



PUBLIC DISCLOSURE

September 20, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Eldorado
Charter Number 8575

100 SW Main Street
Eldorado, Texas 76936

Office of the Comptroller of the Currency
San Antonio North Field Office
10001 Reunion Place, Suite 250
San Antonio, Texas 78216-4165

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 First National Bank of Eldorado's (FNB Eldorado) lending performance is satisfactory given its size, financial condition, and known credit needs in its assessment area (AA).

The major factors that support this rating include:

- The bank's loan to deposit (LTD) ratio is reasonable.
- A majority of the bank's business loans were originated inside the AA.
- The bank exhibits reasonable distribution of loans to individuals of different income levels and to businesses of different sizes.

Loan-to-Deposit Ratio

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

FNB Eldorado's average quarterly LTD ratio is reasonable given the bank's size, financial condition, and AA credit needs. During the evaluation period, the quarterly ratio ranged from a low of 48.33 percent to a high of 78.45 percent, with a quarterly average of 66.15 percent. The bank's LTD ratio increased from an average of 36 percent during the last evaluation period to 62.02 percent as of June 30, 2021.

To assess FNB Eldorado's performance, we compared its average quarterly LTD ratio to three similarly situated institutions. The average quarterly LTD ratios for the three institutions ranged from 53.80 percent to 72.23 percent. The overall quarterly average LTD ratio of these institutions was 60.81 percent.

Lending in Assessment Area

A majority of the bank's loans are outside its assessment area.

The bank originated and purchased 48 percent of its total loans inside the bank's AA during the evaluation period. This is reasonable due to the lack of demand for residential loans within the AA. The AA has a limited supply of affordable housing and growth is primarily outside of the AA in nearby San Angelo MSA. The Schleicher County AA is a non-MSA and consists of only one upper-income census tract. However, a majority of business loans, which represents almost half of the bank's loan portfolio, were originated inside the AA.

This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. The following table reflects the percentages, by number and dollar volume, of loans originated inside the AA. FNB Eldorado is meeting the credit needs of their 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 Mortgages	8	40	12	60	20	674	22	2,382	78	3,056
Small Business	11	55	9	45	20	486	49	512	51	998
Subtotal	19	48	21	52	40	1,160	29	2,894	71	4,054
<i>Source: Bank Data</i>										
<i>Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

FNB Eldorado, a full-service, intrastate bank headquartered in Eldorado, Texas, is located 45 miles south of San Angelo and 190 miles northwest of San Antonio. Eldorado Bancshares Inc., a single bank holding company, owns 100 percent of the bank. The bank has no affiliates.

FNB Eldorado has one main office that provides lobby and drive-through services from 9:00 a.m. through 3:00 p.m. Monday through Friday. The bank also operates a 24-hour access automatic teller machine (ATM) located in the drive-through facility. In July 2021, FNB Eldorado opened a loan processing office in Colorado City, Texas. The bank offers traditional loan and deposit products. Customers can access the bank's online banking services through their website to pay bills, check account balances, transfer funds between accounts, make loan payments, and view account transactions.

The bank's loan portfolio totaled \$37.9 million as of June 30, 2021. Total loans have increased approximately \$14 million since the last evaluation, now representing 51 percent of total assets as compared to 38 percent in the previous evaluation. The bank has experienced growth in all segments of the loan portfolio, with the majority of growth in the commercial and residential portfolios. As of June 30, 2021, commercial loans (including real estate) represented 47 percent of the bank's total loan portfolio, followed by residential real estate representing 35 percent, and agricultural/farmland representing 13 percent.

Based on the financial condition, size, and product offerings, there are no legal, financial, or other factors that inhibit FNB Eldorado to help meet credit needs in its AA. The prior CRA evaluation, dated June 5, 2017, assigned an overall "Satisfactory" rating to FNB's CRA performance.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for this examination was January 1, 2018 to December 31, 2020. To evaluate lending performance, analysis was completed on a random sample of home mortgage loans and loans to small businesses as these are the bank's primary lending products. For the geographic and borrower distribution analyses, we compared lending performance data to updated 2015 American Community Survey census data effective January 2017.

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.

For analytical purposes, FNB Eldorado has only one AA, Schleicher County which received a full-scope review.

Ratings

The bank’s overall rating is based on performance in the State of Texas. The state rating is based on performance in the Schleicher County AA. More weight was placed on the bank’s loans to small business activity as FNB Eldorado originated a significant number and dollar volume of these loans during the evaluation period. Refer to the “Scope” section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank’s or federal savings association’s (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank’s lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (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:

- The bank's LTD ratio is reasonable.
- A majority of the bank's business loans were originated inside the AA.
- The bank exhibits reasonable distribution of loans to individuals of different income levels and to businesses of different sizes.

Description of Institution's Operations in Texas

FNB Eldorado operates one location (main office) in the state of Texas. The main office is located in Schleicher County. During the evaluation period, the bank increased lending in the adjacent San Angelo MSA due to growth in that area to support earnings. Management does not have any strategic marketing campaigns but will consider adding the San Angelo MSA as an AA in the future.

Schleicher County AA

FNB Eldorado designated Schleicher County as its AA. Schleicher County is not part of a metropolitan statistical area and has one upper-income census tract (CT). The AA meets the regulatory requirements, does not reflect discrimination, and does not arbitrarily exclude any low- or moderate- income (LMI) geographies. Eldorado is the only city and county seat in the AA. There are two unincorporated communities Adams and Hulldale, located in the AA. The FDIC's June 30, 2021 Market Share Report reflects FNB Eldorado as the only bank in the AA.

Based on 2015 Census data, the AA has 1,492 housing units with 54 percent owner-occupied, 18 percent renter-occupied, and 28 percent vacant. Major employers include the local school district, Southwest Texas Electric Corporation, and the local hospital. There are 147 total businesses in the AA; 83 percent are single location businesses and 69 percent report fewer than four employees.

The U.S. Bureau of Labor Statistics identified the unemployment rate for Schleicher County as 5.9 percent as of May 2021. The county rate compares favorably to the 6.9 percent for the state of Texas and the national rate of 6.0 percent.

To help identify needs and opportunities in the AA, we performed research on the local economy using publicly available data. Healthcare and education continue to be primary employers within the area.

The following table reflects pertinent demographic information about the AA.

Demographic Information of the Assessment Area						
Assessment Area: Schleicher County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1	0.0	0.0	0.0	100.0	0.0
Population by Geography	3,224	0.0	0.0	0.0	100.0	0.0
Housing Units by Geography	1,492	0.0	0.0	0.0	100.0	0.0
Owner-Occupied Units by Geography	806	0.0	0.0	0.0	100.0	0.0
Occupied Rental Units by Geography	268	0.0	0.0	0.0	100.0	0.0
Vacant Units by Geography	418	0.0	0.0	0.0	100.0	0.0
Businesses by Geography	127	0.0	0.0	0.0	100.0	0.0
Farms by Geography	20	0.0	0.0	0.0	100.0	0.0
Family Distribution by Income Level	821	20.3	9.9	14.7	55.1	0.0
Household Distribution by Income Level	1,074	26.5	9.7	10.1	53.6	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$79,200
			Median Gross Rent			\$503
			Families Below Poverty Level			15.5%
<i>Source: 2015 ACS and 2020 D&B Data. 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

The Schleicher County AA will receive a full-scope review. We did not perform any limited scope reviews.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Schleicher County AA is good.

Distribution of Loans by Income Level of the Geography

There are no low or moderate income CTs in Schleicher County; an analysis of the bank's geographic distribution of loans would not be meaningful.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

Refer to Table P 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.

The distribution of home mortgage loans to individuals of different income levels is reasonable. The percentage of bank loans to low-income borrowers is below the percentage of low-income families in the AA but is slightly higher than aggregate lending data. The percentage of bank loans to moderate-income borrowers exceeds both the percentage of moderate-income families in the AA and aggregate lending.

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.

The distribution of small loans to businesses is excellent. The percentage of bank loans to businesses with annual revenues of \$1 million or less exceeds the reported percentage of small businesses in the AA and significantly exceeds the aggregate percentage of other business lenders in the AA.

Responses to Complaints

FNB Eldorado did not receive any complaints related to its CRA or fair lending performance during the 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:	January 1, 2018 to December 31, 2020	
Bank Products Reviewed:	Home mortgage and small business loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	Not Applicable	Not Applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Texas		
Schleicher County AA	Full-Scope	Schleicher County- one census tract

Appendix B: Summary of MMSA and State Ratings

RATINGS The First National Bank of Eldorado	
Overall Bank:	Lending Test Rating
The First National Bank of Eldorado	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 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
Schleicher County AA	20	2,017	100	25	20.3	5	4.0	9.9	15	4.0	14.7	20	20.0	55.1	55	44.0	0.0	0	28.0
Total	20	2,017	100	4,583	21.4	5	3.4	17.9	15	11.9	20.6	20	18.8	40.1	55	40.1	0.0	0	25.8

*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 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	
Schleicher County AA	20	\$1,017	100%	24	71.7	85%	37.5	7.1	0%	21.3	15%	
Total	20	\$1,017	100%	1,839	82.0	85%	38.4	4.8	0%	13.2	15%	

*Source: 2020 D&B Data; 01/01/2018 - 12/21/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*