



PUBLIC DISCLOSURE

January 10, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Jacksboro National Bank
Charter Number 7814

910 North Main Street
Jacksboro, TX 76548

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

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

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Overall CRA Rating

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

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on a reasonable quarterly average net loan-to-deposit (LTD) ratio during the evaluation period.
- A majority of loans are within the bank's assessment area (AA).
- The geographic distribution of loans reflects reasonable distribution throughout the AA.
- Lending to individuals of various income levels and businesses of different sizes is excellent.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's loan-to-deposit ratio is reasonable.

The Jacksboro National Bank (JNB) quarterly loan-to-deposit (LTD) ratio since the previous CRA performance evaluation averaged 51.4 percent. The average LTD ratio of similarly situated institutions for the same period is 54.3 percent, with low and high averages of 33.2 and 66.1 percent, respectively. These institutions are located within or adjacent to the AAs and have total assets below \$359 million.

Due to the board approved strategy, JNB originates a substantial number of residential mortgages that are sold on the secondary market. Using JNB's Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR) data submissions, 1-4 family residential mortgage loan originations, including loans sold into the secondary market, totaled \$34 million in 2018, and \$37 million in 2019, and \$68 million in 2020. In addition, the institution currently has \$34 million in public funds that account for 13 percent of deposits. Loans are not regularly made on these deposits as they are held, and interest is paid to the city, county, or school district. If adjustments were made to the loan and deposit balances based on these elements, the LTD ratio would stand to benefit. Strong competition in both assessment areas also hinders lending opportunities as reflected by the bank's deposit market share. JNB's competition is comprised of larger institutions that can offer aggressive rates and loan terms that are difficult to compete with. Considering this performance context information, JNB's LTD ratio is reasonable.

Lending in Assessment Area

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

The bank originated and purchased 86.3 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. This conclusion is based on a sample of the bank's primary product during the evaluation period. The

findings from the analysis factored into the overall analysis of the geographic distribution of lending by income level of the geography. Home mortgage loans are the primary loan product for the Wichita Falls Metropolitan Statistical Area (MSA), while small business loans are the primary loan product for the Jack-Montague County AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	657	87.1	97	12.9	754	107,629	83.7	21,032	16.3	128,662
Small Business	11	55.0	9	45.0	20	1,204	45.2	1,459	54.8	2,663
Total	668	86.3	106	13.7	774	108,833	82.9	22,491	17.1	131,325

*Source: Bank Data
Due to rounding, totals may not equal 100.0%*

Description of Institution

JNB is a single-state full-service community bank headquartered in Jacksboro, Texas (TX). The bank is entirely owned by Jacksboro National Bancshares, Incorporated, a one-bank holding company. No branches have opened or closed since the last CRA evaluation. The bank's corporate structure has not changed. The bank was rated "Satisfactory" at the prior CRA evaluation dated August 28, 2017.

JNB serves its community from its main office located at 910 N. Main Street in Jacksboro, TX, and one branch in Bowie, TX. Both locations are full-service, offer drive-through options, and have automated teller machines (ATMs) that do not take deposits. In addition, the bank has a mortgage production office (LPO) located in Wichita Falls, TX. There is one additional free-standing ATM at a local convenience store in Jacksboro.

The bank operates in two AAs in North Texas, consisting of the combined AA of Jack and Montague counties and the Wichita Falls MSA. The AAs meet regulatory requirements and do not exclude low- or moderate-income census tracts. All AAs are comprised of entire counties and are located adjacent to each other.

The bank offers a full range of commercial and consumer banking products and related financial services. JNB provides banking services to commercial, consumer, real estate, and agricultural customers within its AAs. Deposit products and services include free online checking accounts and low-cost individual and business checking accounts. The bank's primary focus is mortgage loans in the Wichita Falls MSA due to its LPO office in Wichita Falls. In the Jack-Montague County AA, the bank focuses on consumer, agricultural, commercial, and home mortgage loans. However, home mortgage loans in the Jack-Montague County AA are more limited due to customer demand and competition from other financial institutions.

As of September 30, 2021, JNB's loan portfolio totaled \$103 million, or 36.4 percent of total assets. The portfolio consists of approximately \$31 million (30.0 percent) in residential real estate loans, \$26 million (25.8 percent) in commercial real estate loans, \$13 million (12.8 percent) in commercial loans, \$26 million (24.9 percent) in agricultural loans, and \$7 million (6.4 percent) in consumer loans. The bank's

balance sheet does not fully reflect the amount of business generated by the LPO as these loans are sold onto the secondary market. Specifically, 1-4 family residential mortgage loan originations, including loans sold into the secondary market, totaled \$37 million in 2019 and \$68 million in 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2018, through December 31, 2020. The OCC evaluated JNB using small bank CRA performance standards which include five performance criteria: the LTD ratio, lending in the AA, lending to borrowers of different incomes and businesses of different sizes, geographic distribution of loans, and responsiveness to CRA complaints.

To evaluate JNB's lending performance, we selected a random sample of loans originated during the evaluation period based on identified primary products in the Wichita Falls MSA and the Jack-Montague County AA. Primary loan types are those products originated at the highest percentage by number and/or dollar volume of loans. During this evaluation period, primary products consisted of home mortgage and commercial loans.

Selection of Areas for Full-Scope Review

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

Ratings

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

JNB only has one rating area, which is the State of Texas. The bank's overall rating is based on a full-scope review of each AA within the state. For the Wichita Falls MSA, 1-4 family mortgage lending received the most weight. In the Jack-Montague County AA, small business loans received the most weight. This is due to the different lending needs and practices of each AA.

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

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.17, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (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.

State Rating

State of Texas

CRA rating for the State of Texas: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A majority of loans are within the bank's AAs.
- The geographic distribution of loans reflects reasonable distribution throughout the AAs.
- Lending to individuals of various income levels and businesses of different sizes is excellent.
- The LTD ratio is reasonable.

Description of Institutions Operations in Texas

The bank operates in two AAs in the State of Texas as described in the "Description of the Institution" and the "Scope of Evaluation" sections of this performance evaluation. Management and the Board of JNB have identified the Wichita Falls MSA and Jack-Montague counties as the assessment area. The assessment area is comprised of whole geographies, meets regulatory requirements, and does not arbitrarily exclude any low-to-moderate-income areas.

We contacted two local organizations in each of the institution's AAs to develop a community profile and identify opportunities for community development participation by local financial institutions. According to our contacts, the primary community need is entry-level residential properties. Low to moderate-income housing is especially needed in the Wichita Falls MSA. The Wichita Falls MSA contact stated that overall, there was an adequate involvement by financial institutions in the Wichita Falls MSA. The contact for the Jacksboro-Montague AA stated local financial institutions have not met all lending needs of the community, such as financing a new hotel; however, this particular type of lending is outside of JNB's strategy.

Wichita Falls MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Jacksboro Wichita Falls 2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	43	9.3	27.9	30.2	30.2	2.3
Population by Geography	151,215	5.4	21.2	35.1	38.3	0.0
Housing Units by Geography	65,162	6.1	23.5	34.5	35.9	0.0
Owner-Occupied Units by Geography	35,703	5.0	19.6	36.8	38.7	0.0
Occupied Rental Units by Geography	19,734	7.4	28.8	26.9	37.0	0.0
Vacant Units by Geography	9,725	7.8	27.3	41.6	23.3	0.0
Businesses by Geography	9,695	4.1	27.9	24.6	43.3	0.1
Farms by Geography	407	2.7	13.5	46.7	37.1	0.0
Family Distribution by Income Level	36,174	21.5	16.8	20.5	41.3	0.0
Household Distribution by Income Level	55,437	23.8	16.3	18.3	41.6	0.0
Median Family Income MSA - 48660 Wichita Falls, TX MSA		\$57,690	Median Housing Value			\$95,990
			Median Gross Rent			\$758
			Families Below Poverty Level			12.3%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

There are 43 census tracts in the Wichita Falls MSA. Low- and moderate-income census tracts account for 9.3 percent and 27.9 percent of those tracts, respectively. The bank's primary lending focus continues to be 1-4 family residential mortgages, primarily sold in the secondary market. A majority of the mortgage lending is done in the Wichita Falls MSA as the institution has a LPO located within the MSA. No other loan products are generated from this office.

Jack-Montague County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Jacksboro Jack-Montague 2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	9	0.0	11.1	77.8	11.1	0.0
Population by Geography	28,424	0.0	9.9	80.3	9.8	0.0
Housing Units by Geography	14,241	0.0	9.6	82.5	7.9	0.0
Owner-Occupied Units by Geography	8,245	0.0	8.3	85.3	6.4	0.0
Occupied Rental Units by Geography	2,810	0.0	16.3	79.5	4.2	0.0
Vacant Units by Geography	3,186	0.0	7.2	77.9	14.9	0.0
Businesses by Geography	2,171	0.0	10.7	79.2	10.0	0.0
Farms by Geography	155	0.0	3.9	82.6	13.5	0.0
Family Distribution by Income Level	7,534	18.1	17.7	20.2	44.0	0.0
Household Distribution by Income Level	11,055	20.3	16.0	18.2	45.5	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$100,776
			Median Gross Rent			\$692
			Families Below Poverty Level			11.3%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

There are nine census tracts in the Jack-Montague County AA. There are no low-income census tracts and moderate census tracts account for 11.1 percent. Due to JNB's strategy and local market demand, there is only a limited amount of 1-4 family mortgages originated from the full-service branches in Jacksboro and Bowie. As such, the bank's primary product in the assessment area is small business loans.

Scope of Evaluation in Texas

The performance evaluation period for our review of home mortgage and small business loans is January 1, 2018, through December 31, 2020.

The Wichita Falls MSA and Jack-Montague County AA will receive full-scope reviews. Institution-delineated non-MSA AAs within the same state are combined, analyzed, and presented as one AA for purposes of this performance evaluation.

Both AAs were selected to receive a full-scope review based on JNB's locations and lending activity in the AA. Refer to Appendix A for a list of all AAs under review.

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

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

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

Refer to Table O 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.

Wichita Falls MSA

The geographic distribution of home mortgage loans in the AA reflects reasonable distribution. The percentage of bank loans in low-income geographies is significantly lower than the percentage of owner-occupied housing units and the aggregate lending in those geographies. The percentage of bank loans in moderate-income geographies is within a reasonable range below the percentage of owner-occupied housing units and near the aggregate lending in those geographies.

Roughly 9 percent of census tracts within the Wichita Falls MSA are low-income tracts, and 28 percent are moderate-income tracts. There are limited opportunities to originate home mortgage loans in these geographies given only 6 percent of the housing units are in low-income tracts. Housing units in moderate-income areas represent approximately 19 percent of those located in the AA.

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.

Jack-Montague County AA

The geographic distribution of loans to small businesses in the AA reflects excellent distribution. The bank did not originate any loans in low-income census tracts; however, there are no low-income tracts in the AA. The percentage of loans to small businesses in moderate-income geographies meets the percentage of businesses in those geographies and exceeds the aggregate lending in the AA.

Distribution of Loans by Income Level of the Borrower

JNB exhibits excellent distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

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 bank's home mortgage loan originations and purchases.

Wichita Falls MSA

The borrower distribution of home loans in the AA reflects excellent distribution. The percentage of loans to low-income borrowers is significantly lower than the percentage of low-income families; however, the percentage of loans exceeds the aggregate lending in the AA. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families and the aggregate lending in the AA.

Consideration was given for the elevated level of poverty. The 2015 ACS data reflects 15.9 percent of the population live below poverty level. Additionally, the average home cost in 2020 was \$95,990.

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

Jack-Montague County AA

The distribution of loans to small businesses reflects excellent distribution. JNB's loans to businesses with revenues less than or equal to \$1 million meets the percentage of businesses identified as having revenues less than or equal to \$1 million in the AA and exceeds the aggregate lending for those businesses.

Responses to Complaints

JNB did not receive any CRA related complaints during the performance evaluation period.

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”.

Time Period Reviewed:	(01/01/18 to 12/31/20)	
Bank Products Reviewed:	Home mortgage and small business)	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Texas		
Wichita Falls MSA	Full-Scope	Assessment includes the entire Wichita Falls, TX MSA
Jack-Montague County AA	Full-Scope	Assessment area includes all of Jack-Montague counties in the state of Texas

Appendix B: Summary of MMSA and State Ratings

RATINGS	The Jacksboro National Bank
Overall Bank:	Lending Test Rating
The Jacksboro National Bank	Satisfactory
MMSA or State:	
Texas	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

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

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

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2018-20
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	
Wichita Falls MSA	540	86,882	62.2	5,099	5.0	0.4	1.4	19.6	12.6	13.6	36.8	37.2	31.8	38.7	49.8	53.2	0.0	0.0	0.0	
Total	540	86,882	62.2	5,099	5.0	0.4	1.4	19.6	12.6	13.6	36.8	37.2	31.8	38.7	49.8	53.2	0.0	0.0	0.0	

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 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																				2018-20
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	
Wichita Falls MSA	540	86,882	82.2	5,099	21.5	4.8	3.4	16.8	17.2	11.1	20.5	25.4	20.2	41.3	51.1	37.5	0.0	0.0	27.8	
Total	540	86,882	82.2	5,099	21.5	4.8	3.4	16.8	17.2	11.1	20.5	25.4	20.2	41.3	51.1	37.5	0.0	0.0	27.8	

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 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																			2018-20
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
Jack-Montague AA	20	3,196	100.0	517	0.0	0.0	0.0	10.7	10.0	9.1	79.2	50.0	77.2	10.0	40.0	13.7	0.0	0.0	0.0
Total	20	3,196	100.0	517	0.0	0.0	0.0	10.7	10.0	9.1	79.2	50.0	77.2	10.0	40.0	13.7	0.0	0.0	0.0

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 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												2018-20
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	
Jack-Montague AA	20	3,196	100.0	517	85.8	85.0	41.6	3.3	15.0	10.9	0.0	
Total	20	3,196	100.0	517	85.8	85.0	41.6	3.3	15.0	10.9	0.0	

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*