



## Public Disclosure

March 15, 1999

### Community Reinvestment Act Performance Evaluation

Citizens National Bank  
Charter Number: 13443

201 West Main  
Henderson, Texas 75652

Office of the Comptroller of the Currency

Southwestern District Office  
1600 Lincoln Plaza, 500 N. Akard  
Dallas, Texas 75201-3394

**NOTE:** 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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## General Information

*The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority, when examining financial institutions subject to its supervision, to assess the 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. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.*

*This document is an evaluation of the CRA performance of **Citizens National Bank** prepared by the **Office of the Comptroller of the Currency (OCC)**, the institution's supervisory agency, as of **March 15, 1999**. The agency evaluates performance in assessment area(s), as they are delineated by the institution, rather than individual branches. This assessment area evaluation may include the visits to some, but not necessarily all of the institution's branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.*

## Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this Performance Evaluation. 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 by another company. A company is under common control with another company if both companies are directly or indirectly controlled by the same company. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Block Numbering Area (BNA)** - Statistical subdivisions of counties in which census tracts have not been established. BNAs have been established by the United States Census Bureau in conjunction with state agencies.

**Census Tract (CT)** - Small, locally defined statistical areas within metropolitan statistical areas. These areas are determined by the United States Census Bureau in an attempt to group homogenous populations. A CT has defined boundaries per ten year census and an average population of 4,000.

**Community Development (CD)** - Affordable 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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301)) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

**Community Reinvestment Act (CRA)** - The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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.

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

**Geography** - A census tract or a block numbering area 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 do 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, and the disposition of the application (e.g., approved, denied, withdrawn).

**Home Mortgage Loans** - Such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwellings loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

**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, branch distribution).

**Low-Income** - Income levels that are less than 50% of the median family income.

**Median Family Income (MFI)** - The median income determined by the United States Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development 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 it and half below it.

**Metropolitan Statistical Area (MSA)** - Area defined by the Director of the United States Office of Management and Budget. MSAs consist of one or more counties, including large population centers and nearby communities that have a high degree of interaction.

**Middle-Income** - Income levels that are at least 80% and less than 120% of the MFI.

**Moderate-Income** - Income levels that are at least 50% and less than 80% of the MFI.

**Small Business Loans** - Loans with original amounts of \$1 million or less that are: (1) secured by nonfarm nonresidential properties; or (2) commercial and industrial loans to U.S. addresses.

**Small Farm Loans** - Loans with original amounts of \$500 thousand or less that are: (1) secured by farmland; or (2) to finance agricultural production and other loans to farmers.

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

**Upper-Income** - Income levels that are 120% or more of the MFI.

## Overall CRA Rating

**Institution’s CRA Rating:** This institution is rated **“Satisfactory.”**

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

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

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

The major factors that support this rating include:

- < Citizens National Bank (CNB) demonstrates good responsiveness to the credit needs of its assessment areas. A substantial majority of the bank’s loans are within its designated assessment areas. The distribution of these loans by geography and borrower profile reflect a good penetration throughout the assessment areas. The bank continues to use innovative and flexible lending practices to serve the area’s credit needs.
- < The bank has a significant level of community development related investments which are responsive to the community’s credit and economic development needs. CNB has taken a leadership position in providing support to community development organizations. Management has taken the initiative to develop and continue innovative investments, such as the Community Development Corporation (CDC), to support community development.
- < CNB’s delivery systems are reasonably accessible to geographies and individuals of different income levels in its assessment areas. Each branch office provides the same products and services, and business hours have been tailored to accommodate the customers’ needs. The bank merged its affiliate bank located in Waskom, Texas into CNB as a branch and has not closed any



offices since the previous CRA examination. In addition, the bank provides a good level of community development services.

## Description of Institution

Citizens National Bank, Henderson, Texas (CNB) is an intrastate financial institution with \$387 million in assets. CNB has eight full-service locations and fourteen Automated Teller Machines (ATMs). The bank's main office is located at 201 West Main Street, Henderson, Texas. Branches are located throughout Rusk, Henderson, Marion and Harrison counties with facilities in Henderson, Mt. Enterprise, Overton, Jefferson, Chandler, Malakoff and Waskom. These banking offices are located in two moderate, four middle and two upper income census tracts or block numbering areas. There have been no offices closed since the previous Community Reinvestment Act (CRA) Examination which was conducted as of January 7, 1997. First State Bank of Waskom, an affiliate bank owned by the holding company, was merged into CNB in 1998 to become a branch of CNB located in Harrison County. The bank also purchased Jefferson National Bank in Marion County which was merged into the CNB branch already located in Jefferson. CNB and its subsidiary, Citizens National Bank Community Development Corporation (CNB CDC), are 100% owned by Henderson Citizens Delaware Bancshares, Inc., a one bank holding company located in Dover, Delaware. Henderson Citizens Delaware Bancshares, Inc. is 100% owned by Henderson Citizens Bancshares, Inc. located in Henderson, Texas. HCB, Inc., and HCB OG, Inc., are affiliates of the bank. CNB CDC is a community development corporation dedicated to providing affordable housing loans to low and moderate income persons and the start up or expansion of small and minority-owned businesses. CNB CDC has also purchased real estate and homes in low income areas to be improved or renovated and sold to low income individuals through the CDC program. There are no legal or other impediments which limit the bank's ability to help meet the community's credit needs.

The institution is retail oriented and offers a wide range of deposit and loan products. As of December 31, 1998, net loans represented 33% of total assets. The loan portfolio consists of the following: 33% commercial and commercial real estate; 25% consumer related; and 32% residential real estate.

Due to the location of the branch offices, the Board of Directors has designated the counties discussed above (Rusk, Marion, Henderson and Harrison) as four separate assessment areas for CRA purposes. These assessment areas do not arbitrarily exclude low or moderate income geographies.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

Our review is based on the bank's overall activities since the prior CRA examination dated January 7, 1997 to March 15, 1999. We reviewed all investment and service activities conducted during this time period. However, for the Lending Test, our review included the prior two full calendar years (1997 and 1998) for HMDA, small business and small farm loan data. Consumer loans comprise approximately 25% of the bank's loan portfolio and the bank has opted to maintain data on its consumer lending activities. Therefore, we included this area in our reviewed of lending activities for 1997 and 1998.

### Data Integrity

We conducted our review using the bank's 1997 and 1998 HMDA, small business and small farm data, as well as consumer data provided by the bank. In order to test the integrity of the data, we verified the accuracy of information by comparing a sample of data to the loan files. As a result of this comparison, we determined this evaluation was based on accurate data.

### Selection of Areas for Full-Scope Review

In order to determine the bank's performance under CRA, we performed a full scope examination in the Rusk and Marion county assessment areas. These areas constitute a representative sample of both significant and less significant markets in which the bank operates. Performance ratings are based primarily on results of these areas which received full-scope reviews. We also performed limited scope examinations in the Harrison and Henderson county assessment areas. Refer to the table in Appendix A: Scope of the Examination for additional information.

### Ratings

The bank's overall rating is based primarily on those areas that received full-scope reviews. The volume of the bank's loans and deposits in each assessment area determined which areas received the most weight. We also considered the number of bank offices in each area as well as the population in each area. Due to the higher levels of loans and deposits as well as the other factors, Rusk County received more weight than the other assessment areas. Also, when determining a rating for the bank's lending performance, we reviewed home mortgages, consumer and commercial lending. These major types of lending activities

comprise relatively equal portions of the loan portfolio and received equal consideration during this review.

**Other**

Our review also included contacting local business groups in each of the assessment areas receiving a full scope examination. Contacts in both assessment areas stated the primary need in each area is for affordable housing and small business loans. Each contact also stated the local financial institutions offer products which help meet these needs.

## Fair Lending Review

A Fair Lending Examination was performed in conjunction with this examination. This review was conducted using the benchmark approach to compare denied mortgage loan applications from black applicants to approved mortgage loan applications from white applicants based on 1998 HMDA data. Based on the sample reviewed, no evidence of any discriminatory practice was noted. The bank is in compliance with the substantive provisions of antidiscrimination laws and regulations.

## Conclusions with Respect to Performance Tests

### LENDING TEST:

A substantial majority of the bank's loans are extended within the bank's designated assessment area. Approximately 76% of the number of loans and 62% of the dollar amount of loans in our sample were originated within the assessment area.

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Rusk County and Marion County is good.

### Lending Activity:

Refer to Table 1 in Appendix C for the facts and data used to evaluate the bank's lending activity.

The bank's overall lending activity is good. The bank has made 1,866 loans for a total of \$51,703 million. These loans are distributed throughout the bank's four assessment areas with the majority of loans in Rusk County. In addition, the distribution of the types of loans are reasonably divided among mortgage, small business and small farms loans, and consumer loans. In the assessment areas receiving a full scope review, the bank is ranked first in market share of most types of loans.

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

#### *Home Mortgage Loans:*

Refer to Tables 2, 3 and 4 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations.

The geographic distribution of the bank's home mortgage loans by income level of the geographies throughout Rusk and Marion counties reflects a satisfactory penetration in all geographies. As indicated in the charts, the distribution of loans by number is consistent with the percentage of owner occupied units in the census tracts in Rusk County. CNB also enjoys the largest market share of mortgage loans in Rusk County in all geographies. In Marion County, the

distribution in the moderate census tracts is lower than the percentage of owner occupied units. However, the population of these tracts is sparse on the east side closest to the city of Jefferson. The largest percentage of the population resides around the large lake which forms a natural barrier and are serviced by institutions closer and more accessible than Jefferson. It was also noted by the community contact that affordable housing stock for low and moderate income individuals is limited in Marion County.

***Small Business Loans:***

Refer to Table 5 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's small business loan originations.

The distribution of the bank's small business loans by income level of the geographies throughout Rusk and Marion counties is good. The percentage of the bank's loans meets or exceeds the percentage of businesses located in the low and moderate income tracts. The market share by geography also indicates the bank holds the largest market share in each geography while being first in overall rank.

***Small Farm Loans:***

Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's small farm loan originations.

The distribution of the bank's small farm loans by income level of the geographies throughout Rusk and Marion counties is good. The percentage of the bank's loans meets or exceeds the percentage of farms located in the low and moderate income tracts. The market share by geography also indicates the bank holds the largest market share in each geography while being first in overall market rank.

***Consumer Loans:***

Refer to Table 14 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations.

The geographic distribution of the bank's consumer loans by income level of the geographies throughout Rusk and Marion counties reflects a satisfactory penetration in all geographies. As indicated in the charts, the distribution of loans by number is consistent with the percentage of population in the census tracts in Rusk County. In Marion County, the distribution in the moderate census tracts is lower than the population. Again, the population of these tracts is concentrated in

part of the county furthest from Jefferson and are serviced by institutions closer and more accessible than Jefferson.

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

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

Refer to Tables 7, 8 and 9 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations.

The distribution of borrowers by number reflects satisfactory penetration among customers of different income levels. Our analysis of mortgage loans revealed loans are made to all income categories and are generally consistent with the distribution of borrowers of different income levels within the assessment areas. However, lending to low income borrowers reflects a lower percentage of lending than the demographic comparator. This is reflective of the lack of affordable housing and the low number of qualified low income applicants. Management and the Board continue to support the CDC which lends to low income individuals through additional funds and solicitation of qualifying loans. The CDC currently has 29 loans outstanding to low and moderate income individuals with loans totaling \$584M. Additional information regarding the CDC can be found in the Investment section of this report. The bank has the largest market share of loans in this category. The level of loans from other lenders is significantly less than that of CNB. CNB is proactive in serving the needs of all income level customers, including the low and moderate income individuals.

### ***Small Business Loans:***

Refer to Table 10 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's small business loan originations.

The distribution of loans by number reflects excellent penetration among businesses of different sizes. A substantial majority of loans to businesses were less than \$100,000 and were made to small businesses with revenues of less than one million dollars. CNB has a majority of the market share of all business loans in Rusk and Marion Counties and a substantial majority of loans to small businesses.

### ***Small Farm Loans:***

Refer to Table 11 in the Appendix C for the facts and data used to evaluate the borrower distribution of the bank's small farm loan originations.

The distribution of loans by number reflects excellent penetration among farms of different sizes. A substantial majority of loans to farms were less than \$100,000 and were made to small farms with revenues of less than \$1 million dollars. CNB



has a substantial majority of the market share of all farm loans in Rusk and Marion Counties including loans to small farms.

***Consumer Loans:***

Refer to Table 14 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations.

The distribution of borrowers by number reflects adequate penetration among customers of different income levels. Our analysis of consumer loans revealed loans are made to all income categories and are consistent with the distribution of borrowers of different income levels within the assessment areas.

**Community Development Lending**

Refer to Table 1 in Appendix C for the facts and data used to evaluate the bank's level of community development lending.

The bank does not have any loans which qualify as community development loans.

**Product Innovation and Flexibility**

The bank continues to offer loans through its solely owned Community Development Corporation (CDC). The CDC finances the rehabilitation and development of affordable housing for low and moderate income persons and the start up or expansion of small and minority-owned businesses. The CDC's underwriting guidelines are flexible and provide more affordable terms for those who may not otherwise qualify for conventional financing. The CDC is also innovative in purchasing real estate and homes in low income areas to be improved or renovated and sold to low income individuals through the CDC program. The bank recently purchased a home in a moderate income area in Marion County and financed improvements. The house will be sold through the CDC with financing provided under its flexible loan program.

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

Based on limited-scope reviews, the bank's performance under the Lending Test in Henderson County is not inconsistent with the bank's overall "High Satisfactory"

performance under the Lending Test. In Harrison County, the bank's performance is weaker than the bank's overall performance; however, it did not change the overall Lending rating. Refer to the Tables 1 through 11 in Appendix C for the facts and data that support these conclusions.

Performance in Harrison County is considered weaker than the bank's overall performance due to the limited time the bank has had an office in this area. This branch is located in a middle income area and the number of loans made since the merger of the Waskom office has been limited. Future performance is expected to be consistent with the bank's overall performance given a longer assessment period.

## **INVESTMENT TEST**

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

The bank's performance under the Investment Test is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Rusk County and Marion County is good.

Refer to Table 12 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

The Board of Directors continues to provide a leadership role through its solely owned CDC. The Board has approved additional monies for investment in CNB CDC which provides financing for low and moderate income individuals. These loans are made with more lenient terms than bank loans and have income limits set for qualifying loans. The Board has invested a total of \$700M in the CDC since 1994, of which, \$600M was invested in Rusk and Marion Counties. Prior to this examination period, the bank had invested \$400M in Rusk County, and \$100M in Marion County. An additional \$100M has been invested in Rusk County during this examination period. The CDC also invested \$25M to purchase and remodel a home in a moderate income area in Marion County to be sold through the CDC. In addition, the Board has also committed to a legally binding investment in Small Business Investment Companies (SBIC) sponsored through Texas Independent Bank (TIB). This innovative investment will provide funding to small business from investments of financial institutions. While no monies have been funded to date, the Board has committed \$200M to provide funding for the SBIC. Also, the Board and management remain committed to local organizations which provide community services by providing donations to numerous organizations in each assessment area.

Opportunities for qualified investments in all of the bank's assessment areas are limited. The bank has contacted area brokerage services in an attempt to find investments which would qualify for community development purposes. Additionally, information was obtained from the OCC's Community Reinvestment Development specialist which indicated there are no qualifying investments in the assessment area.

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

Based on limited-scope reviews, the bank's performance under the Investment Test in Henderson County is not inconsistent with the bank's overall "High Satisfactory" rating performance under the Investment Test. In Harrison County the bank's performance is weaker than the bank's overall performance; however, it did not change the overall Investment rating. Refer to the Tables 12 in Appendix C for the facts and data that support these conclusions.

Performance in Harrison County is considered weaker than the bank's overall performance due to the limited investments in this area. The bank merged its affiliate bank located in Waskom, Texas into the bank as a branch office in July 1998. During the remainder of the year, management was focused on maintaining a smooth transition as well as monitoring the bank's performance. Performance under the Investment Test is expected to be consistent with the bank's overall performance in the future.

## **SERVICE TEST**

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

The bank's performance under the Service Test is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in Rusk County and Marion County is good.

### **Retail Banking Services**

Refer to Table 13 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch and ATM delivery system.

The delivery systems of the bank are reasonably accessible to geographies and individual of different income levels in its assessment areas. The bank operates five banking offices which are conveniently located in each of these assessment areas. These branches are located in three middle and two upper income census

tracts or block numbering areas. While no offices are located in a low or moderate income areas, branch locations are easily accessible to all areas. Rusk County includes only one moderate income BNA which consists of a small community located south of the city of Henderson. While there is no bank office there, the bank offers school banking and has held credit seminars in this community. The banking office in Marion County is located in Jefferson, Texas, which is the largest community in Marion County. The office location in Jefferson is in close proximity to the boundaries of the moderate and middle income areas, therefore easily accessible to low and moderate income individuals. No branches have been opened or closed in Rusk or Marion County since the previous CRA examination.

A wide range of financial services are provided at each branch and are consistent throughout the bank's branch network. The bank offers ATMs at each branch location as well as additional locations in the assessment areas. In addition, telephone banking services and ACH deposits are available to all income geographies. The bank also offers free government check cashing and a low cost account for direct deposit customers. A bilingual employee is available to provide assistance at the banking offices in Rusk and Marion counties.

### **Community Development Services**

In addition to retail banking services, the bank provides a good level of community services. The bank has provided several speakers and counselors for credit seminars and financial services education which CNB hosted in each assessment area. The bank has held six seminars throughout the assessment areas with an average attendance of approximately 30 people. The bank also offers a school banking program which gives students the opportunity to open and maintain a savings account while learning the principles of saving. In an attempt to reach low and moderate income students, the bank provides the first dollar to open the account and waives any service charge and minimum balance requirements. The program is offered in area schools located in moderate income areas. In addition, bank officers serve on the boards of the CDC, Habitat for Humanity, and the local housing authority.

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

Based on limited-scope reviews, the bank's performance under the Service Test in Henderson County and Harrison County is not inconsistent with the bank's overall "High Satisfactory" performance under the Service Test.

## 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 metropolitan and nonmetropolitan areas 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>	Lending Test: (January 1, 1997 to December 31, 1998) Investment Test: (January 1, 1997 to March 15, 1999) Service Test: (January 1, 1997 to March 15, 1999)		
<b>Financial Institution</b>		<b>Products Reviewed</b>	
Citizens National Bank (CNB) Henderson, Texas)		Mortgage Loans, Small Business Loans, Small Farm Loans, Consumer Loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>	
Citizen National Bank Community Development Corporation (CNB CDC)	Bank Subsidiary	Mortgage Loans	
List of Assessment Areas and Type of Examination			
<b>Assessment Area</b>	<b>Type of Exam</b>	<b>Other Information</b>	
Rusk County County County Harrison County	Marion Henderson Full-Scope Full-Scope Limited-Scope Limited-Scope	Tract 201.02 Only	Census

## Appendix B: Market Profiles for Full-Scope Areas

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#### Market Profiles for Areas Receiving Full-Scope Reviews

Rusk County	20
Marion County	21

## Rusk County

Demographic Information for Full-Scope Area: Rusk County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	12	0	8	59	33	0
Population by Geography	43,735	0	7	60	33	0
Owner-Occupied Housing by Geography	12,901	0	7	60	33	0
Businesses by Geography	1,099	0	2	51	47	0
Farms by Geography	26	0	4	61	35	0
Family Distribution by Income Level	12,280	20	15	20	45	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	4,314	0	11	63	26	0
Median Family Income	= \$24,586	Median Housing Value		= \$41,354		
HUD Adjusted Median Family Income for 1998	= \$32,100	Unemployment Rate (December 31, 1998)		= 4.75%		
Households Below the Poverty Level	= 19.99%					

Source: 1990 U.S. Census and 1998 HUD updated MFI.

Rusk County includes twelve Block Numbering Areas (BNA's) which consist of one moderate income BNA, seven middle income BNA's and four upper income BNA's. Rusk County has a population of 43,375. Four of the bank's branches are located in Rusk County with 67% of the total bank deposits and 78% of the loans originated in this assessment period are included in this county. The bank also operates eight ATM machines within this area. Though several other banks compete in the Rusk County market, CNB is the largest financial institution with \$387 million in total assets. CNB continues to be retail oriented with a focus on mortgage lending, consumer lending and commercial lending. Though population growth has remained stable, the local economy continues to improve. Major employers in the area include TU Electric, Henderson ISD, Henderson Memorial Hospital, and Bradshaw State Jail. Based on a recent contact with a local business group, the primary need within the community is for affordable housing and small business loans. This contact felt the local financial institutions were providing products and financing which help meet these needs.



## Marion County

Demographic Information for Full-Scope Area: Marion County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	4	0	50	50	0	0
Population by Geography	9,984	0	53	47	0	0
Owner-Occupied Housing by Geography	3,278	0	55	45	0	0
Businesses by Geography	264	0	3	97	0	0
Farms by Geography	5	0	0	100	0	0
Family Distribution by Income Level	2,849	31	20	19	30	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	1,465	0	58	42	0	0
Median Family Income	= \$24,586	Median Housing Value		= \$33,589		
HUD Adjusted Median Family Income for 1998	= \$32,100	Unemployment Rate (December 31, 1996)		= 10.6%		
Households Below the Poverty Level	= 28.82%					

Source: 1990 U.S. Census and 1998 HUD updated MFI.

Marion County includes four Block Numbering Areas (BNA's) which consist of two moderate income BNAs, and two middle income BNA's. Marion County has a population of 9,984. The bank has one branch located in the town of Jefferson and two ATM machines. Jefferson is the largest town in Marion county and considers tourism as its primary attraction. The Jefferson branch holds 13% of the total bank deposits and 9% of the loans originated in this assessment period. In December 1998, the bank purchased Jefferson National Bank and merged it into the bank's CNB branch. Prior to the merger, the Jefferson branch of CNB held less than 5% of the total bank deposits while making 9% of the loans originated. Total deposits at the Jefferson branch increased from 15 million to 45 million as a result of the acquisition. There is only one other financial institution located in Jefferson. However, competition exists from institutions located in the surrounding counties which service areas further away from the town of Jefferson. As in its other markets, CNB continues to be retail oriented with a focus on mortgage lending, consumer lending, and commercial lending. Major employers in the area include International Paper, Blackburn Syrup, Lodi Drilling, and Baker Reels. Based on a recent contact with a local business group, the primary need within the community is for affordable housing and small business loans. This contact felt the local financial institutions were providing products and financing which help meet these needs.



## Appendix C: Tables of Performance Data

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### Content of Standardized Tables

The tables cover the entire CRA evaluation period. 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: purchased loans are treated as originations; market rank is based on the number of loans made by the bank as compared to all other lenders in the MSA/assessment area; and market share is the number of loans originated by the bank as a percentage of the aggregate number of reportable loans originated by all lenders in the MSA/assessment area. The following is a listing and brief description of the tables included in each set:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated by the bank over the evaluation period by MSA/assessment area.
- Table 2. Geographic Distribution of HMDA Home Purchase Loan Originations** - Compares the percentage distribution of the number of loans originated 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 market rank and market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of HMDA Home Improvement Loan Originations** - See Table 2.
- Table 4. Geographic Distribution of HMDA Refinance Loan Originations** - See Table 2.
- Table 5. Geographic Distribution of Small Business Loan Originations** - The percentage distribution of the number of small loans (< \$1 million) to businesses originated by the bank in low-, moderate-, middle- and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market rank and market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Farm Loan Originations** - The percentage distribution of the number of small loans (< \$500,000) to farms originated 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 market rank and market share information based on the most recent aggregate market data available.
- Table 7. Borrower Distribution of HMDA Home Purchase Loan Originations** - Compares the percentage distribution of the number of loans originated by the bank to low-, moderate-, middle- and upper-income borrowers to the percentage distribution of families by income level in each MSA/assessment area. The table also presents market rank and market share information based on the most recent aggregate market data available.
- Table 8. Borrower Distribution of HMDA Home Improvement Loan Originations** - See Table 7.
- Table 9. Borrower Distribution of HMDA Refinance Loan Originations** - See Table 7.
- Table 10. Borrower Distribution of Small Business Loan Originations** - Compares the percentage distribution of the number of small loans (< \$1 million) originated by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. The table also presents the percentage distribution of the number of loans originated by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.

- Table 11. Borrower Distribution of Small Farm Loan Originations** - Compares the percentage distribution of the number of small loans (< \$500 thousand) originated by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. The table also presents the percentage distribution of the number of loans originated by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MSA/assessment area.
- Table 13. Distribution of Branch and ATM Delivery System** - Compares the percentage distribution of the number of the bank's retail branches and ATMs in low-, moderate-, middle- and upper-income geographies to the percentage of the population within each geography.
- Table 14. Geographic and Borrower Distribution of Consumer Loan Originations (OPTIONAL)** - For geographic distribution, the table 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 the population within each geography. For borrower distribution, the table 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 of households by income level in each MSA/assessment area.

Table 1. Lending Volume

LENDING VOLUME		State: TEXAS				Evaluation Period: JANUARY 1, 1997 TO DECEMBER 31, 1998						
MSA/Assessment Area:	% of Total Bank Deposits in Rated Area	Home Mortgage		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in Rated Area
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope:												
Rusk County	67%	433	\$18,883	585	\$16,737	450	\$4,514	0	\$0	1,468	\$40,134	78.00%
Marion County	13%	60	\$2,315	88	\$1,007	11	\$90	0	\$0	159	\$3,412	9.00%
Limited-Scope:												
Henderson County	13%	137	\$5,691	44	\$1,445	45	\$724	0	\$0	226	\$7,860	12.00%
Harrison County	7%	12	\$294	1	\$3	0	\$0	0	\$0	13	\$297	1.00%

**Table 2. Geographic Distribution of Home Purchase Loan Originations**

Geographic Distribution: HOME PURCHASE																State: TEXAS		Evaluation Period: JANUARY 1, 1997 TO DECEMBER 31, 1998	
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans				
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total			
Full-Scope:																			
Rusk County	0%	0%	7%	6%	60%	52%	32%	42%	1	26.84	N/A	40.00	24.75	36.84	195	65%			
Marion County	0%	0%	55%	18%	45%	82%	0%	0%	2	17.65	N/A	13.04	19.74	N/A	28	9%			
Limited-Scope:																			
Henderson County	< 1	0%	93%	92%	7%	8%	0%	0%	8	2.75	N/A	3.02	4.11	N/A	76	25%			
Harrison County	0%	0%	0%	0%	100%	100%	0%	0%	N/A	N/A	N/A	N/A	N/A	N/A	1	1%			

(\*) Based on 1997 Aggregate HMDA Data only.

**Table 3. Geographic Distribution of Home Improvement Loan Originations**

Geographic Distribution: HOME IMPROVEMENT																State: TEXAS		Evaluation Period: JANUARY 1, 1997 TO DECEMBER 31, 1998	
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans				
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total			
Full-Scope:																			
Ruck County	0%	0%	7%	5%	60%	66%	32%	29%	1	39.32	N/A	75.00	50.82	23.53	152	74%			
Marion County	0%	0%	55%	7%	45%	93%	0%	0%	1	80.00	N/A	0	80.00	N/A	15	7%			
Limited-Scope:																			
Henderson County	< 1	0%	93%	100%	7%	0%	0%	0%	6	4.03	N/A	5.37	0	N/A	34	17%			
Harrison County	0%	0%	0%	0%	100%	100%	0%	0%	N/A	N/A	N/A	N/A	N/A	N/A	5	2%			

(\*) Based on 1997 Aggregate HMDA Data only.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loan Originations**

Geographic Distribution: HOME MORTGAGE REFINANCE																State: TEXAS		Evaluation Period: JANUARY 1, 1997 TO DECEMBER 31, 1998	
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans				
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total			
Full-Scope:																			
Rusk County	0%	0%	7%	3%	60%	69%	32%	28%	1	41.18	N/A	50.00	47.73	31.58	86	63%			
Marion County	0%	0%	55%	29%	45%	71%	0%	0%	1	30.00	N/A	33.33	28.57	N/A	17	13%			
Limited-Scope:																			
Henderson County	< 1	0%	93%	100%	7%	0%	0%	0%	2	5.56	N/A	6.35	0.00	N/A	27	20%			
Harrison County	0%	0%	0%	0%	100%	100%	0%	0%	N/A	N/A	N/A	N/A	N/A	N/A	6	4%			

(\*) Based on 1997 Aggregate HMDA Data only.



**Table 5. Geographic Distribution of Small Business Loan Originations**

Geographic Distribution: SMALL BUSINESS																	State: TEXAS		Evaluation Period: JANUARY 1, 1997 TO DECEMBER 31, 1998	
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans					
	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total				
Full-Scope:																				
Rusk County	0%	0%	2%	3%	51%	63%	47%	34%	1	58.80	N/A	75.00	60.65	55.56	585	81%				
Marion County	0%	0%	3%	38%	97%	62%	0%	0%	1	62.86	N/A	66.67	60.87	N/A	88	12%				
Limited-Scope:																				
Henderson County	0%	0%	64%	86%	36%	14%	0%	0%	3	10.30	N/A	11.45	7.46	N/A	44	6%				
Harrison County	0%	0%	0%	0%	100%	100%	0%	0%	N/A	N/A	N/A	N/A	N/A	N/A	1	< 1				

(\*) Based on 1997 Aggregate Small Business Data only.

**Table 6. Geographic Distribution of Small Farm Loan Originations**

Geographic Distribution: SMALL FARM																	State: TEXAS		Evaluation Period: JANUARY 1, 1997 TO DECEMBER 31, 1998				
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans								
	% of Farms*	% BANK Loans**	% of Farms*	% BANK Loans**	% of Farms*	% BANK Loans**	% of Farms*	% BANK Loans**		Overall	Low	Mod	Mid	Upp	#	% of Total							
Full-Scope:																							
Rusk County	0%	0%	3%	5%	62%	72%	35%	23%	1	92.28	N/A	82.35	96.34	84.62	450	89%							
Marion County	0%	0%	0%	45%	100%	55%	0%	0%	1	66.67	N/A	100	50.00	N/A	11	2%							
Limited-Scope:																							
Henderson County	0%	0%	88%	100%	12%	0%	0%	0%	1	75.76	N/A	80.65	0	N/A	45	9%							
Harrison County	0%	0%	0%	0%	100%	0%	0%	0%	N/A	N/A	N/A	N/A	N/A	N/A	0	0%							

(\*) Based on 1997 Aggregate Small Farm Data only.

(\*\*) Based on 1997 and 1998 Bank Lending Activity

**Table 7. Borrower Distribution of Home Purchase Loan Originations**

Borrower Distribution: HMDA HOME PURCHASE																State: TEXAS		Evaluation Period: JANUARY 1, 1997 TO DECEMBER 31, 1998	
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank*	Market Share by Borrower Income**					Total Home Purchase Loans				
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total			
Full-Scope:																			
Rusk County	20%	4%	15%	12%	20%	20%	45%	65%	1	26.84	15.00	23.53	27.40	36.84	195	65%			
Marion County	31%	0%	20%	14%	19%	14%	30%	71%	2	17.65	0	15.38	6.67	28.26	28	9%			
Limited-Scope:																			
Henderson County	39%	29%	24%	22%	20%	21%	17%	28%	8	2.75	5.71	2.44	3.80	1.61	76	25%			
Harrison County	26%	0%	14%	0%	23%	0%	37%	100%	N/A	N/A	N/A	N/A	N/A	N/A	1	4%			

(\*) As a percentage of loans with borrower income information available. No information was available for 00% of loans originated by BANK.  
 (\*\*) Based on 1997 Aggregate HMDA Data only.

**Table 8. Borrower Distribution of Home Improvement Loan Originations**

Borrower Distribution: HOME IMPROVEMENT				State: TEXAS		Evaluation Period: JANUARY 1, 1997 TO DECEMBER 31, 1988										
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank*	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Rusk County	20%	3%	15%	17%	20%	19%	45%	60%	1	39.32	0.00	31.82	40.91	45.5	152	74%
Marion County	31%	7%	20%	13%	19%	27%	30%	53%	1	80.00	100	100	100	83.33	15	7%
Limited-Scope:																
Henderson County	39%	21%	24%	27%	20%	32%	17%	21%	6	4.03	3.45	4.88	5.00	7.84	34	17%
Harrison County	26%	0%	14%	0%	23%	20%	37%	80%	N/A	N/A	N/A	N/A	N/A	N/A	5	2%

(\*) As a percentage of loans with borrower income information available. No information was available for 00% of loans originated by BANK.  
 (\*\*) Based on 1997 Aggregate HMDA Data only.

**Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations**

Borrower Distribution: HOME MORTGAGE REFINANCE					State: TEXAS		Evaluation Period: JANUARY 1, 1997 TO DECEMBER 31, 1998					Total Home Mortgage Refinance Loans				
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank*	Market Share by Borrower Income**					#	% of Total
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp		
Full-Scope:																
Rusk County	20%	6%	15%	8%	20%	13%	45%	73%	1	41.18	75.0 0	33.3 3	20.0 0	47.7 3	86	63%
Marion County	31%	0%	20%	6%	19%	18%	30%	77%	1	30.00	0	0	0	50.0 0	17	13%
Limited-Scope:																
Henderson County	39%	5%	24%	9%	20%	20%	17%	66%	2	5.56	25.0 0	0	10.0 0	3.33	27	20%
Harrison County	26%	0%	14%	0%	23%	17%	37%	83%	N/A	N/A	N/A	N/A	N/A	N/A	6	4%

(\*) As a percentage of loans with borrower income information available. No information was available for 00% of loans originated by BANK.

(\*\*) Based on 1997 Aggregate HMDA Data only.



**Table 10. Borrower Distribution of Small Business Loan Originations**

Borrower Distribution: SMALL BUSINESS												State: TEXAS		Evaluation Period: JANUARY 1, 1997 TO DECEMBER 31, 1998								
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans													
	% of Businesses*	% BANK Loans**	% Market Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size											
Full-Scope:																						
Rusk County	93%	94%	67%	96%	2%	2%	58.80	66.41	550	81%	\$21											
Marion County	84%	97%	38%	100%	0%	0%	62.86	80.77	85	13%	\$11											
Limited-Scope:																						
Henderson County	80%	93%	49%	96%	2%	2%	10.30	17.60	41	6%	\$28											
Harrison County	78%	100%	N/A	100%	0%	0%	N/A	N/A	1	< 1	\$3											

(\*) As a percentage of businesses with known revenues.  
 (\*\*) As a percentage of loans with revenue information available. No information was available for 00% of loans originated by BANK.  
 (\*\*\*) The market consists of all other Small Business reporters in BANK's assessment area and is based on 1997 Aggregate Small Business Data only.  
 (\*\*\*\*) Based on 1997 Aggregate Small Business Data only.

**Table 11. Borrower Distribution of Small Farm Loan Originations**

Borrower Distribution: SMALL FARM      State: TEXAS      Evaluation Period: JANUARY 1, 1997 TO DECEMBER 31, 1998											
MSA/Assessment Area:	Farms with Revenues of \$1 million or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Rusk County	88%	100%	84%	99%	0%	1%	92.28	93.42	450	90%	\$10
Marion County	100%	100%	50%	100%	0%	0%	66.67	80.00	11	2%	\$8
Limited-Scope:											
Henderson County	86%	89%	100%	98%	2%	0%	75.76	75.00	40	8%	\$8
Harrison County	100%	0%	N/A	0%	0%	0%	N/A	N/A	0	0%	\$0

(\*) As a percentage of farms with known revenues.

(\*\*) As a percentage of loans with revenue information available. No information was available for 00% of loans originated by BANK.

(\*\*\*) The market consists of all other Small Farm reporters in BANK's assessment area and is based on 1997 Aggregate Small Farm Data only.

(\*\*\*\*) Based on 1997 Aggregate Small Farm Data only.



**Table 12. Qualified Investments**

QUALIFIED INVESTMENTS									
			State: TEXAS			Evaluation Period: JANUARY 1, 1997 TO MARCH 15, 1999			
MSA/Assessment Areas:	Prior Period Investments*			Current Period Investments			Total Investments		
	#	\$ (000's)	%**	#	\$ (000's)	%**	#	\$ (000's)	% of Total \$'s
Full-Scope:									
Rusk County	1	400	78%	24	110	22%	25	\$510	54%
Marion County	1	100	80%	1	25	20%	2	\$125	13%
Limited-Scope:									
Henderson County	5	311	99%	5	1	1%	10	\$312	33%
Harrison County	NA	NA	NA	0	0	0%	0	\$0	0%

(\*) "Prior Period Investments" means investments made in a previous evaluation period that remain outstanding.  
 (\*\*) Percentage of the dollars invested in that MSA/Assessment Area that are prior period investments or current period investments.

**Table 13. Distribution of Branch and ATM Delivery System**

DISTRIBUTION OF BRANCH AND ATM DELIVERY SYSTEM				State: TEXAS				Evaluation Period: JANUARY 1, 1997 TO MARCH 15, 1999									
MSA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total BANK Deposits	# of BANK Branches	% of Total BANK Branches	Location of Branches by Income of Geographies				# of BANK ATMs	% of Total BANK ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Rusks County Ass Area	67%	4	50%	0%	0%	50%	50%	8	57%	0%	0%	63%	37%	0%	7%	60%	33%
Marion County Assessment Area	13%	1	16%	0%	0%	100%	0%	2	14%	0%	0%	100%	0%	0%	53%	47%	0%
Limited-Scope:																	
Henderson County Assessment Area	13%	2	25%	0%	100%	0%	0%	3	21%	0%	100%	0%	0%	< 1	91%	9%	0%
Harrison County Assessment Area	7%	1	13%	0%	0%	100%	0%	1	7%	0%	0%	100%	0%	0%	0%	100%	0%

**Table 14. Geographic and Borrower Distribution of Consumer Loan Originations**

Geographic and Borrower Distribution: CONSUMER LOANS																		State: TEXAS		Evaluation Period: JANUARY 1, 1997 TO MARCH 15, 1999	
MSA/Assessment Area:	Geographic Distribution								Borrower Distribution									Total Consumer Loans			
	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		#	% of Total			
	% of Pop*	% BANK Loans	% of Pop*	% BANK Loans	% of Pop*	% BANK Loans	% of Pop*	% BANK Loans	% of Hshlds	% BANK Loans	% of Hshlds	% BANK Loans	% of Hshlds	% BANK Loans	% of Hshlds	% BANK Loans					
Full-Scope:																					
Rusks County	0%	0%	7%	4%	60%	65%	33%	31%	20%	17%	15%	22%	20%	22%	45%	39%	3,395	78%			
Marion County	0%	0%	53%	24%	47%	76%	0%	0%	31%	16%	20%	19%	19%	20%	30%	45%	386	9%			
Limited-Scope:																					
Henderson County	< 1	0%	91%	98%	9%	2%	0%	0%	39%	33%	24%	24%	20%	27%	17%	16%	578	13%			
Harrison County	0%	0%	0%	0%	100%	100%	0%	0%	26%	22%	14%	0%	23%	28%	37%	50%	18	< 1			

(\*) The percentage of the population in the MSA/assessment area that resides in these geographies.