</b>	

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

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
Amarillo MSA	10	2,276	0.3	11,827	1.0	0.0	0.2	22.9	20.0	9.8	34.8	20.0	33.5	41.3	60.0	56.5	0.0	0.0	0.0
Austin MSA	74	24,863	2.5	158,679	3.8	1.4	3.5	18.1	10.8	13.9	40.3	41.9	43.3	37.6	45.9	39.1	0.2	0.0	0.2
Beaumont MSA	0	0	0.0	9,117	4.2	0.0	1.6	20.7	0.0	8.0	44.0	0.0	47.9	31.1	0.0	42.4	0.0	0.0	0.0
Brownsville MSA	6	919	0.2	8,268	0.0	0.0	0.0	29.1	0.0	13.1	29.9	16.7	25.0	40.9	83.3	61.9	0.0	0.0	0.0
College Station MSA	11	3,723	0.4	9,024	2.3	0.0	4.1	27.6	45.5	22.6	23.6	18.2	24.2	46.6	36.4	49.0	0.0	0.0	0.0
Corpus Christi MSA	120	25,250	4.0	14,896	3.5	0.0	0.5	26.5	14.2	11.6	36.2	38.3	33.9	33.8	47.5	54.0	0.0	0.0	0.0
Dallas CSA	96	21,472	3.2	392,616	4.9	10.4	2.6	19.1	19.8	11.3	32.0	36.5	33.0	43.8	33.3	52.9	0.1	0.0	0.1
El Paso MSA	982	189,489	33.1	26,213	1.8	0.4	0.5	24.7	14.8	12.3	33.2	33.6	27.8	40.2	51.2	59.5	0.0	0.0	0.0
Houston MSA	99	26,707	3.3	298,169	5.4	2.0	2.7	21.0	21.2	12.2	28.6	29.3	26.4	44.9	46.5	58.6	0.1	1.0	0.1
Killeen MSA	1,137	303,208	38.3	23,401	0.8	0.1	0.3	8.3	4.9	5.0	57.1	49.9	55.7	33.8	45.1	38.9	0.0	0.0	0.0
Laredo MSA	0	0	0.0	6,204	1.1	0.0	0.2	33.8	0.0	16.9	31.7	0.0	26.8	33.3	0.0	56.1	0.0	0.0	0.0
Longview MSA	2	464	0.1	3,722	1.4	0.0	0.9	12.4	0.0	4.6	57.9	50.0	60.4	28.3	50.0	34.1	0.0	0.0	0.0
Lubbock MSA	4	549	0.1	15,333	2.5	0.0	1.4	16.4	50.0	8.2	38.2	50.0	43.6	42.9	0.0	46.9	0.0	0.0	0.0
McAllen MSA	5	728	0.2	15,736	1.4	0.0	0.3	24.6	0.0	12.7	42.3	60.0	37.4	31.5	40.0	49.4	0.2	0.0	0.2
Midland MSA	6	1,310	0.2	8,747	2.8	0.0	1.2	13.4	0.0	6.9	41.8	50.0	37.0	42.0	50.0	54.9	0.0	0.0	0.0
Odessa MSA	5	850	0.2	5,705	1.6	0.0	1.0	21.4	0.0	7.4	42.7	20.0	22.4	34.3	80.0	69.2	0.0	0.0	0.0
San Angelo MSA	6	722	0.2	4,634	1.4	0.0	0.8	25.2	16.7	14.4	49.4	66.7	55.2	23.9	16.7	29.7	0.0	0.0	0.0
San Antonio MSA	48	23,166	1.6	97,936	5.0	6.3	1.6	26.6	31.3	14.1	29.4	33.3	32.4	39.1	29.2	51.8	0.0	0.0	0.0
Tyler MSA	2	479	0.1	9,368	0.9	0.0	0.5	19.9	0.0	12.2	40.9	50.0	40.8	38.3	50.0	46.4	0.0	0.0	0.0
Victoria MSA	7	1,262	0.2	2,713	2.2	14.3	1.0	26.6	42.9	19.0	24.5	0.0	25.0	46.7	42.9	55.0	0.0	0.0	0.0
Waco MSA	267	57,068	9.0	9,828	4.5	6.7	4.8	22.1	16.1	15.4	26.9	21.7	19.7	46.4	55.4	60.2	0.0	0.0	0.0
Wichita Falls MSA	4	439	0.1	4,556	6.1	0.0	1.8	23.7	25.0	17.5	26.6	50.0	25.5	43.6	25.0	55.3	0.0	0.0	0.0
TX Non-MSA	74	15,948	2.5	24,243	1.0	1.4	0.4	14.3	9.5	11.2	61.6	60.8	59.7	23.1	28.4	28.8	0.0	0.0	0.0
<b>Total</b>	<b>2,965</b>	<b>700,892</b>	<b>100.0</b>	<b>1,160,935</b>	<b>4.1</b>	<b>1.4</b>	<b>2.4</b>	<b>20.7</b>	<b>11.6</b>	<b>12.1</b>	<b>34.3</b>	<b>39.8</b>	<b>33.8</b>	<b>40.8</b>	<b>47.2</b>	<b>51.6</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>

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
Amarillo MSA	1	138	0.1	7,611	3.3	0.0	2.1	21.9	0.0	14.9	28.2	100.0	28.1	46.5	0.0	54.7	0.0	0.0	0.1
Austin MSA	14	5,588	1.6	92,652	2.6	0.0	1.9	19.9	14.3	19.4	39.4	50.0	43.2	37.6	35.7	35.0	0.5	0.0	0.6
Beaumont MSA	1	151	0.1	6,671	4.2	0.0	1.9	21.8	100.0	13.9	27.9	0.0	28.7	43.8	0.0	53.6	2.3	0.0	1.8
Brownsville MSA	1	152	0.1	5,796	1.2	0.0	0.7	20.3	100.0	13.0	41.5	0.0	35.8	36.3	0.0	50.0	0.7	0.0	0.4
College Station MSA	2	703	0.2	5,578	4.2	0.0	4.4	15.7	50.0	13.7	29.4	0.0	26.9	50.4	50.0	53.8	0.3	0.0	1.3
Corpus Christi MSA	38	8,935	4.4	10,297	2.7	2.6	1.1	24.0	21.1	12.1	37.8	28.9	34.4	35.5	47.4	52.4	0.0	0.0	0.0
Dallas CSA	33	11,988	3.8	242,561	4.1	3.0	3.4	20.0	24.2	15.0	33.3	27.3	35.5	42.2	45.5	45.7	0.3	0.0	0.4
El Paso MSA	227	49,021	26.2	17,301	1.3	2.6	0.8	25.3	17.6	17.1	32.0	30.8	25.9	41.4	48.9	56.2	0.0	0.0	0.0
Houston MSA	26	6,361	3.0	179,706	5.1	0.0	3.6	19.4	23.1	15.3	30.3	38.5	31.5	44.3	38.5	48.7	0.9	0.0	0.9
Killeen MSA	357	95,126	41.2	16,363	2.1	1.7	2.1	16.2	14.3	15.7	44.6	44.5	44.9	36.9	39.5	37.3	0.3	0.0	0.1
Laredo MSA	0	0	0.0	3,973	2.9	0.0	1.6	32.7	0.0	23.8	16.1	0.0	13.6	48.4	0.0	60.7	0.0	0.0	0.4
Longview MSA	2	351	0.2	2,628	0.0	0.0	0.0	23.6	50.0	25.6	48.5	0.0	46.2	27.9	50.0	28.2	0.0	0.0	0.0
Lubbock MSA	2	7,087	0.2	10,347	4.6	0.0	2.7	16.3	50.0	12.2	41.9	50.0	42.7	36.1	0.0	41.2	1.1	0.0	1.2
McAllen MSA	1	100	0.1	11,764	5.1	0.0	1.6	19.0	100.0	9.7	40.6	0.0	39.7	33.0	0.0	45.3	2.2	0.0	3.8
Midland MSA	2	413	0.2	6,218	5.2	0.0	2.2	16.4	0.0	8.8	42.1	100.0	51.7	35.7	0.0	36.4	0.7	0.0	0.9
Odessa MSA	1	170	0.1	4,496	0.0	0.0	0.0	25.2	0.0	10.7	44.7	0.0	39.6	30.1	100.0	49.8	0.0	0.0	0.0
San Angelo MSA	1	280	0.1	3,034	4.2	0.0	2.1	15.2	0.0	10.5	33.7	0.0	34.1	46.9	100.0	53.3	0.0	0.0	0.0
San Antonio MSA	20	5,769	2.3	62,900	4.6	5.0	2.3	29.6	25.0	19.7	30.8	40.0	33.7	35.0	30.0	44.4	0.0	0.0	0.0
Tyler MSA	0	0	0.0	6,392	1.0	0.0	1.1	18.8	0.0	15.9	44.6	0.0	46.9	34.5	0.0	35.2	1.1	0.0	0.9
Victoria MSA	0	0	0.0	1,697	5.1	0.0	1.8	20.3	0.0	15.1	40.3	0.0	40.6	34.3	0.0	42.5	0.0	0.0	0.0
Waco MSA	113	30,134	13.0	6,479	6.7	8.9	7.0	21.9	26.5	19.8	32.1	28.3	32.8	39.0	36.3	39.9	0.2	0.0	0.5
Wichita Falls MSA	2	125	0.2	3,113	3.5	0.0	1.8	21.3	50.0	13.8	63.2	50.0	70.1	12.0	0.0	14.3	0.0	0.0	0.0
TX Non-MSA	23	6,250	2.7	18,105	0.9	0.0	0.4	16.5	26.1	13.2	53.2	43.5	51.6	29.4	30.4	34.7	0.1	0.0	0.1
<b>Total</b>	<b>867</b>	<b>228,842</b>	<b>100.0</b>	<b>725,682</b>	<b>3.9</b>	<b>2.9</b>	<b>2.8</b>	<b>20.7</b>	<b>18.8</b>	<b>15.9</b>	<b>34.6</b>	<b>37.0</b>	<b>36.0</b>	<b>40.3</b>	<b>41.3</b>	<b>44.7</b>	<b>0.5</b>	<b>0.0</b>	<b>0.6</b>

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%

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	
Amarillo MSA	10	2,276	0.3	11,827	22.0	10.0	4.0	17.0	10.0	13.5	19.7	30.0	17.4	41.3	40.0	32.4	0.0	10.0	32.7	
Austin MSA	74	24,863	2.5	158,679	22.5	6.8	3.3	16.9	12.2	12.8	19.8	24.3	18.4	40.8	35.1	45.0	0.0	21.6	20.5	
Beaumont MSA	0	0	0.0	9,117	23.3	0.0	2.1	17.3	0.0	10.8	18.8	0.0	17.9	40.6	0.0	43.6	0.0	0.0	25.7	
Brownsville MSA	6	919	0.2	8,268	24.6	0.0	0.5	16.6	16.7	5.1	15.7	33.3	13.3	43.0	50.0	53.3	0.0	0.0	27.9	
College Station MSA	11	3,723	0.4	9,024	24.5	0.0	2.1	15.8	27.3	11.9	16.9	0.0	17.6	42.8	63.6	46.7	0.0	9.1	21.6	
Corpus Christi MSA	120	25,250	4.0	14,896	22.4	4.2	2.2	17.3	22.5	9.7	18.1	27.5	17.4	42.2	42.5	42.4	0.0	3.3	28.3	
Dallas CSA	96	21,472	3.2	392,616	23.2	13.5	3.3	16.5	31.3	12.7	18.2	26.0	18.6	42.1	19.8	42.9	0.0	9.4	22.5	
El Paso MSA	982	189,489	33.1	26,213	22.3	2.7	1.4	17.4	16.4	7.5	19.1	31.9	17.5	41.2	43.7	45.9	0.0	5.3	27.7	
Houston MSA	99	26,706	3.3	298,169	24.4	4.0	2.6	16.0	19.2	11.9	17.0	19.2	18.6	42.6	35.4	44.4	0.0	22.2	22.5	
Killeen MSA	1,137	303,208	38.3	23,401	20.0	2.0	1.8	18.7	14.2	10.5	21.2	19.3	18.7	40.2	42.0	32.4	0.0	22.5	36.6	
Laredo MSA	0	0	0.0	6,204	25.6	0.0	1.4	15.4	0.0	9.0	16.8	0.0	19.2	42.3	0.0	39.7	0.0	0.0	30.7	
Longview MSA	2	464	0.1	3,722	23.5	0.0	3.5	15.6	50.0	13.6	19.1	0.0	20.0	41.8	50.0	38.4	0.0	0.0	24.4	
Lubbock MSA	4	549	0.1	15,333	22.1	25.0	3.2	16.4	25.0	12.2	19.5	0.0	16.1	41.9	25.0	38.2	0.0	25.0	30.4	
McAllen MSA	5	728	0.2	15,736	25.1	0.0	0.6	16.3	0.0	4.2	15.4	40.0	11.8	43.2	20.0	51.1	0.0	40.0	32.3	
Midland MSA	6	1,310	0.2	8,747	21.7	16.7	4.5	17.5	33.3	16.6	20.2	16.7	19.5	40.5	33.3	32.0	0.0	0.0	27.4	
Odessa MSA	5	849	0.2	5,705	21.8	0.0	5.1	17.3	40.0	19.3	20.5	40.0	21.8	40.4	20.0	21.0	0.0	0.0	32.7	
San Angelo MSA	6	722	0.2	4,634	21.5	33.3	3.8	18.2	16.7	12.4	20.7	16.7	19.6	39.5	33.3	33.9	0.0	0.0	30.2	
San Antonio MSA	48	23,166	1.6	97,936	23.9	2.1	2.9	17.6	14.6	12.7	19.3	27.1	19.1	39.3	27.1	33.6	0.0	29.2	31.8	
Tyler MSA	2	479	0.1	9,368	21.9	0.0	4.2	17.7	0.0	15.2	18.7	50.0	19.9	41.7	50.0	39.3	0.0	0.0	21.4	
Victoria MSA	7	1,262	0.2	2,713	23.4	0.0	3.8	16.9	42.9	13.6	18.0	28.6	19.6	41.6	28.6	34.6	0.0	0.0	28.4	
Waco MSA	267	57,068	9.0	9,828	22.5	5.2	1.8	17.7	22.5	9.4	18.0	30.7	18.2	41.8	39.0	46.7	0.0	2.6	24.0	
Wichita Falls MSA	4	439	0.1	4,556	22.5	25.0	4.4	16.5	75.0	15.5	20.8	0.0	20.4	40.2	0.0	32.7	0.0	0.0	27.0	
TX Non-MSA	74	15,948	2.5	24,243	21.8	5.4	2.1	17.5	20.3	9.6	19.3	24.3	17.4	41.4	40.5	47.1	0.0	9.5	23.7	
<b>Total</b>	<b>2,965</b>	<b>700,892</b>	<b>100.0</b>	<b>1,160,935</b>	<b>23.4</b>	<b>3.4</b>	<b>2.9</b>	<b>16.7</b>	<b>17.1</b>	<b>12.1</b>	<b>18.1</b>	<b>25.4</b>	<b>18.4</b>	<b>41.8</b>	<b>40.8</b>	<b>42.4</b>	<b>0.0</b>	<b>13.2</b>	<b>24.1</b>	

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%

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																				<b>2022</b>
<b>Assessment Area:</b>	<b>Total Home Mortgage Loans</b>				<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>			
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	
Amarillo MSA	1	138	0.1	7,611	22.0	0.0	4.8	17.4	0.0	14.3	19.6	0.0	18.2	41.0	100.0	34.9	0.0	0.0	27.8	
Austin MSA	14	5,588	1.6	92,652	21.2	7.1	3.9	17.7	7.1	12.9	21.1	28.6	20.1	40.0	50.0	45.5	0.0	7.1	17.6	
Beaumont MSA	1	151	0.1	6,671	23.4	0.0	4.8	17.8	100.0	16.3	17.6	0.0	21.3	41.1	0.0	34.3	0.0	0.0	23.3	
Brownsville MSA	1	152	0.1	5,796	24.3	0.0	1.2	17.1	0.0	6.3	17.0	0.0	15.9	41.6	100.0	52.7	0.0	0.0	23.9	
College Station MSA	2	703	0.2	5,578	23.6	0.0	2.6	16.6	0.0	10.7	17.3	50.0	17.9	42.5	0.0	47.7	0.0	50.0	21.0	
Corpus Christi MSA	38	8,935	4.4	10,297	23.3	2.6	3.6	16.5	23.7	13.7	18.5	31.6	20.0	41.7	39.5	38.8	0.0	2.6	23.8	
Dallas CSA	33	11,988	3.8	242,561	21.9	6.1	3.6	17.4	18.2	12.7	19.3	45.5	20.1	41.4	18.2	42.8	0.0	12.1	20.8	
El Paso MSA	227	49,021	26.2	17,301	21.9	1.3	1.7	17.8	13.2	7.8	18.5	35.2	21.1	41.7	48.5	47.6	0.0	1.8	21.8	
Houston MSA	26	6,361	3.0	179,706	23.6	11.5	3.7	16.6	23.1	14.3	17.8	19.2	20.0	42.0	34.6	41.3	0.0	11.5	20.7	
Killeen MSA	357	95,126	41.2	16,363	21.3	2.0	2.4	17.8	14.0	13.2	21.0	37.0	23.1	39.9	42.0	38.1	0.0	5.0	23.2	
Laredo MSA	0	0	0.0	3,973	25.8	0.0	2.2	14.7	0.0	12.2	17.6	0.0	23.2	41.9	0.0	33.9	0.0	0.0	28.6	
Longview MSA	2	351	0.2	2,628	22.7	0.0	4.0	18.5	50.0	15.5	19.2	50.0	21.8	39.6	0.0	37.6	0.0	0.0	21.0	
Lubbock MSA	2	7,087	0.2	10,347	22.7	0.0	4.0	16.3	0.0	11.5	19.5	50.0	16.8	41.5	0.0	37.9	0.0	50.0	29.8	
McAllen MSA	1	100	0.1	11,764	26.1	0.0	0.8	15.2	0.0	5.0	16.2	0.0	14.5	42.5	100.0	51.0	0.0	0.0	28.6	
Midland MSA	2	413	0.2	6,218	21.6	50.0	7.6	17.3	0.0	19.7	19.2	50.0	21.8	41.9	0.0	24.5	0.0	0.0	26.3	
Odessa MSA	1	170	0.1	4,496	22.9	0.0	5.2	18.2	100.0	21.0	17.1	0.0	22.5	41.7	0.0	20.4	0.0	0.0	30.9	
San Angelo MSA	1	280	0.1	3,034	19.2	0.0	6.0	18.5	0.0	19.3	21.2	0.0	19.3	41.1	100.0	26.3	0.0	0.0	29.1	
San Antonio SA	20	5,769	2.3	62,900	23.7	5.0	3.5	17.8	10.0	15.3	19.6	10.0	21.1	38.9	45.0	35.5	0.0	30.0	24.7	
Tyler MSA	0	0	0.0	6,392	21.0	0.0	6.0	17.5	0.0	14.8	21.2	0.0	20.5	40.3	0.0	37.2	0.0	0.0	21.6	
Victoria MSA	0	0	0.0	1,697	22.6	0.0	3.6	17.4	0.0	12.9	19.0	0.0	20.4	41.1	0.0	40.5	0.0	0.0	22.6	
Waco MSA	113	30,134	13.0	6,479	23.4	0.9	3.4	17.3	14.2	13.4	17.1	31.0	19.4	42.2	54.0	43.5	0.0	0.0	20.3	
Wichita Falls MSA	2	125	0.2	3,113	21.6	50.0	5.9	19.1	0.0	16.0	21.0	0.0	20.8	38.3	50.0	32.2	0.0	0.0	25.1	
TX Non-MSA	23	6,250	2.7	18,105	20.9	0.0	2.9	18.2	17.4	11.5	20.1	30.4	18.4	40.9	47.8	46.2	0.0	4.3	20.9	
<b>Total</b>	<b>867</b>	<b>228,842</b>	<b>100.0</b>	<b>725,682</b>	<b>22.7</b>	<b>2.4</b>	<b>3.6</b>	<b>17.2</b>	<b>14.6</b>	<b>13.2</b>	<b>18.9</b>	<b>34.1</b>	<b>20.1</b>	<b>41.3</b>	<b>44.2</b>	<b>41.7</b>	<b>0.0</b>	<b>4.6</b>	<b>21.4</b>	

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%

**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
Amarillo MSA	6	185	0.3	6,713	5.5	16.7	4.8	23.8	16.7	20.5	30.0	33.3	28.3	40.5	33.3	46.3	0.2	0.0	0.1
Austin MSA	90	7,418	3.9	73,528	6.2	7.8	6.7	13.0	13.3	14.4	34.0	31.1	35.3	45.6	46.7	42.7	1.2	1.1	0.8
Beaumont MSA	9	77	0.4	6,856	5.0	22.2	5.3	21.9	0.0	20.3	47.1	55.6	45.9	25.9	22.2	28.4	0.1	0.0	0.0
Brownsville MSA	4	75	0.2	8,826	0.0	0.0	0.0	30.1	25.0	29.8	27.7	0.0	29.1	41.9	75.0	40.9	0.3	0.0	0.2
College Station MSA	21	280	0.9	5,218	7.4	28.6	4.6	25.4	19.0	26.4	25.2	19.0	25.3	41.6	33.3	43.7	0.3	0.0	0.1
Corpus Christi MSA	19	1,263	0.8	8,580	3.0	0.0	2.1	28.6	36.8	27.5	35.0	31.6	36.8	33.1	31.6	33.5	0.3	0.0	0.0
Dallas CSA	629	27,453	27.6	239,097	6.7	7.0	6.8	17.7	25.0	18.3	27.8	34.5	27.1	47.1	33.1	47.1	0.6	0.5	0.6
El Paso MSA	115	5,808	5.0	16,663	6.6	3.5	6.1	26.2	24.3	27.4	29.8	33.9	28.9	36.6	38.3	37.2	0.7	0.0	0.4
Houston MSA	488	23,730	21.4	231,405	9.3	14.1	9.5	17.7	32.8	18.3	22.7	21.3	24.0	50.2	31.6	48.0	0.2	0.2	0.1
Killeen MSA	506	32,027	22.2	6,305	4.1	9.1	3.7	12.5	16.0	10.0	53.1	53.4	53.3	30.0	21.5	33.0	0.4	0.0	0.0
Laredo MSA	15	1,018	0.7	8,127	0.9	0.0	0.7	31.7	26.7	29.2	17.3	26.7	15.3	49.8	46.7	54.5	0.4	0.0	0.2
Longview MSA	5	69	0.2	4,022	8.6	0.0	7.0	10.2	0.0	8.6	53.7	80.0	53.8	27.2	20.0	30.0	0.3	0.0	0.6
Lubbock MSA	10	211	0.4	7,810	3.4	0.0	2.8	14.9	10.0	12.9	36.1	30.0	36.4	45.4	60.0	48.0	0.1	0.0	0.0
McAllen MSA	9	97	0.4	17,577	0.5	0.0	0.6	18.9	22.2	19.2	34.2	77.8	35.4	46.2	0.0	44.5	0.2	0.0	0.3
Midland MSA	4	135	0.2	6,341	1.5	0.0	2.3	22.1	0.0	17.5	35.6	50.0	37.5	40.3	50.0	42.3	0.6	0.0	0.4
Odessa MSA	5	79	0.2	4,615	1.4	0.0	1.3	21.1	40.0	21.2	32.9	0.0	36.4	44.5	60.0	41.2	0.0	0.0	0.0
San Angelo	5	97	0.2	1,987	11.0	0.0	7.5	20.6	40.0	21.0	44.2	40.0	44.7	23.9	20.0	26.6	0.3	0.0	0.2
San Antonio MSA	236	17,879	10.3	43,523	4.6	3.4	4.4	22.3	30.5	22.2	28.6	22.5	27.3	44.3	42.8	45.8	0.3	0.8	0.3
Tyler MSA	7	89	0.3	6,951	6.2	0.0	5.8	17.3	28.6	17.6	34.9	42.9	33.4	41.5	28.6	42.9	0.2	0.0	0.3
Victoria MSA	6	188	0.3	2,005	2.2	16.7	2.5	33.8	16.7	33.0	25.0	16.7	24.5	38.9	50.0	39.9	0.1	0.0	0.0
Waco MSA	22	1,993	1.0	4,108	5.1	13.6	4.6	30.3	45.5	26.6	24.8	18.2	26.8	39.3	22.7	41.5	0.6	0.0	0.4
Wichita Falls MSA	8	123	0.4	1,670	4.5	0.0	4.1	31.8	50.0	29.2	17.0	37.5	17.1	46.6	12.5	49.5	0.1	0.0	0.1
TX Non-MSA	64	1,209	2.8	20,577	1.6	4.7	1.4	18.8	26.6	16.6	57.4	48.4	58.0	22.2	20.3	24.0	0.0	0.0	0.0
<b>Total</b>	<b>2,283</b>	<b>121,501</b>	<b>100.0</b>	<b>732,504</b>	<b>6.6</b>	<b>8.5</b>	<b>6.8</b>	<b>18.4</b>	<b>24.9</b>	<b>18.7</b>	<b>28.9</b>	<b>34.7</b>	<b>28.9</b>	<b>45.6</b>	<b>31.6</b>	<b>45.2</b>	<b>0.5</b>	<b>0.3</b>	<b>0.4</b>

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
Amarillo MSA	0	0	0.0	7.3	0.0	24.5	0.0	22.8	0.0	45.2	0.0	0.2	0.0
Austin MSA	5	2,231	7.1	2.7	0.0	13.8	40.0	33.3	60.0	44.5	0.0	5.8	0.0
Beaumont MSA	2	590	2.9	4.0	0.0	28.1	50.0	23.2	0.0	39.3	50.0	5.4	0.0
Brownsville MSA	2	41	2.9	2.7	0.0	26.2	0.0	35.5	0.0	34.3	100.0	1.2	0.0
College Station MSA	0	0	0.0	8.0	0.0	19.5	0.0	25.4	0.0	45.2	0.0	1.9	0.0
Corpus Christi MSA	0	0	0.0	3.3	0.0	18.8	0.0	37.1	0.0	40.6	0.0	0.2	0.0
Dallas CSA	13	2,679	18.6	4.5	0.0	17.7	61.5	31.2	30.8	45.7	7.7	0.9	0.0
El Paso MSA	11	4,771	15.7	4.2	0.0	32.9	36.4	25.1	45.5	37.2	18.2	0.6	0.0
Houston MSA	14	1,168	20.0	8.7	7.1	18.8	28.6	24.3	42.9	46.1	14.3	2.1	7.1
Killeen MSA	11	3,067	15.7	4.9	0.0	24.3	27.3	37.7	54.5	32.5	18.2	0.6	0.0
Laredo MSA	0	0	0.0	4.9	0.0	24.8	0.0	14.8	0.0	55.1	0.0	0.4	0.0
Longview MSA	0	0	0.0	0.0	0.0	27.4	0.0	47.1	0.0	25.2	0.0	0.3	0.0
Lubbock MSA	0	0	0.0	4.3	0.0	16.0	0.0	36.3	0.0	41.3	0.0	2.1	0.0
McAllen MSA	0	0	0.0	3.1	0.0	14.8	0.0	36.6	0.0	42.0	0.0	3.6	0.0
Midland MSA	0	0	0.0	3.7	0.0	24.1	0.0	33.1	0.0	38.0	0.0	1.1	0.0
Odessa MSA	0	0	0.0	0.0	0.0	25.2	0.0	39.1	0.0	35.7	0.0	0.0	0.0
San Angelo MSA	0	0	0.0	12.5	0.0	12.5	0.0	30.0	0.0	44.8	0.0	0.3	0.0
San Antonio MSA	9	2,239	12.9	5.7	22.2	25.4	33.3	25.3	22.2	43.3	22.2	0.2	0.0
Tyler MSA	0	0	0.0	1.9	0.0	22.0	0.0	42.2	0.0	33.3	0.0	0.6	0.0
Victoria MSA	0	0	0.0	3.6	0.0	30.7	0.0	35.1	0.0	30.6	0.0	0.1	0.0
Waco MSA	1	255	1.4	11.2	0.0	25.0	100.0	28.5	0.0	34.3	0.0	1.0	0.0
Wichita Falls MSA	0	0	0.0	12.4	0.0	20.9	0.0	51.8	0.0	14.7	0.0	0.1	0.0
TX Non-MSA	2	455	2.9	1.3	0.0	19.9	50.0	49.9	0.0	28.2	50.0	0.7	0.0
<b>Total</b>	<b>70</b>	<b>17,495</b>	<b>100.0</b>	<b>5.5</b>	<b>4.3</b>	<b>18.9</b>	<b>38.6</b>	<b>29.7</b>	<b>37.1</b>	<b>44.0</b>	<b>18.6</b>	<b>1.9</b>	<b>1.4</b>

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%

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2020-21</b>	
<b>Assessment Area:</b>	<b>Total Loans to Small Businesses</b>				<b>Businesses with Revenues &lt;= 1MM</b>			<b>Businesses with Revenues &gt; 1MM</b>		<b>Businesses with Revenues Not Available</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	
Amarillo MSA	6	185	0.3	6,713	84.4	66.7	45.1	4.2	0.0	11.4	33.3	
Austin MSA	90	7,418	3.9	73,528	89.4	66.7	45.2	3.0	13.3	7.6	20.0	
Beaumont MSA	9	77	0.4	6,856	83.2	88.9	39.4	4.2	0.0	12.6	11.1	
Brownsville MSA	4	75	0.2	8,826	84.1	100.0	37.8	3.7	0.0	12.2	0.0	
College Station MSA	21	280	0.9	5,218	83.5	81.0	46.8	3.8	0.0	12.7	19.0	
Corpus Christi MSA	19	1,263	0.8	8,580	83.7	84.2	41.0	3.9	5.3	12.4	10.5	
Dallas CSA	629	27,453	27.6	239,097	88.4	74.6	43.0	3.5	7.9	8.0	17.5	
El Paso MSA	115	5,808	5.0	16,663	84.9	72.2	42.4	3.9	9.6	11.1	18.3	
Houston MSA	488	23,730	21.4	231,405	88.3	68.9	42.2	4.0	11.3	7.7	19.9	
Killeen MSA	506	32,027	22.2	6,305	86.6	62.8	46.4	2.6	11.7	10.8	25.5	
Laredo MSA	15	1,018	0.7	8,127	84.1	73.3	43.7	5.2	6.7	10.7	20.0	
Longview MSA	5	69	0.2	4,022	80.7	60.0	42.0	5.1	0.0	14.2	40.0	
Lubbock MSA	10	211	0.4	7,810	86.1	90.0	40.8	3.6	0.0	10.2	10.0	
McAllen MSA	9	97	0.4	17,577	87.0	100.0	37.9	3.3	0.0	9.8	0.0	
Midland MSA	4	135	0.2	6,341	84.7	50.0	38.3	5.0	50.0	10.3	0.0	
Odessa MSA	5	79	0.2	4,615	82.6	100.0	33.4	5.4	0.0	12.0	0.0	
San Angelo MSA	5	97	0.2	1,987	82.7	80.0	45.0	4.5	0.0	12.8	20.0	
San Antonio MSA	236	17,879	10.3	43,523	86.9	54.7	43.6	3.6	14.8	9.5	30.5	
Tyler MSA	7	89	0.3	6,951	86.1	100.0	46.5	3.9	0.0	10.0	0.0	
Victoria MSA	6	188	0.3	2,005	81.8	83.3	42.1	4.6	16.7	13.6	0.0	
Waco MSA	22	1,993	1.0	4,108	84.2	68.2	41.2	4.5	13.6	11.2	18.2	
Wichita Falls MSA	8	123	0.4	1,670	82.6	62.5	46.1	4.5	25.0	12.9	12.5	
TX Non-MSA	64	1,209	2.8	20,577	83.2	78.1	45.9	4.2	3.1	12.6	18.8	
<b>Total</b>	<b>2,283</b>	<b>121,501</b>	<b>100.0</b>	<b>732,504</b>	<b>87.6</b>	<b>68.7</b>	<b>42.8</b>	<b>3.7</b>	<b>10.3</b>	<b>8.7</b>	<b>21.0</b>	

*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 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
Amarillo MSA	--	--	--	--	87.8	--	--	3.2	--	9.0	--
Austin MSA	5	2,231	7.1	--	93.5	80.0	--	1.7	20.0	4.8	0.0
Beaumont MSA	2	590	2.9	--	86.6	0.0	--	3.2	100.0	10.2	0.0
Brownsville MSA	2	41	2.9	--	88.1	100.0	--	2.6	0.0	9.2	0.0
College Station MSA	--	--	--	--	87.3	--	--	2.7	--	10.0	--
Corpus Christi MSA	--	--	--	--	87.0	--	--	2.9	--	10.1	--
Dallas CSA	13	2,679	18.6	--	91.7	23.1	--	2.4	76.9	5.9	0.0
El Paso MSA	11	4,771	15.7	--	88.4	81.8	--	2.9	18.2	8.8	0.0
Houston MSA	14	1,168	20.0	--	92.0	28.6	--	2.6	71.4	5.4	0.0
Killeen MSA	11	3,067	15.7	--	89.9	72.7	--	1.9	27.3	8.3	0.0
Laredo MSA	--	--	--	--	88.8	--	--	3.5	--	7.6	--
Longview MSA	--	--	--	--	84.5	--	--	3.9	--	11.6	--
Lubbock MSA	--	--	--	--	88.9	--	--	2.7	--	8.4	--
McAllen MSA	--	--	--	--	90.2	--	--	2.3	--	7.5	--
Midland MSA	--	--	--	--	88.5	--	--	3.5	--	8.0	--
Odessa MSA	--	--	--	--	86.7	--	--	4.0	--	9.3	--
San Angelo MSA	--	--	--	--	86.2	--	--	3.4	--	10.4	--
San Antonio MSA	9	2,239	12.9	--	90.0	77.8	--	2.6	22.2	7.4	0.0
Tyler MSA	--	--	--	--	89.2	--	--	2.9	--	7.9	--
Victoria MSA	--	--	--	--	85.3	--	--	3.6	--	11.1	--
Waco MSA	1	255	1.4	--	87.6	100.0	--	3.3	0.0	9.1	0.0
Wichita Falls MSA	--	--	--	--	85.9	--	--	3.5	--	10.7	--
TX Non-MSA	2	455	2.9	--	86.7	100.0	--	3.1	0.0	10.2	0.0
<b>Total</b>	<b>70</b>	<b>17,495</b>	<b>100.0</b>	<b>--</b>	<b>91.3</b>	<b>57.1</b>	<b>--</b>	<b>2.5</b>	<b>42.9</b>	<b>6.3</b>	<b>0.0</b>

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%

**Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography 2020-21**

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
Amarillo MSA	638	466	1.2	2.1	3.1	28.4	40.3	36.3	38.9	33.2	17.6	0.0	0.2
Austin MSA	1,621	1,378	3.0	10.0	9.3	20.5	36.6	38.3	45.0	30.4	8.6	0.8	0.5
Beaumont MSA	452	373	0.8	5.8	7.3	24.5	45.1	44.0	35.2	25.7	12.4	0.0	0.0
Brownsville MSA	510	407	0.9	0.0	0.0	32.1	47.1	31.3	26.5	36.6	26.5	0.0	0.0
College Station MSA	980	724	1.8	13.3	5.6	34.3	58.0	23.2	23.7	29.2	12.8	0.0	0.0
Corpus Christi MSA	2,074	1,591	3.8	4.9	9.1	28.8	40.9	35.5	33.3	30.7	16.7	0.0	0.0
Dallas CSA	15,333	13,027	28.3	10.4	19.6	23.4	36.8	31.0	30.4	35.0	13.0	0.2	0.1
El Paso MSA	4,340	3,149	8.0	4.2	5.9	27.3	36.8	34.2	35.3	34.2	21.9	0.0	0.0
Houston MSA	9,258	7,524	17.1	11.7	24.5	24.7	42.5	26.8	24.1	36.6	8.7	0.3	0.2
Killeen MSA	3,587	2,874	6.6	1.9	2.7	16.4	27.5	55.7	55.3	26.0	12.7	0.0	1.8
Laredo MSA	1,364	1,044	2.5	2.2	2.8	40.4	47.9	29.1	35.9	28.3	13.5	0.0	0.0
Longview MSA	458	329	0.8	3.0	4.4	13.4	24.9	58.4	53.1	25.3	17.7	0.0	0.0
Lubbock MSA	1,270	970	2.3	6.0	10.2	21.4	36.6	38.3	37.6	34.3	15.5	0.0	0.0
McAllen MSA	1,401	1,078	2.6	1.3	0.6	25.7	38.8	41.3	46.1	31.4	13.1	0.2	1.4
Midland MSA	292	270	0.5	2.5	8.2	14.2	24.3	45.8	41.4	37.5	26.0	0.0	0.0
Odessa MSA	513	464	0.9	2.3	3.1	22.1	21.4	39.0	46.8	36.6	28.7	0.0	0.0
San Angelo MSA	441	343	0.8	2.2	4.1	26.5	39.7	51.1	47.4	20.2	8.8	0.0	0.0
San Antonio MSA	2,777	2,144	5.1	6.4	12.2	32.1	51.5	29.6	28.3	31.9	8.0	0.0	0.0
Tyler MSA	614	459	1.1	1.8	2.1	24.3	34.0	40.4	46.4	33.6	17.4	0.0	0.0
Victoria MSA	619	483	1.1	3.3	7.1	33.9	40.5	24.8	29.2	37.9	23.1	0.0	0.0
Waco MSA	647	493	1.2	11.2	10.7	29.9	51.9	24.3	21.9	34.6	15.5	0.0	0.0
Wichita Falls MSA	704	499	1.3	6.7	16.2	26.4	36.5	25.0	29.7	41.8	17.6	0.0	0.0
TX Non-MSA	4,277	3,166	7.9	1.4	1.6	18.8	27.1	59.4	59.3	20.4	11.9	0.0	0.1
<b>Total</b>	<b>54,170</b>	<b>43,270</b>	<b>100.0</b>	<b>8.5</b>	<b>12.9</b>	<b>24.7</b>	<b>38.1</b>	<b>33.1</b>	<b>35.4</b>	<b>33.5</b>	<b>13.3</b>	<b>0.2</b>	<b>0.3</b>

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
Amarillo MSA	386	358	1.0	6.4	10.6	25.8	35.5	30.4	36.0	37.4	17.9	0.0	0.0
Austin MSA	1,129	1,153	3.0	6.4	9.5	24.8	46.7	36.6	35.6	30.6	7.4	1.5	0.9
Beaumont MSA	339	320	0.9	6.1	10.0	27.3	46.9	27.5	26.3	37.0	15.6	2.0	1.2
Brownsville MSA	402	367	1.1	2.1	3.0	25.4	35.8	40.3	38.8	31.6	21.4	0.7	1.0
College Station MSA	610	566	1.6	9.0	12.6	27.4	40.7	26.3	24.6	32.5	19.7	4.7	2.5
Corpus Christi MSA	1,484	1,306	4.0	4.3	6.3	24.4	42.2	40.5	35.6	30.8	15.9	0.0	0.0
Dallas CSA	10,110	10,299	26.9	8.6	17.5	24.9	38.0	32.1	31.9	33.6	11.8	0.8	0.8
El Paso MSA	3,154	2,810	8.4	4.2	5.6	28.9	36.1	32.2	37.7	34.8	20.5	0.0	0.0
Houston MSA	6,432	6,219	17.1	11.1	22.9	23.4	40.0	27.9	25.7	35.8	9.5	1.8	2.0
Killeen MSA	2,444	2,418	6.5	4.8	7.4	26.1	39.3	40.9	36.6	27.9	15.4	0.4	1.3
Laredo MSA	1,005	892	2.7	3.7	5.0	39.3	51.0	17.2	20.7	39.8	23.3	0.0	0.0
Longview MSA	321	297	0.9	0.0	0.0	27.2	39.9	49.7	47.4	23.1	12.8	0.0	0.0
Lubbock MSA	896	817	2.4	7.8	15.1	21.4	33.6	41.7	41.4	26.4	8.4	2.7	1.6
McAllen MSA	1,138	993	3.0	5.3	4.8	20.2	27.2	39.8	48.2	32.3	18.8	2.4	1.0
Midland MSA	202	219	0.5	6.0	10.4	16.9	21.8	46.2	47.0	30.4	20.3	0.5	0.5
Odessa MSA	310	334	0.8	0.0	0.0	28.5	27.4	41.7	47.1	29.8	25.5	0.0	0.0
San Angelo MSA	344	322	0.9	5.6	12.8	15.4	25.0	38.0	40.1	41.0	22.1	0.0	0.0
San Antonio MSA	2,127	1,983	5.7	6.9	11.3	34.8	53.7	29.1	27.1	29.1	7.9	0.0	0.0
Tyler MSA	404	382	1.1	1.8	1.5	24.3	30.9	43.5	51.5	29.5	15.8	0.9	0.2
Victoria MSA	428	403	1.1	5.3	11.2	25.8	41.4	39.4	33.4	29.6	14.0	0.0	0.0
Waco MSA	479	445	1.3	13.7	20.7	27.1	42.4	28.8	23.4	28.7	13.6	1.7	0.0
Wichita Falls MSA	418	363	1.1	5.0	10.8	25.3	47.1	56.6	39.5	13.0	2.6	0.0	0.0
TX Non-MSA	3,004	2,711	8.0	1.4	2.0	21.6	27.5	51.0	55.8	25.7	14.6	0.3	0.1
<b>Total</b>	<b>37,566</b>	<b>35,978</b>	<b>100.0</b>	<b>7.9</b>	<b>12.7</b>	<b>25.3</b>	<b>38.6</b>	<b>32.9</b>	<b>34.5</b>	<b>32.9</b>	<b>13.4</b>	<b>1.1</b>	<b>0.8</b>

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

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
Amarillo MSA	638	466	1.2	25.1	63.8	16.0	25.9	17.8	9.4	41.1	0.9	0.0	0.0
Austin MSA	1,621	1,378	3.0	23.6	73.5	16.6	22.1	18.0	3.2	41.7	1.2	0.0	0.0
Beaumont MSA	452	373	0.8	26.3	50.0	15.5	30.1	16.7	13.3	41.6	6.6	0.0	0.0
Brownsville MSA	510	407	0.9	26.0	34.5	15.3	30.6	15.4	20.4	43.2	14.5	0.0	0.0
College Station MSA	980	724	1.8	27.8	65.1	14.5	25.2	15.0	7.0	42.7	2.7	0.0	0.0
Corpus Christi MSA	2,074	1,591	3.8	24.7	56.0	16.0	25.9	17.1	13.1	42.2	4.9	0.0	0.1
Dallas CSA	15,333	13,027	28.3	23.7	63.6	16.5	26.4	17.7	7.9	42.1	2.1	0.0	0.0
El Paso MSA	4,340	3,149	8.0	24.6	49.7	15.6	28.5	18.1	13.1	41.7	8.7	0.0	0.0
Houston MSA	9,258	7,524	17.1	24.8	61.8	15.9	27.7	16.8	7.9	42.5	2.5	0.0	0.0
Killeen MSA	3,587	2,874	6.6	22.3	48.5	16.8	34.4	20.1	13.4	40.8	3.6	0.0	0.1
Laredo MSA	1,364	1,044	2.5	27.4	45.6	13.7	31.1	16.2	15.8	42.7	7.6	0.0	0.0
Longview MSA	458	329	0.8	25.3	57.4	15.6	27.9	17.5	9.6	41.5	5.0	0.0	0.0
Lubbock MSA	1,270	970	2.3	24.4	64.0	16.0	24.4	17.7	8.7	41.9	2.8	0.0	0.1
McAllen MSA	1,401	1,078	2.6	26.6	36.5	15.2	30.3	14.9	16.8	43.4	16.4	0.0	0.0
Midland MSA	292	270	0.5	23.1	49.7	16.9	29.5	17.6	15.4	42.4	5.5	0.0	0.0
Odessa MSA	513	464	0.9	24.1	41.5	16.3	32.4	17.5	18.9	42.0	7.2	0.0	0.0
San Angelo MSA	441	343	0.8	23.4	52.4	17.0	32.7	17.0	11.8	42.6	3.2	0.0	0.0
San Antonio MSA	2,777	2,144	5.1	25.4	65.2	16.2	25.2	18.0	7.5	40.4	2.1	0.0	0.0
Tyler MSA	4,277	459	7.9	24.4	52.7	15.8	29.7	17.1	12.8	42.8	4.8	0.0	0.0
Victoria MSA	614	483	1.1	23.8	62.9	16.6	25.9	17.2	8.5	42.4	2.6	0.0	0.2
Waco MSA	619	493	1.1	23.3	59.6	16.6	25.8	18.2	10.3	41.9	4.2	0.0	0.0
Wichita Falls MSA	647	499	1.2	25.3	54.6	16.0	32.0	15.6	10.7	43.1	2.6	0.0	0.2
TX Non-MSA	704	3,166	1.3	24.5	62.8	16.3	26.3	18.6	8.2	40.6	2.7	0.0	0.0
<b>Total</b>	<b>54,170</b>	<b>43,270</b>	<b>100.0</b>	<b>24.5</b>	<b>58.3</b>	<b>16.1</b>	<b>27.8</b>	<b>17.3</b>	<b>10.0</b>	<b>42.1</b>	<b>3.9</b>	<b>0.0</b>	<b>0.0</b>

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

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
Amarillo MSA	386	358	1.0	24.3	61.9	17.0	26.4	17.1	8.0	41.6	3.6	0.0	0.0
Austin MSA	1,129	1,153	3.0	22.8	74.3	16.9	20.3	18.5	3.5	41.8	1.9	0.0	0.0
Beaumont MSA	339	320	0.9	25.5	56.9	15.8	26.3	16.8	11.2	41.9	5.6	0.0	0.0
Brownsville MSA	402	367	1.1	26.2	35.6	15.3	32.8	15.1	15.7	43.4	15.9	0.0	0.0
College Station MSA	610	566	1.6	28.3	63.3	13.8	27.4	15.8	6.9	42.2	2.5	0.0	0.0
Corpus Christi MSA	1,484	1,306	4.0	25.2	64.5	15.3	22.4	17.3	8.8	42.2	4.2	0.0	0.0
Dallas CSA	10,110	10,299	26.9	22.8	61.9	16.9	26.7	18.0	8.3	42.3	3.0	0.0	0.0
El Paso MSA	3,154	2,810	8.4	25.4	43.8	15.4	32.3	17.3	14.7	41.9	9.1	0.0	0.1
Houston MSA	6,432	6,219	17.1	24.5	63.6	15.9	26.0	16.9	7.6	42.7	2.7	0.0	0.0
Killeen MSA	2,444	2,418	6.5	22.5	47.3	17.0	32.3	19.2	15.3	41.3	5.0	0.0	0.1
Laredo MSA	1,005	892	2.7	27.6	52.2	14.6	30.7	16.4	11.0	41.5	5.7	0.0	0.3
Longview MSA	321	297	0.9	23.9	57.0	16.6	25.5	19.2	12.5	40.3	5.0	0.0	0.0
Lubbock MSA	896	817	2.4	25.1	65.0	15.2	22.8	16.7	8.7	43.0	3.6	0.0	0.0
McAllen MSA	1,138	993	3.0	26.5	37.9	14.8	29.7	15.6	17.8	43.0	14.5	0.0	0.2
Midland MSA	202	219	0.5	23.8	61.4	16.1	23.8	18.5	9.4	41.7	5.4	0.0	0.0
Odessa MSA	310	334	0.8	23.9	43.5	16.1	32.3	17.7	17.7	42.3	6.5	0.0	0.0
San Angelo MSA	344	322	0.9	23.5	69.2	17.8	20.3	17.0	7.6	41.7	2.9	0.0	0.0
San Antonio MSA	2,127	1,983	5.7	25.6	62.3	16.4	26.6	18.6	8.0	39.4	3.1	0.0	0.0
Tyler MSA	404	382	1.1	24.2	62.1	15.6	27.5	18.9	6.7	41.3	3.7	0.0	0.0
Victoria MSA	428	403	1.1	25.1	54.2	15.0	28.3	17.6	12.2	42.3	5.4	0.0	0.0
Waco MSA	479	445	1.3	24.9	56.0	15.1	30.3	17.0	9.8	43.0	3.8	0.0	0.2
Wichita Falls MSA	418	363	1.1	25.9	63.9	16.2	25.4	17.5	7.9	40.4	2.9	0.0	0.0
TX Non-MSA	3,004	2,711	8.0	24.1	52.9	16.4	29.5	18.2	12.3	41.2	5.3	0.0	0.0
<b>Total</b>	<b>37,566</b>	<b>35,978</b>	<b>100.0</b>	<b>24.1</b>	<b>58.0</b>	<b>16.3</b>	<b>27.5</b>	<b>17.6</b>	<b>10.0</b>	<b>42.1</b>	<b>4.5</b>	<b>0.0</b>	<b>0.1</b>

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