



## **PUBLIC DISCLOSURE**

July 12, 2021

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

The Liberty National Bank in Paris  
Charter Number 13541

305 Lamar Avenue  
Paris, Texas 75460

Office of the Comptroller of the Currency

1800 West Loop 281 Suite 306  
Longview, Texas 75604

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

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## Overall Community Reinvestment Act (CRA) Rating

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

**The lending test is rated: Satisfactory.**

The major factors that support this rating include:

- The lending test rating is based on a reasonable loan-to-deposit (LTD) ratio and a substantial majority of the institution's loans are made inside its assessment area (AA).

### Loan-to-Deposit Ratio

Considering the institution's size, financial condition, and credit needs of the AAs, the institution's LTD is reasonable. The average quarterly LTD ratio for the institution during the evaluation period was 65.83 percent. The quarterly average LTD ratio for similarly situated financial institutions during the same period was 76.77 percent.

### Lending in Assessment Area

A substantial majority of the institution's loans are inside its AA. The institution originated and purchased 85 percent of its total loans inside the institution's AAs during the evaluation period. This analysis is performed at the institution level, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	18	90	2	10	20	1,901	81.1	442	18.9	2,343
Consumer	16	80	4	20	20	217	83.2	44	16.8	261
Total	34	85	6	15	40	2,117	81.3	486	18.7	2,603

### Description of Institution

Liberty National Bank of Paris (LNB or institution) is a single state institution headquartered in Paris, Texas. LNB is wholly owned by Paris Bancshares, Inc. As of June 30, 2021, LNB had total assets of \$384.6 million and tier one capital of \$51.2 million.

LNB operates two full-service branches in Paris, Texas with automated teller machines (ATMs) and an additional stand-alone ATM located at 1929 Bonham, Paris, Texas. LNB has one AA that includes Lamar County, Texas in its entirety.

The institution offers a full range of personal and business deposit accounts, loan products, and financial services, including checking, savings, and money market accounts as well as consumer and commercial

loan products. Additional services include online, mobile and telephone banking, remote deposit capture, debit cards, and online bill pay.

As of June 30, 2021, LNB's loan portfolio totaled \$210.1 million, with net loans representing 53.7 percent of total assets. Real estate loans total \$149.2 million or 71.0 percent of the loan portfolio and is comprised of \$95.9 million in residential real estate and \$53.3 million in commercial real estate. Additional loans included commercial and industrial loans of \$23.5 million, agricultural loans of \$5.3 million, consumer loans of \$20.5 million, and other loan types total \$1.5 million.

There are no legal, financial, or other factors impeding the institution's ability to meet the credit needs of its AA. The institution's CRA performance was previously evaluated as of June 18, 2018, with an overall level of performance of "Satisfactory."

## **Scope of the Evaluation**

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

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of LNB using Small Bank performance criteria, which includes the lending test. The evaluation covered the period from January 1, 2018, through December 31, 2020. In evaluating the institution's lending performance, examiners reviewed home mortgage and consumer lending, consistent with the institution's lending focus.

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

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

### **Ratings**

The institution's overall rating is a blend of the state ratings, and where applicable, multistate ratings. LNB operates in one state and has one AA. LNB has two primary products that received consideration.

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

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

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, financial institution) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the financial institution, or in any AA

by an affiliate whose loans have been considered as part of the financial institution's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the 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) 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<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- A substantial majority of the institution's loans were originated within the AA.
- The institution exhibits a reasonable distribution of loans to individuals in low- to moderate-income (LMI) geographies.
- The institution exhibits reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- The institution's LTD is reasonable.

### Description of Institution's Operations in Texas

LNB operates in Lamar County in the state of Texas as described in the "Description of the Institution" section of this Performance Evaluation. LNB has two full-service branches and an additional stand-alone ATM location in Lamar County. Lamar County consists of 12 census tracts (CT) and includes one low-income tract and four moderate-income tracts.

The institution's primary lending focus is residential real estate and consumer loans. Competitors in the market area include other local community financial institutions that have a regional footprint, as well as credit unions and non-bank financial entities that compete for residential, business, and consumer loans.

Community credit needs were determined by reviewing recent housing and demographic information, and a review of comments from community contacts from organizations that provide services within the AA. Community contacts from Lamar County mentioned financial institutions are actively involved with the community. One contact mentioned financial institutions were receptive and responsive to the credit and community development needs, especially during the current environment related to the COVID-19 pandemic. Affordable housing was mentioned as an opportunity for financial institutions to provide assistance. The increase in the demand for housing is attributed to the low supply of available homes for sale.

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

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

## Lamar County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Lamar County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	8.3	33.3	41.7	16.7	0.0
Population by Geography	49,566	7.8	25.0	44.3	22.8	0.0
Housing Units by Geography	22,558	7.9	28.0	43.2	20.9	0.0
Owner-Occupied Units by Geography	12,420	4.0	19.1	51.0	25.9	0.0
Occupied Rental Units by Geography	6,606	14.8	38.3	31.2	15.7	0.0
Vacant Units by Geography	3,532	8.6	39.9	38.3	13.2	0.0
Businesses by Geography	3,536	9.4	28.8	34.8	27.0	0.0
Farms by Geography	181	1.1	10.5	68.5	19.9	0.0
Family Distribution by Income Level	13,281	21.6	18.6	20.4	39.4	0.0
Household Distribution by Income Level	19,026	25.5	16.3	17.3	40.9	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$81,450
			Median Gross Rent			\$663
			Families Below Poverty Level			15.1%
<i>Source: 2015 ACS and 2020 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>						

## Scope of Evaluation in Texas

As discussed earlier, the institution has one AA. The AA received a full-scope review. Refer to the table in Appendix A for a list of all AAs under review. Consistent with the institution's primary lending focus, home mortgage and consumer loans were analyzed.

## LENDING TEST

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

## Conclusions for the area Receiving a Full-Scope Review

Based on a full-scope review, the institution's performance in the Lamar County AA is satisfactory.

## Distribution of Loans by Income Level of the Geography

The institution exhibits a 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 institution's home mortgage loan originations and purchases.

#### **Lamar County**

The geographic distribution of home mortgage loans in the AA is reasonable. The institution's lending in moderate-income geographies was lower than the percentage of owner-occupied housing units in the AA; however, the institution's lending in low-income geographies exceeds the percentage of owner-occupied housing units in the AA. The average median housing price in the AA was \$81,450 making it difficult for LMI individuals to qualify for a home mortgage loan.

### ***Consumer Loans***

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

The geographic distribution of consumer loans in the AA is reasonable. The institution's lending in moderate-income geographies was lower than the percentage of households in the AA; however, the institution's lending in low-income geographies exceeded the percentage of households in the AA.

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

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

### ***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.

The borrower distribution of mortgage loans reflects reasonable distribution throughout the AA. The institution's mortgage lending to LMI borrowers is near to the percentage of families located in those geographies.

### ***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.

The borrower distribution of consumer loans reflects reasonable distribution throughout the AA. The institution's consumer lending to LMI borrowers is near the percentage of households located in those geographies.

### **Responses to Complaints**

The institution did not receive any CRA-related complaints in this rating area during the performance evaluation period.



# Appendix A: Scope of Examination

The following table identifies the time period covered in this performance 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>	01/01/2018 to 12/31/2020	
<b>Bank Products Reviewed:</b>	Home mortgage and consumer loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA	NA	NA
<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>States</b>		
Texas	Full-Scope	Lamar County AA

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	Liberty National Bank
<b>Overall Bank:</b>	Lending Test Rating
Liberty National Bank	Satisfactory
<b>MMSA or State:</b>	
Texas	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Limited-Scope Review:** Performance under the lending, investment, and service tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number, and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

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

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

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

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

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

**Rating Area:** A rated area is a state or MMSA. For 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 MMSA, the institution will receive a rating for the MMSA.

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

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

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

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

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All MMSA, if applicable, are presented in one set of tables. References to the “institution” include activities of any affiliates that the institution provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased are treated as originations; and, (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all Home Mortgage Disclosure Act or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the Federal Deposit Insurance Corporation and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this performance evaluation.

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

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

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

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

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

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

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

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

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																	<b>2018-2020</b>	
<b>Total Home Mortgage Loans</b>				<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available-Income Tracts</b>		
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Institution Loans	Agg	% of Owner-Occupied Housing Units	% Institution Loans	Agg	% of Owner-Occupied Housing Units	% Institution Loans	Agg	% of Owner-Occupied Housing Units	% Institution Loans	Agg	% of Owner-Occupied Housing Units	% Institution Loans	Aggregate
Lamar County	20	1,901	100	4.1	5.0	--	19.1	5.0	--	51.0	75.0	--	25.9	15.0	NA	0.0	0.0	--
<b>Total</b>	20	1,901	100	4.1	5.0	--	19.1	5.0	--	51.0	75.0	--	25.9	15.0	NA	0.0	0.0	--

*Source: 2015 ACS Census; 01/01/2018 - 01/01/2020 Bank 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>2018-2020</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>		
	#	\$	% of Total	% of Families	% Institution Loans	Aggregate	% of Families	% Institution Loans	Aggregate	% of Families	% Institution Loans	Aggregate	% of Families	% Institution Loans	Aggregate	% of Families	% Institution Loans	Aggregate
Lamar County	20	1,901	100	21.6	20.0	--	18.6	15.0	--	20.4	35.0	--	29.4	30.0	NA	0.0	0.0	--
<b>Total</b>	20	1,901	100	21.6	20.0	--	18.6	15.0	--	20.4	35.0	--	29.4	30.0	NA	0.0	0.0	--

*Source: 2015 ACS Census; 01/01/2018 - 01/01/2020 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** **2018-2020**

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	% Institution Loans	% of Households	% Institution Loans	% of Households	% Institution Loans	% of Households	% Institution Loans	% of Households	% Institution Loans
Lamar County AA	20	217	100	7.8	10.0	25.8	10.0	44.1	60.0	22.3	20.0	0.0	0.0
<b>Total</b>	20	217	100	7.8	10.0	25.8	10.0	44.1	60.0	22.3	20.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2018 - 01/01/2020 Bank Data, "--" data not available.

Due to rounding, totals may not equal 100.0

**Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** **2018-2020**

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	% Institution Loans	% of Households	% Institution Loans	% of Households	% Institution Loans	% of Households	% Institution Loans	% of Households	% Institution Loans
Lamar County AA	20	217	100	25.5	15.0	16.3	15.0	17.3	25.0	40.9	35.0	0.0	10.0
<b>Total</b>	20	217	100	25.5	15.0	16.3	15.0	17.3	25.0	40.9	35.0	0.0	10.0

Source: 2015 ACS Census; 01/01/2018 - 01/01/2020 Bank Data, "--" data not available.

Due to rounding, totals may not equal 100.0