

CRA Public File
Main Bank Location

Item I.

Written comments from the public received in the past 5 years & response from The Federal Reserve to the customer.

Item II.

Attached copy of the public section of the last CRA Exam performed by The Dallas office of The Federal Reserve.

Item III. List of branches: See Attachment

Item IV. List of opened & closed branches for 2021 – 2023

- The bank opened full service location in 2021
– 106 S.W. Ave C Seminole, Tx
This location was in a Middle Income Census Tract with 56% Minority Population
This location is now an Upper Income Census Tract with 53% Minority Population

- April, 2021 Acquisition of First Bank & Trust, Seymour, Texas
added these locations
 - 201 N Washington Seymour, Tx
This location was in an Upper Income Census Tract with 13% Minority Population
This location is now a Middle Income Census Tract with 18% Minority Population

 - 112 W Princeton Dr. Princeton, Tx
(new building constructed in 2022 – 100 Cole St)
This location was in a Moderate Income Census Tract with 33% Minority Population
This location is now a Middle Income Census Tract with 47% Minority Population

 - 307 N Brazos Whitney, Tx
This location was in a Middle Income Census Tract with 18% Minority Population
This location is now a Moderate Income Census Tract with 29% Minority Population

Item V. List of services / hours of operation / deposit products / service fees
For hours of operation see details for each branch listed above.

Each branch offers various types of personal and business accounts and secured and unsecured loans. See attached list of products and services for more detail.
See attached fee schedule applicable to all branches.

Item VI. Map of assessment areas

See attached map for assessment area covering the Lubbock MSA and where all branches are located

Item VII. Alternative delivery systems

The bank utilizes ATM machines, Internet Banking, Mobile Banking, and Remote Deposit Capture (Commercial and Consumer) as additional customer service channels.

ATM Locations:

1.	5820 82 nd Street	Lubbock
2.	3801 34 th Street	Lubbock
3.	416 Harrison	Lorenzo
4.	101 W. Hwy 86	Nazareth
5.	7503 Hwy 84	Shallowater
6.	1605 W. Division	Slaton
7.	615 N. Broadway	Post
8.	11011 Quaker Ave.	Lubbock
9.	307 N Brazos	Whitney
10.	200 N. Main	Seminole
11.	100 Cole St.	Princeton

In a cooperative agreement with Money Pass, our customers have nationwide access to ATM machines at no cost. These locations can be found at www.moneypass.com.

The internet banking system is accessible at www.peoplesbanktexas.com and gives customers the ability to:

- Inquire on deposit accounts and loans
- Transfer funds between accounts
- Transfer funds to make loan payments
- Obtain historical account information for the current and previous statement cycles
- An additional option is for Online Bill Pay

The bank offers Remote Deposit Capture capabilities to commercial deposit customers. This service is only offered to customers who are longstanding and stable businesses.

The bank offers Mobile Deposit capabilities to consumer deposit customers. Customers must qualify for this service.

Item VIII. HMDA Disclosure statement provided by the FFIEC

See attached statement

Item IX. Loan to Deposit Ratio for each end of quarter

Mar 2021	71%	Jun 2021	61% *	
Sept 2021	62% *	Dec 2021	57% *	* after FB&T Acquisition
Mar 2022	58%	Jun 2022	60%	
Sept 2022	66%	Dec 2022	64%	
Mar 2023	65%	Jun 2023	66%	
Sept 2023	68%	Dec 2023	69%	

Peoples Bank Products and Services

Types of Deposit Accounts

Free Checking	Senior Citizen Checking
Interest Bearing Checking	Regular Checking
Free Business Checking	Regular Business Checking
NOW Accounts	Interest Bearing Business Checking
Money Market Accounts	Youth Savings Accounts
Statement Savings Accounts	Health Savings Accounts
Certificates of Deposit	Individual Retirement Accounts

Loan Products

Consumer Loans
Commercial Loans
Real Estate Loans
Agriculture Loans

Other Products

Safe Deposit Boxes	Wire Transfers
Debit Cards (Instant Issue)	Night Deposit
Visa Gift and Travel Cards	
Internet Banking & Mobile Banking	
Remote Deposit Capture (Commercial)	
Mobile Deposit (Consumer)	
Zelle	

Home Mortgage Disclosure Act Notice

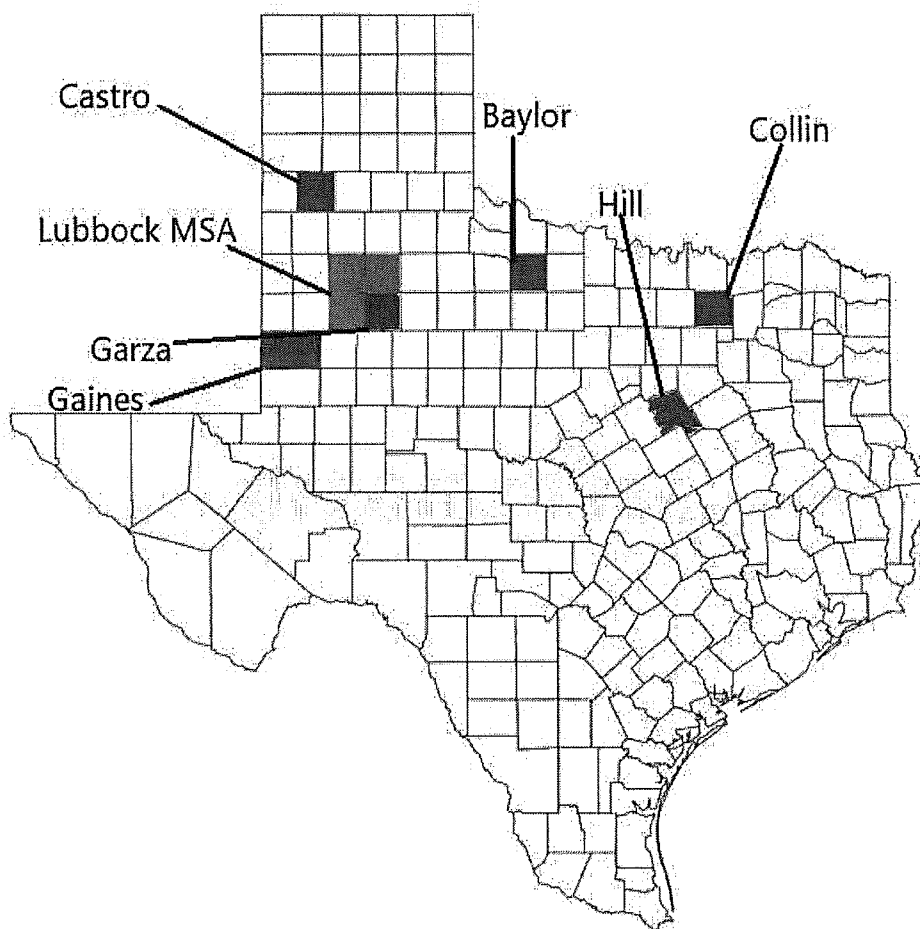
The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site."

CRA Public File – Assessment Area

The assessment area is defined to include the following areas:

- Lubbock MSA (Lubbock, Crosby, and Lynn Counties)
- Castro County (Nazareth location)
- Garza County (Post location)
- Baylor (Seymour location)
- Hill County (Whitney location)
- Collin County (Princeton location)
- Gaines County (Seminole location)

Assessment Area Map



Peoples Bank Locations & Hours

Lorenzo

416 Harrison
P. O. Box 490
Lorenzo, Texas 79343
Phone: (806) 634-5584

Lobby Hours

Monday–Friday 9:00 am–3:00 pm

Motor Bank Hours

Monday–Friday
8:00 am–4:00pm

Lubbock - 82nd Street

5820 82ndStreet
Lubbock, Texas 79424
Phone: (806) 794-0044

Lobby Hours

Monday–Friday 9:00 am–4:00 pm

Saturday–9:00 am.–12:00 pm

Motor Bank Hours

Monday–Friday 7:30 am–6:00 pm
Saturday–8:00 am–12:00 pm

Lubbock -34th Street

3801 34thStreet
Lubbock, Texas 79410
Phone: (806) 771-0045

Lobby Hours

Monday–Friday 9:00 am–4:00 pm

Motor Bank Hours

Monday–Friday 7:30 am.–6:00 pm
Saturday–8:00 am–12:00 pm

Lubbock - 112th Street

111011 Quaker Ave
Lubbock, Texas 79424
Phone: (806) 776-2012

Lobby Hours

Monday–Friday 9:00 am–4:00 pm

Motor Bank Hours

Monday–Friday 7:30 am–6:00 pm
Saturday–8:00 am–12:00 pm

Nazareth

101 W. Highway 86
P.O. Box 309
Nazareth, Texas 79063
Phone: (806) 945-9504

Lobby Hours

Monday-Friday 9:00 am–4:00 pm

Motor Bank Hours

Monday-Friday
8:00 am–4:00 pm

Post

615 N. Broadway
Post, Texas 79356
Phone: (806) 495-0026

Lobby Hours

Monday-Friday 9:00 am–3:30 pm

Motor Bank Hours

Monday-Friday 8:30 am–6:00 pm
Saturday 9:00 am–12:00 pm

Princeton

100 Cole Street
P.O. Box 130
Princeton, Texas 75407
Phone: (972) 734-2424

Lobby Hours

Monday-Friday 9:00 am–4:00 pm

Motor Bank Hours

Monday-Friday 8:00 am–6:00 pm
Saturday 9:00 am – 12:00 pm

Seminole

200 North Main
P. O. Box 216
Seminole, Texas 79360
Phone: (432) 245-6180

Lobby Hours

Monday-Friday 9:00 am–3:00 pm

Motor Bank Hours

Monday-Friday 7:30 am–6:00 pm
Saturday 8:00 am – 12:00 pm

Seymour

201 N. Washington Street
P. O. Box 752
Seymour, Texas 76380
Phone: (940) 889-3113

Lobby Hours

Monday-Friday 9:00 am–4:00 pm

Motor Bank Hours

Monday-Thursday 9:00 am–4:00 pm
Friday 9:00 am– 5:00 pm

Shallowater

7503 Highway 84
Shallowater, Texas 79363
Phone: (806) 832-5400

Lobby Hours

Monday-Friday 9:00 am–4:00 pm

Motor Bank Hours

Monday-Friday 7:30 am–6:00 pm
Saturday – 9:00 am–12:00 pm

Slaton

1605 W. Division Street
Slaton, Texas 79364
Phone: (806) 728-2265

Lobby Hours

Monday-Friday 9:00 am–4:00 pm

Motor Bank Hours

Monday – Friday 8:00 am–6:00 pm
Saturday – 9:00 am–12:00 pm

Whitney

307 N. Brazos Street
P. O. Box 547
Whitney, Texas 76692
Phone: (254) 694-2209

Lobby Hours

Monday-Friday 9:00 am–4:00 pm

Motor Bank Hours

Monday-Thursday 8:00 am–4:00 pm
Friday 8:00 am–6:00 pm
Saturday 9:00 am – 12:00 pm

Peoples Bank Fee Schedule

Account Activity fee (Snapshot Statement)	\$4.00
Account Close within 90 days	\$20.00
Account Inactivity (after 6 months with balance of \$100 or less)	\$5.00
Account Statement Reconciliation	\$25.00 per hour
Account Research	\$25.00 minimum
Amortization Schedules	\$10.00

ATM Fees & Transaction Charges:

Extra Cards/Re-issue ATM Card	\$5.00
Use ATM at our locations	FREE
Use ATM at other locations	\$2.00
Overnight of Replacement Debit Card	\$35.00

Cashier's Checks (Peoples Bank Customers Only)	\$5.00
Check Cashing (Non-Customer)	1% or \$5.00 minimum
Check Printing (by style ordered)	Price Varies
Coin Counting	1% or \$5.00 minimum
Collection items (Incoming & Outgoing)	\$15.00
Excess Savings Withdrawals (per account agreement)	\$5.00/each
Excessive Money Market Withdrawals (per account agreement)	\$5.00/each
Freezes/Garnishments/Levies	\$100.00
Health Savings Account Monthly Service Fee (Quarterly statements) (there is no charge for balances \$2,500.00 and above)	\$4.00
Hold Mail	\$5.00
Night Deposit Bags with Locks/Zipper Bag	\$25.00/\$3.00
Notary Services (Peoples Bank Customers Only)	FREE
NSF Fee Per Item (Returned)	\$33.00
Overdraft Fee Per Item (Paid)	\$33.00
Overdraft Transfer Fee (Sweep)	\$7.00
Returned Deposit Items	\$5.00
Returned Mail Fee – Change of Address	\$5.00
Safe Deposit Boxes (Annual)	\$20.00-\$100.00 (vary by size)
Safe Deposit Box – Lost Key/Drill Cost	Locksmith Fee
Stop Payments	\$33.00
Telephone Transfers	\$5.00
Temporary Checks	10/\$1.00
VISA Travel Money Cards	\$10.00
VISA Gift Cards	\$5.00
Wire Transfer – Outgoing Domestic	\$20.00
Wire Transfer – Outgoing International	\$60.00

County Geographies

The Geographies for the counties in our Assessment Area include all census tracts in the identified Counties as follows:

CASTRO COUNTY

<u>Tract Code</u>	<u>Tract Income Level</u>	<u>Distressed or Underserved</u>	<u>Tract Median Family Income %</u>	<u>Tract Population</u>	<u>Tract Minority %</u>	<u>Minority Population</u>
9501	Upper	No	160.84	1088	33.39	385
9502	Middle	No	99.85	4407	77.94	3435
9503	Moderate	No	77.89	1876	65.19	1223
9999.99	Middle	No	96.99	7371	68.42	5043

CROSBY COUNTY

9501	Moderate	No	79.57	1926	53.69	1034
9502	Moderate	No	76.55	1968	63.62	1252
9503	Middle	No	89.83	1239	62.23	771
9999.99	Moderate	No	79.06	5133	59.56	3057

GARZA COUNTY

9501.01	Upper	No	123.41	1147	72.71	834
9501.02	Middle	Yes*	118.13	2901	38.33	1112
9800	Unknown	No	0	1768	96.61	1708
9999.99	Middle	No	116.44	5816	62.83	3654

LYNN COUNTY

9504	Middle	No	92.01	2178	33.79	736
9505	Moderate	No	65.63	2360	57.29	1352
9506	Middle	No	101.47	1058	51.80	548
9999.99	Middle	No	85.56	5596	47.11	2636

BAYLOR COUNTY

9503.01	Upper	No	127.32	1403	20.53	288
9503.02	Middle	No	83.42	2062	18.43	380
999.99	Middle	No	98.55	3465	19.29	668

GAINES COUNTY

9501.00	Middle	No	109.15	3358	66.29	2226
9501.01	Upper	No	129.19	6121	25.13	1538
9501.02	Middle	No	83.22	6586	35.91	2365
9503.00	Upper	No	140.00	5533	52.68	2915
9999.99	Upper	No	122.12	21598	41.87	9044

LUBBOCK COUNTY

Tract Code	Tract Income Level	Distressed or Underserved	Tract Median Family Income %	Tract Population	Tract Minority %	Minority Population
1	Moderate	No	70.79	2594	73.13	1897
2.01	Upper	No	123.67	2055	56.16	1154
2.02	Moderate	No	50.51	1641	91.65	1504
3.01	Moderate	No	51.31	3462	79.44	2766
3.03	Low	No	37.54	3402	66.87	2275
3.04	Moderate	No	76.37	4211	93.02	3917
4.02	Middle	No	99.46	4729	51.51	2436
4.03	Middle	No	106.68	3742	34.23	1281
4.06	Upper	No	144.21	2045	42.54	870
4.07	Middle	No	104.81	2595	48.94	1270
4.08	Middle	No	115.2	2823	56.89	1606
4.09	Middle	No	102.41	6452	61.89	3993
4.1	Unknown	No	0	2503	53.1	1329
4.11	Middle	No	102.82	4179	46.69	1951
5.01	Middle	No	99.05	1546	45.02	696
5.02	Unknown	No	0	103	42.72	44
5.03	Unknown	No	0	6374	90.7	5781
6.03	Middle	No	100.84	3697	47.09	1741
6.05	Unknown	No	0	882	39	344
6.07	Moderate	No	69.78	1976	59.36	1173
7	Middle	No	86.04	2243	73.61	1651
9.01	Unknown	No	0	873	92.33	806
9.02	Moderate	No	57.92	3678	95.32	3506
10	Low	No	49.84	3146	92.69	2913
12	Low	No	43.22	2153	95.22	2050
13	Moderate	No	65.74	2839	86.4	2453
14.01	Middle	No	84.46	2211	57.49	1271
14.02	Moderate	No	52.65	2360	65.02	1528
15.01	Middle	No	116.01	2109	24.23	511
15.02	Unknown	No	0	2098	32.36	679
16.01	Middle	No	83.46	2535	43.63	1106
16.02	Moderate	No	65.19	2809	48.99	1376
17.08	Low	No	47.82	2758	61.75	1703
17.09	Moderate	No	57.24	4468	62.75	2804

17.1	Moderate	No	55.49	3116	56.9	1773
17.11	Middle	No	110.27	2529	34.64	876
17.12	Moderate	No	77.96	2917	38.4	1120
17.13	Upper	No	155.52	2972	24.16	718
17.14	Middle	No	91.48	5921	51.93	3075
17.15	Middle	No	91.42	1730	53.93	933
17.16	Upper	No	144.9	4098	38.97	1597
17.17	Upper	No	131.59	2666	34.7	925
18.04	Upper	No	129.74	3927	33.74	1325
18.05	Middle	No	83.78	2066	58.95	1218
18.06	Middle	No	90.38	3264	58.98	1925
18.07	Middle	No	90.4	2645	55.24	1461
18.08	Upper	No	123.28	2551	42.69	1089
19.04	Upper	No	177.88	1481	22.89	339
19.05	Middle	No	86.55	2194	54.79	1202
19.06	Middle	No	94.03	2479	44.09	1093
19.07	Upper	No	147	2929	40.63	1190
19.08	Upper	No	182.09	2870	20.63	592
20.01	Middle	No	105.41	2041	43.26	883
20.02	Low	No	43.5	2844	64.14	1824
21.02	Upper	No	145.75	2704	33.17	897
21.03	Middle	No	89.55	2622	40.54	1063
21.04	Middle	No	95.9	2978	50.71	1510
22.03	Moderate	No	78.33	3056	58.38	1784
22.05	Moderate	No	66.73	1796	59.3	1065
22.06	Moderate	No	67.56	3680	64.1	2359
22.07	Moderate	No	55.32	2864	77.51	2220
22.08	Low	No	42.38	1740	73.56	1280
23.01	Middle	No	81.43	2177	77.4	1685
23.02	Moderate	No	54.38	2036	81.88	1667
24.01	Low	No	41.29	3159	89.43	2825
24.02	Moderate	No	75.06	3055	91.72	2802
25	Moderate	No	74.78	2406	80.51	1937
101.01	Middle	No	113.93	1542	29.12	449
101.02	Middle	No	87.99	2387	45.66	1090
102.01	Middle	No	90.42	2090	38.8	811
102.02	Middle	No	115.78	1293	45.78	592
102.03	Middle	No	100.67	1322	43.12	570
102.04	Middle	No	82.62	2331	57.4	1338
103.01	Middle	No	115.21	4137	29.03	1201
103.02	Middle	No	116.42	2996	33.14	993

104.02	Middle	No	95.02	2457	56.57	1390
104.04	Middle	No	101.39	3165	35.99	1139
104.09	Upper	No	143.18	1542	27.11	418
104.1	Middle	No	115.01	2389	29.59	707
104.11	Upper	No	139.96	1397	40.44	565
104.12	Upper	No	147.91	1401	26.41	370
104.13	Middle	No	117.61	3229	41.47	1339
104.14	Upper	No	141.79	2630	43.35	1140
104.15	Upper	No	196.09	4108	29.45	1210
104.16	Middle	No	116.56	1353	42.65	577
104.17	Middle	No	91.87	4318	33.53	1448
104.18	Middle	No	97.33	1855	50.51	937
104.19	Upper	No	164.51	6784	32.9	2232
104.2	Moderate	No	52.02	1081	43.2	467
104.21	Upper	No	146.53	5472	30.35	1661
104.22	Upper	No	152.94	2659	20.5	545
104.23	Upper	No	121.45	1444	25.35	366
105.02	Upper	No	175.2	3202	24.98	800
105.04	Upper	No	153.45	3628	21.11	808
105.05	Middle	No	101.5	4325	48.12	2081
105.06	Middle	No	94.76	4048	50.86	2059
105.09	Upper	No	154.83	6653	27.04	1799
105.1	Upper	No	161.44	2865	21.05	603
105.11	Middle	No	116.6	7138	44.61	3184
105.12	Upper	No	156.26	9155	29.75	2724
105.13	Middle	No	86.04	2309	56.17	1297
105.14	Middle	No	105.46	3348	42.2	1413
106.01	Moderate	No	68.74	3837	51.81	1988
106.02	Low	No	46.98	1976	84.31	1666
107	Upper	No	136.53	3759	27.43	1031
9800	Unknown	No	0	0	0	0

HILL COUNTY

9601	Middle	No	112.51	4236	37.91	1606
9602	Upper	No	126.54	4674	13.82	646
9604	Moderate	No	67.57	2080	15.77	328
9605.01	Upper	No	124.96	3898	21.37	833
9605.02	Upper	No	122.54	2571	18.51	476
9606	Moderate	No	64.13	1203	29.18	351
9607	Upper	No	136.56	2201	25.58	563
9608	Upper	No	126.99	3641	45.34	1651
9609	Moderate	No	58.59	1932	84.83	1639
9610	Middle	No	90.77	1866	74.38	1388
9611	Upper	No	135.97	3629	30.59	1110
9614	Middle	No	86.81	3943	29.42	1160

COLLIN COUNTY

301.01	Middle	No	89.77	3595	30.18	1085
301.02	Moderate	No	76.7	4282	26.69	1143
302.01	Middle	No	100.49	6175	34.02	2101
302.02	Upper	No	163.98	6345	31.96	2028
302.04	Middle	No	112.05	7554	42.65	3222
302.05	Middle	No	86.77	4869	43.89	2137
302.06	Upper	No	148.63	4565	37.06	1692
302.07	Middle	No	100.3	14195	38.16	5417
303.01	Upper	No	158.86	9945	39	3879
303.02	Upper	No	214.94	5812	21.71	1262
303.03	Upper	No	174.37	10198	31.4	3202
303.04	Upper	No	169.43	7973	29	2312
303.06	Upper	No	144.09	11608	33.75	3918
303.07	Upper	No	160.23	12663	27.74	3513
304.03	Upper	No	137.93	5616	39.46	2216
304.04	Upper	No	145.15	5535	44.91	2486
304.05	Middle	No	86.67	4546	53.7	2441
304.06	Middle	No	92.96	5622	60.89	3423
304.07	Upper	No	225.04	3868	33.14	1282
304.09	Moderate	No	56.88	3619	58.75	2126
304.1	Middle	No	105.71	4349	50.45	2194
305.04	Upper	No	142.32	4417	42.22	1865
305.05	Middle	No	117.45	5903	57.33	3384
305.06	Upper	No	143.76	4543	50.28	2284
305.07	Upper	No	167.31	1810	37.96	687
305.09	Upper	No	158.17	2507	45.51	1141
305.1	Upper	No	124.37	3107	53.85	1673

305.11	Upper	No	209.24	14451	71.78	10373
305.12	Upper	No	216.68	4566	47.35	2162
305.15	Upper	No	125.62	6444	43.08	2776
305.16	Upper	No	159.14	7412	56.52	4189
305.17	Upper	No	143.91	9512	47.9	4556
305.18	Upper	No	202.83	9638	75.9	7315
305.19	Upper	No	185.08	8888	60.11	5343
305.2	Upper	No	153.41	6791	60.04	4077
305.21	Upper	No	157.84	5252	73.42	3856
305.24	Upper	No	130.04	8990	60.69	5456
305.25	Upper	No	128.37	5966	22.31	1331
305.29	Upper	No	149.72	3710	37.14	1378
305.31	Upper	No	171.99	6856	24.85	1704
305.32	Upper	No	185.24	3015	41.29	1245
305.33	Upper	No	199.08	3355	34.52	1158
305.34	Upper	No	155.16	3173	23.35	741
305.35	Upper	No	120.48	2786	24.8	691
305.36	Upper	No	162.69	7209	68.14	4912
305.37	Upper	No	154.07	7579	59.34	4497
305.38	Upper	No	153.97	5584	62.39	3484
305.39	Upper	No	137.36	5448	44.81	2441
305.4	Moderate	No	64.03	4154	62.71	2605
305.41	Upper	No	167.08	4468	58.95	2634
305.42	Upper	No	129.05	8325	55.35	4608
305.43	Unknown	No	0	3672	69.04	2535
305.44	Upper	No	135.15	5510	34.65	1909
305.45	Upper	No	182.58	3034	22.58	685
305.46	Upper	No	197.32	5611	35.59	1997
305.47	Upper	No	187.93	5715	32.53	1859
305.48	Upper	No	147.92	4794	40.28	1931
305.49	Upper	No	128.11	2612	45.67	1193
305.5	Upper	No	130.46	4218	42.84	1807
306.04	Upper	No	128.87	3353	45.57	1528
306.05	Middle	No	94.21	6758	56.02	3786
306.06	Middle	No	102.07	5597	46.2	2586
306.07	Upper	No	172.71	5200	22.15	1152
306.08	Upper	No	123.09	2508	48.56	1218
306.09	Upper	No	128.07	6776	45.45	3080
307.01	Middle	No	91.64	3363	58.97	1983
307.02	Middle	No	88.89	4874	48.89	2383
308.01	Moderate	No	64.9	4521	58	2622
308.02	Moderate	No	63.69	6099	58.53	3570
309.01	Unknown	No	0	2335	81.93	1913

309.02	Unknown	No	0	6	0	0
309.03	Moderate	No	64.78	7763	71.62	5560
310.03	Middle	No	96.85	12022	53.98	6490
310.05	Middle	No	86.86	3126	43.92	1373
310.06	Middle	No	80.53	3460	46.85	1621
310.07	Middle	No	97.13	6291	50.64	3186
310.08	Moderate	No	65.39	3229	49.61	1602
311.01	Middle	No	100.38	5837	35.65	2081
311.02	Middle	No	119.02	6507	41.19	2680
312.01	Middle	No	115.63	7895	32.74	2585
312.02	Upper	No	128.5	7224	39.92	2884
313.08	Upper	No	125.75	6999	41.71	2919
313.14	Upper	No	149.84	6001	39.96	2398
313.18	Upper	No	120.97	5832	47.46	2768
313.19	Moderate	No	75.87	4707	52.9	2490
313.2	Upper	No	121.44	6153	34.89	2147
313.21	Upper	No	145.97	7121	42.37	3017
313.22	Upper	No	133.61	8733	45.73	3994
313.23	Middle	No	119.88	5369	43.81	2352
313.24	Upper	No	176.49	4567	49.4	2256
313.25	Upper	No	138.61	2188	36.06	789
313.26	Upper	No	232.73	6305	47.23	2978
313.27	Upper	No	190.92	4347	49.8	2165
313.28	Upper	No	151.93	3830	53.19	2037
313.29	Upper	No	156.87	6772	57.63	3903
313.3	Upper	No	133	5905	44.93	2653
313.31	Middle	No	104.77	4990	64.23	3205
313.32	Middle	No	113.15	5218	60.14	3138
313.33	Upper	No	152.86	3826	75.9	2904
313.34	Upper	No	149.57	2877	46.89	1349
313.35	Upper	No	151.44	6108	45.3	2767
313.36	Upper	No	185.58	5486	48.45	2658
314.08	Upper	No	132.91	3495	43.66	1526
314.11	Upper	No	164.25	6037	50.39	3042
314.12	Upper	No	151.25	6555	33.71	2210
314.13	Middle	No	115.39	6839	51.43	3517
314.14	Upper	No	148.82	6149	41	2521
314.15	Upper	No	200.08	4945	35.87	1774
314.16	Upper	No	210.32	10717	61.32	6572
314.17	Upper	No	240.82	6840	57.65	3943
314.18	Upper	No	212.44	7110	57.37	4079
314.19	Upper	No	171.04	4929	23.62	1164

314.2	Middle	No	117.73	3446	13.7	472
314.21	Upper	No	152.35	4573	65.51	2996
314.22	Middle	No	115.22	4006	39.92	1599
314.23	Middle	No	101.11	2899	47.02	1363
314.24	Middle	No	113.85	2875	40.17	1155
314.25	Upper	No	126.98	5725	44.61	2554
315.04	Middle	No	110.64	7033	35.52	2498
315.07	Middle	No	114.74	7056	47.05	3320
315.08	Middle	No	116.45	6124	44.97	2754
315.09	Upper	No	144.28	3873	53.89	2087
315.1	Upper	No	175.33	6863	46.31	3178
315.11	Moderate	No	60.7	5447	51.66	2814
315.12	Middle	No	96.26	3466	55.91	1938
316.11	Middle	No	107.34	3919	56.83	2227
316.13	Upper	No	160.12	5612	28.42	1595
316.21	Middle	No	95.36	5624	42.46	2388
316.22	Upper	No	134.1	6089	45.94	2797
316.23	Middle	No	94.4	2706	51.66	1398
316.24	Moderate	No	74.54	3532	61.07	2157
316.25	Upper	No	136.57	4339	29.22	1268
316.26	Upper	No	149.38	2342	25.7	602
316.27	Middle	No	93.01	4754	35.91	1707
316.28	Middle	No	104.67	3472	42.14	1463
316.29	Middle	No	97.59	3398	47.5	1614
316.3	Middle	No	118.85	4466	41.22	1841
316.31	Middle	No	118.43	4581	54.81	2511
316.32	Middle	No	105.32	5532	51.77	2864
316.33	Upper	No	125.45	3636	45.52	1655
316.34	Middle	No	89.16	3022	47.92	1448
316.35	Middle	No	97.9	4493	64.75	2909
316.36	Upper	No	122.26	6554	43.61	2858
316.39	Upper	No	142.82	7146	65.51	4681
316.41	Upper	No	158.79	6306	72.12	4548
316.42	Upper	No	164.26	4496	44.64	2007
316.43	Upper	No	136.72	4518	48.52	2192
316.45	Upper	No	184.64	2017	29.15	588
316.46	Upper	No	246.35	6402	43.78	2803
316.47	Upper	No	161.93	3273	47.57	1557
316.49	Upper	No	163.52	5611	36.62	2055
316.54	Upper	No	184.41	3768	40.95	1543
316.55	Upper	No	120.88	4731	46.86	2217
316.57	Middle	No	107.71	2935	52.71	1547
316.59	Middle	No	119.47	2121	69.78	1480

316.6	Upper	No	122.29	5418	81.01	4389
316.61	Upper	No	167.8	3695	71.2	2631
316.62	Upper	No	154.8	4726	62.27	2943
316.63	Upper	No	167.23	3846	66.46	2556
316.64	Upper	No	187.45	3869	49.68	1922
316.65	Middle	No	86.52	3414	70.33	2401
316.66	Upper	No	159.72	5701	61.74	3520
316.67	Upper	No	193.45	3340	48.89	1633
316.68	Upper	No	283.07	3761	35.79	1346
316.69	Upper	No	170.29	2624	57.13	1499
316.7	Unknown	No	0	1428	42.72	610
316.71	Middle	No	102.89	2528	50.67	1281
316.72	Middle	No	116.69	2263	56.74	1284
316.73	Middle	No	101.96	2817	70.61	1989
316.74	Upper	No	129.82	5277	61.46	3243
316.75	Upper	No	143.22	3107	56.65	1760
316.76	Upper	No	132.1	4082	45.57	1860
316.77	Upper	No	195.58	3073	50.93	1565
316.78	Upper	No	170.26	3607	42.78	1543
316.79	Upper	No	188.93	2883	77.35	2230
316.8	Upper	No	279.45	3828	64.26	2460
316.81	Upper	No	128.47	2619	26.38	691
316.82	Upper	No	135.57	3662	39.98	1464
317.04	Upper	No	173.54	3625	43.59	1580
317.06	Upper	No	258.85	2253	25.83	582
317.08	Middle	No	119.74	3902	39.36	1536
317.09	Middle	No	119.93	4931	51.41	2535
317.11	Upper	No	128.23	3265	43.64	1425
317.13	Middle	No	102.6	4572	70.84	3239
317.15	Upper	No	188.88	2703	35.96	972
317.16	Upper	No	135.43	2378	41.25	981
317.17	Upper	No	130.21	2037	56.5	1151
317.18	Upper	No	168.99	2479	28.04	695
317.19	Upper	No	157.42	1717	41.18	707
317.2	Low	No	44.31	3759	83.59	3142
317.21	Upper	No	122.45	2303	46.72	1076
317.22	Middle	No	83.28	2994	71.04	2127
317.23	Low	No	43.87	3777	78.66	2971
317.24	Moderate	No	68.32	3004	71.3	2142
318.06	Middle	No	84.25	2454	69.8	1713
318.07	Middle	No	104.52	5034	27.47	1383
318.08	Middle	No	118.08	3273	33.73	1104
318.09	Moderate	No	62.71	1970	72.54	1429

318.1	Upper	No	125.18	1854	52.32	970
318.11	Middle	No	108.23	1968	50.81	1000
318.12	Middle	No	114.1	2055	34.89	717
318.13	Unknown	No	0	5232	57.76	3022
318.14	Upper	No	149.27	1875	24.64	462
318.15	Upper	No	158.81	3951	33.99	1343
318.16	Middle	No	118.48	3228	43.18	1394
319.01	Moderate	No	72.27	2817	71.1	2003
319.02	Moderate	No	73.77	3724	71.19	2651
319.03	Upper	No	123.79	1280	57.58	737
319.04	Upper	No	122.98	3300	60.94	2011
320.03	Moderate	No	66.65	6019	75.56	4548
320.08	Middle	No	108.23	4377	51.86	2270
320.1	Moderate	No	76.68	5839	69.81	4076
320.12	Moderate	No	56.99	3662	73.46	2690
320.13	Moderate	No	69.74	6801	77.49	5270
320.14	Moderate	No	68.48	5347	77.97	4169
320.15	Middle	No	80.36	2380	52.65	1253
320.16	Upper	No	152.34	2716	71.17	1933
320.17	Middle	No	112.89	5026	58.5	2940
320.18	Upper	No	138.64	3595	43.48	1563
320.19	Upper	No	238.36	2987	58.05	1734

PUBLIC DISCLOSURE

October 2, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Peoples Bank
RSSD # 819855
5820 82nd Street
Lubbock, Texas 79424

Federal Reserve Bank of Dallas
2200 North Pearl Street
Dallas, Texas 75201

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, nor should it 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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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

This Institution is rated: **Satisfactory**.

The Lending Test is rated: **Satisfactory**.

The Community Development Test is rated: **Satisfactory**.

Peoples Bank (Peoples or bank) is rated **Satisfactory**. This rating is based on the following conclusions with respect to the performance criteria under the Lending Test and Community Development Test:

- The bank's 14-quarter average net loan-to-deposit ratio (NLTD) is reasonable given the bank's asset size, financial condition, and the credit needs of the assessment areas (AAs).
- A majority of the bank's loans are originated inside the AAs.
- The geographic distribution of loans reflects a poor dispersion throughout the AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes.
- Community development (CD) activity reflects adequate responsiveness to the needs of its AAs.

SCOPE OF THE EVALUATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. Performance was assessed within the bank's seven AAs. The Lubbock, TX Metropolitan Statistical Area (MSA) AA was selected for a full-scope review based upon the volume of lending, number of branches, and percentage of total deposits. Approximately 77.8 percent of the bank's lending activity, 70.8 percent of the total deposits, and half of the bank's branches were evaluated using full-scope procedures. The remaining AAs, noted below, received a limited-scope review.

- Collin County Metropolitan AA
- Baylor County Nonmetropolitan AA
- Castro County Nonmetropolitan AA
- Gaines County Nonmetropolitan AA
- Garza County Nonmetropolitan AA
- Hill County Nonmetropolitan AA

Examiners reviewed the following data to assess the bank's CRA performance:

- Peoples' 14-quarter average NLTD ratio and the corresponding ratios of four similarly situated institutions.
- The home mortgage loans reported on the bank's 2018, 2019, 2020, 2021 and 2022 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers (LARs);
- A statistically derived sample of 107 small business and 96 small farm loans selected from universes of 225 small business loans and 183 small farm loans originated between July 1, 2022, and June 30, 2023;
- Qualified CD loans, investments, and services as provided by the bank since the previous CRA evaluation, dated August 19, 2019.
- Information provided by two members of the communities within the Lubbock, TX MSA AA to further assess the AA's credit and CD needs as well as the economic conditions.

The bank's response to CRA-related complaints was not evaluated, as neither the bank nor the Federal Reserve Bank of Dallas (Reserve Bank) received any such complaints since the previous evaluation.

DESCRIPTION OF THE INSTITUTION

Peoples Bank, a community bank headquartered in Lubbock, Texas, has the following characteristics:

- The bank is a wholly owned subsidiary of Peoples Bancorp, Inc., a single bank holding company.
- The bank has total assets of \$1.0 billion as of June 30, 2023.
- The bank is an intrastate bank with 12 branches, including its headquarters, in seven AAs within the state of Texas. Each branch consists of a lobby, deposit-taking automatic teller machine (ATM), and drive-through service window.
- Of the bank's seven AAs, four are new since the previous evaluation. In April 2021, the bank acquired First Bank & Trust in Seymour, TX, which added Baylor, Hill, and Collin counties to their AAs. Additionally, in July 2021, the bank converted a loan production office (LPO) located in Seminole, Texas into a full-service branch, adding Gaines County to their AAs.
- As shown in Table 1, the bank's primary business focuses are commercial and agricultural lending. It is noteworthy that Peoples originates a significant volume of HMDA mortgage loans; however, they are not represented in its loan portfolio as the majority as sold on the secondary market.

Table 1

Composition of Loan Portfolio as of June 30, 2023		
Loan Type	\$(000)	%
Consumer	15,831	2.5
Commercial	351,138	56.5
Residential Real Estate	72,841	11.7
Agricultural	179,297	28.8
Other	2,857	0.5
Gross Loans	621,964	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The Reserve Bank rated Peoples' CRA performance as Satisfactory at its August 19, 2019 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS¹

LENDING TEST

This performance evaluation first discusses the bank’s overall performance, followed by an in-depth evaluation of performance in the Lubbock, TX MSA AA (full-scope review). The evaluation also includes a brief discussion of the bank’s performance in the AAs receiving a limited-scope review: Collin County Metropolitan, Baylor County Nonmetropolitan, Castro County Nonmetropolitan, Gaines County Nonmetropolitan, Garza County Nonmetropolitan, and Hill County Nonmetropolitan.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs. In addition, the bank’s average NLTD ratio is compared to similarly situated institutions insured by the Federal Deposit Insurance Corporation-(FDIC). The similarly situated institutions were selected based on asset size, loan portfolio mix, and operations within the bank’s delineated AAs.

The bank’s 14-quarter average NLTD ratio of 64.8 percent is reasonable. Peoples’ NLTD is comparable to those similarly situated banks shown in Table 2, which range from 18.2 percent to 83.2 percent. Though the bank’s primary operations are within the Lubbock, TX MSA, Peoples operates significantly in rural areas with unique credit needs and a limited number of financial institutions, making true comparison within these geographies difficult.

Table 2
Comparative Net Loan to Deposit Ratios
March 31, 2020– June 30, 2023

Institution	Location	Asset Size \$(000)	14-Quarter Average NLTD Ratio (%)
Peoples Bank	Lubbock, Texas	1,018,252	64.8
Similarly Situated Institutions	Buffalo, Texas	1,210,222	20.5
	Big Spring, TX	564,213	18.2
	Wellington, Texas	562,371	64.5
	Lubbock, Texas	1,277,171	83.2

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the bank’s delineated AAs. As shown in Table 3, the bank originated a majority of loans, by number and dollar, inside its AAs, demonstrating a commitment to meet the credit needs of the areas in which the bank operates.

¹ The NLTD ratio and percentage of loans and other lending-related activity in the AA only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to the AA.

Table 3

Lending Inside and Outside of the Assessment Areas All Reviewed Loans*								
Loan Type	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase	1,015	82.0	224,814	80.6	223	18.0	53,985	19.4
Home Refinance	413	82.3	89,995	81.0	89	17.7	21,148	19.0
Home Improvement	19	79.2	1,882	83.2	5	20.8	379	16.8
Multi-Family	7	77.8	9,681	95.6	2	22.2	450	4.4
Other Purpose/NA	24	80.0	3,286	73.3	6	20.0	1,197	26.7
Total HMDA	1,478	82.0	329,658	81.0	325	18.0	77,159	19.0
Total Small Business	77	72.0	7,836	77.1	30	28.0	2,326	22.9
Total Small Farm	73	76.0	10,204	73.8	23	24.0	3,628	26.2
Total Loans	1,628	81.2	347,698	80.7	378	18.8	83,113	19.3

* Reviewed loans include HMDA lending between January 1, 2018 and December 31, 2022, and small business and small farm lending between July 1, 2022 and June 30, 2023.

Of note, Table 3 reflects five years of HMDA lending but only 12 months of small business and small farm lending. As a result, the volume of lending reflected in the table does not reflect the weighting given to each product under other performance criteria. While conclusions with respect to lending performance were evaluated for each year included in the review period, only 2021 and 2022 lending tables are reflected in the body of this report. The bank's 2018, 2019 and 2020 HMDA lending data can be found in Appendices C and D.

The remaining analysis is based on the loans made inside the bank's AAs.

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of HMDA, small business, and small farm lending within its AAs by income level of census tract with consideration given to the dispersion of loans throughout the AAs. The bank's overall geographic distribution of loans reflects poor distribution among the different census tracts and dispersion throughout the AAs. No conspicuous gaps or anomalies were noted in the bank's lending patterns. Detailed data supporting this analysis can be seen in the Conclusions with Respect to Performance Tests Section of the respective AAs.

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses and farms of different revenue sizes. The bank's lending has an overall reasonable distribution among individuals of different income levels and businesses and farms of different sizes. Detailed data supporting this analysis can be seen in the Conclusions with Respect to Performance Tests Section of the respective AAs.

COMMUNITY DEVELOPMENT TEST

The CD Test evaluates the bank's responsiveness to the needs of its AAs through CD loans, investments, and services, considering the bank's capacity and the need and availability of such opportunities in the bank's AAs. Peoples' overall CD performance demonstrates adequate responsiveness. This performance is almost entirely based upon the bank's activity in the

Lubbock, TX MSA AA. Peoples' lack of meaningful CD activity in the remaining six AAs reflects unfavorably on the bank's responsiveness to the CD needs of its AAs even though the newness of the AAs was considered. This highlights the bank's need to seek new opportunities for engaging in CD activities in these areas.

Although Peoples' number of qualified CD activities decreased when compared to the previous evaluation, the total dollar amount increased. The majority of activities supported economic development through the financing of businesses and farms that met certain size requirement. The bank also engaged in several qualified CD activities, such as bonds for financing state water projects, benefitting a broader statewide or regional area that encompasses Peoples' AAs.

Table 4

Community Development Activity All Assessment Areas									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	0	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	20	17	20	17	29
Economic Development	15	5,153	0	0	1	1	1	1	0
Revitalization and Stabilization	2	3,065	3	3,250	0	0	3	3,250	1
Totals	17	8,218	3	3,250	21	18	24	3,268	30

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

LUBBOCK, TX METROPOLITAN STATISTICAL AREA ASSESSMENT AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE LUBBOCK, TX MSA ASSESSMENT AREA

- The Lubbock, TX MSA AA consists of the entirety of the Lubbock, TX MSA and encompasses Crosby, Lubbock, and Lynn counties. The AA has remained unchanged since the prior evaluation. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- According to the 2020 FFIEC Census Data, the AA is comprised of 112 census tracts: eight low-income, 24 moderate-income, 47 middle-income, 26 upper-income, and seven unknown-income census tracts.
- Peoples operates six branches within this AA, which is 50 percent of the bank's total branches. One branch is located within a moderate-income census tract, three in middle-income tracts, and two in upper-income tracts.
- As of the June 30, 2023, FDIC Market Share Report, the bank had a 5.6 percent market share, raking 7th out of 27 FDIC-insured depository institutions operating in the AA.
- In 2022, the bank ranked 14th out of 417 HMDA reporters in the AA, with 210 HMDA originations and purchases.
- Interviews were conducted with community contacts at two organizations serving the AA. The contacts noted that the AA is in need of affordable housing opportunities as well as lending and training services targeted toward small businesses and start-ups.

Table 5

Population Change			
Assessment Area: Lubbock, TX MSA			
Area	2015 Population	2020 Population	Percent Change
Lubbock, TX MSA	302,553	321,368	6.2
Crosby County	6,007	5,133	-14.5
Lubbock County	290,782	310,639	6.8
Lynn County	5,764	5,596	-2.9
Texas	26,538,614	29,145,505	9.8

*Source: 2011-2015 U.S. Census Bureau American Community Survey
2020 U.S. Census Bureau Decennial Census*

- As depicted in Table 5, the MSA population grew between 2015 and 2020, though at a rate below that of the statewide population, indicating that other population centers in the state grew much faster over the same period.
- Lubbock County, which represents 96.6 percent of the AA population, grew during the review period. According to a community contact, the population growth is primarily attributed to expansion of employment opportunities through local universities and the regional healthcare system.
- Lynn and Crosby counties experienced notable declines in population, which is attributed to residents drifting toward the less rural portions of the region in search of greater employment opportunities.

Table 6

Median Family Income Change			
Assessment Area: Lubbock, TX MSA			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Lubbock, TX MSA	63,275	70,036	10.7
Crosby County	44,561	55,375	24.3
Lubbock County	63,991	70,545	10.2
Lynn County	51,013	59,926	17.5
Texas	68,523	76,073	11.0
<i>Source: 2011 – 2015 U.S. Census Bureau American Community Survey 2016 – 2020 U.S. Census Bureau American Community Survey Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- As shown in Table 6, the median family income (MFI) reported in the MSA grew at a similar rate to the MFI of the state of Texas. Despite the growth experienced, the AA’s MFI remains below that of the MFI for the state of Texas.
- According to the FFIEC Census data, 11.4 percent of families in the AA live below the poverty level, slightly above the percentage of families below the poverty level across the state of Texas, at 10.9 percent.

Table 7

Housing Cost Burden						
Assessment Area: Lubbock, TX MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Lubbock, TX MSA	78.9	42.9	48.2	55.3	29.1	16.7
Crosby County	48.5	0.0*	31.7	36.0	11.5	14.0
Lubbock County	79.9	43.5	48.6	56.7	29.9	16.7
Lynn County	42.1	20.0	28.3	45.2	22.0	15.9
Texas	77.4	42.4	42.4	57.5	30.9	19.2
<i>Cost burden is housing cost that equals 30 percent or more of household income. Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy * Of the 140 renting households classified as moderate-income, none were classified as cost burdened by HUD.</i>						

- As depicted in Table 7, housing cost burden within the AA for low-income renters is substantially higher than for low-income homeowners. This indicates that it is more economical for low-income families to purchase a home than to rent, though it is often difficult for low-income borrowers to qualify for a mortgage loan or afford the required down payment.
- Of the 134,602 total housing units in the AA, 50.4 percent were classified as owner-occupied. However, only 4.4 percent of owner-occupied units were located in low-income census tracts, and 18.2 percent were in moderate-income tracts.
- A community contact noted that the need for affordable housing has become more pronounced every year as the region’s population grows.

Table 8

Unemployment Rates					
Assessment Area: Lubbock, TX MSA					
Area	2018	2019	2020	2021	2022
Lubbock, TX MSA	3.1	2.9	5.7	4.6	3.4
Crosby County	4.7	4.0	5.4	5.6	4.1
Lubbock County	3.1	2.8	5.8	4.6	3.4
Lynn County	3.3	3.0	5.5	4.3	3.5
Texas	3.9	3.5	7.7	5.6	3.9

Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics

- As shown in Table 8, the unemployment rates for the AA between 2018 and 2022 compared favorably to the statewide unemployment rate. Lubbock County, which contains the vast majority of AA workers, reported unemployment rates well below that of the state.
- Unemployment peaked in the AA and the state in 2020, which is attributable to the COVID-19 pandemic. During this spike, the unemployment rate in the AA remained two points below the statewide rate.
- According to the Bureau of Labor Statistics, the AA economy's largest industries, by number of employees, include retail trade, health care and social assistance services, and construction.
- Major employers include Texas Tech University, Convergys, PlainsCapital Bank, Purina Mills, Suddenlink Communications, Tyco Fire Protection Products, and X-Fab.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LUBBOCK, TX MSA ASSESSMENT AREA

Overall, the distribution of loans reflects reasonable penetration throughout the AA. The geographic distribution of lending is poor, while the distribution of lending among individuals of different income levels and businesses and farms of different revenue sizes is adequate. No material gaps were identified in the distribution of the bank's lending.

During the review period, the bank did not originate sufficient volumes of home improvement, multifamily, other purpose lines of credit, other purpose closed-end, or purpose not applicable loans for a meaningful analysis to be conducted. Peoples made a larger number of HMDA-reportable mortgage originations during the review period than small business or small farm originations; however, as commercial lending is a strategic focus of the bank and makes up the majority of the bank's portfolio by dollar volume, HMDA and small business lending performance were generally given similar weight in assessing the bank's overall lending performance.

Geographic Distribution of Loans

The bank's distribution of loans among census tracts of different income levels dispersion throughout the AA is poor. The distribution of lending in middle- and upper-income geographies did not affect conclusions about the bank's performance in LMI geographies.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA loans reflects poor penetration throughout the AA. Home purchase loans make up the majority of the bank's HMDA lending activity during the review period; therefore, this product was given more weight.

Low-income census tracts contain the smallest percentage of owner-occupied units in the AA, which is an indicator of lower demand for mortgage loans in these geographies. The bank's home mortgage lending performance among these tracts is comparable to that of aggregate HMDA lenders, though below the demographic figure.

Among moderate-income census tracts, the bank's home mortgage lending performance was below the level of aggregate lending data in both years. Though the margin by which the bank was outperformed by aggregate HMDA lenders was twice as large in 2022 as in 2021. While the percentage of home mortgage loans originated by the bank in moderate-income census tracts grew slightly from 2021 to 2022, the bank's performance did not mirror aggregate lending data, which is an indicator of demand for these loan products.

Home Purchase Lending

The geographic distribution of the bank's home purchase loans among LMI census tracts is poor. As noted previously, the AA contains only eight low-income census tracts that account for less than 5 percent of owner-occupied housing units in the AA. This indicates a lower level of opportunity to provide mortgage loans in these areas. The bank's 2021 and 2022 home purchase lending in low-income census tracts was comparable to the performance of aggregate HMDA lenders, but both the bank and aggregate performance were well below the demographic figure.

Moderate-income census tracts include more than three times as many owner-occupied units as low-income census tracts, indicating notably greater opportunities to lend in these geographies. While the bank originated a greater volume of home purchase loans among moderate-income census tracts, its performance was below the performance of aggregate lenders in 2021 and 2022. Neither the bank nor aggregate lenders performed at a level comparable to the demographic figure.

In LMI census tracts, the bank performed better compared to aggregate lenders in 2021 than in 2022. While the home purchase lending performance of aggregate lenders among LMI census tracts increased in 2022, the bank's home purchase lending performance slightly declined. This reflects unfavorably on the bank's responsiveness to the AA credit needs.

Home Refinance Lending

The geographic distribution of the bank's home refinance loans among LMI census tracts is reasonable. As interest rates began to rise from their historic lows in 2021, the bank's home refinance lending volume declined substantially in 2022. As a result of originating fewer loans, the percentages of originations in each category of geography was more drastically impacted by a single origination. Among low-income census tracts, the bank originated a single home refinance loan in each year; however, due to the fluctuation in total volume, the bank's performance in 2021 was below that of aggregate HMDA lending data, while in 2022 the bank's performance was well above the aggregate. Similarly, while the bank originated half as many home refinance loans in moderate-income census tracts in 2022 as it had in 2021, the percentage

of 2022 home refinance loans among moderate-income census tracts was almost double that of 2021.

Despite the slightly skewed data as a result of the substantial disparity in origination volume, the percentage of the bank's home refinance loans originated among LMI census tracts grew by a margin similar to that of aggregate lending between 2021 and 2022. Neither the bank nor aggregate data was comparable to the demographic figure in either year.

Table 9 (1 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Lubbock, TX MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	3	1.5	1.3	373	0.8	0.8	1	0.6	2.0	50	0.1	0.9	4.4
Moderate	17	8.3	10.5	2,976	6.1	6.9	13	8.4	11.8	1,505	3.5	7.5	18.2
Middle	78	38.2	46.9	18,357	37.7	44.2	72	46.5	43.7	19,850	45.9	40.6	41.9
Upper	106	52.0	41.2	27,011	55.4	48.0	69	44.5	41.5	21,851	50.5	50.2	34.5
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	1.0	0	0.0	0.8	1.1
Total	204	100.0	100.0	48,717	100.0	100.0	155	100.0	100.0	43,256	100.0	100.0	100.0
Refinance Loans													
Low	1	0.7	1.3	68	0.2	0.7	1	2.6	1.6	104	1.1	0.8	4.4
Moderate	8	5.7	7.3	1,364	4.3	5.4	4	10.3	14.0	630	6.9	8.8	18.2
Middle	49	35.0	37.8	10,440	32.6	36.8	21	53.8	43.8	4,489	49.5	42.5	41.9
Upper	82	58.6	53.6	20,160	62.9	57.0	12	30.8	39.0	3,666	40.4	46.6	34.5
Unknown	0	0.0	0.0	0	0.0	0.0	1	2.6	1.6	176	1.9	1.4	1.1
Total	140	100.0	100.0	32,032	100.0	100.0	39	100.0	100.0	9,065	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.8	0	0.0	5.9	0	0.0	2.4	0	0.0	0.7	4.4
Moderate	0	0.0	9.3	0	0.0	5.1	1	14.3	14.4	47	6.2	9.6	18.2
Middle	1	50.0	34.9	70	53.8	27.5	4	57.1	41.6	250	33.0	41.7	41.9
Upper	1	50.0	50.0	60	46.2	61.5	2	28.6	39.2	461	60.8	46.8	34.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.4	0	0.0	1.2	1.1
Total	2	100.0	100.0	130	100.0	100.0	7	100.0	100.0	758	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	13.3	0	0.0	34.3	0	0.0	10.4	0	0.0	7.1	14.9
Moderate	0	0.0	36.1	0	0.0	20.3	0	0.0	43.4	0	0.0	8.0	25.0
Middle	1	50.0	33.7	520	34.2	36.8	0	0.0	23.6	0	0.0	63.6	40.0
Upper	1	50.0	16.9	1,000	65.8	8.6	1	100.0	18.9	630	100.0	19.6	15.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	3.8	0	0.0	1.7	4.4
Total	2	100.0	100.0	1,520	100.0	100.0	1	100.0	100.0	630	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	4	1.1	1.4	441	0.5	3.1	2	1.0	2.7	154	0.3	2.4	4.4
Moderate	27	7.6	9.6	4,660	5.6	7.3	18	8.6	13.0	2,182	4.0	8.0	18.2
Middle	133	37.4	43.5	29,854	35.6	41.3	99	47.1	43.1	24,809	45.3	45.4	41.9
Upper	192	53.9	45.4	48,910	58.3	48.3	90	42.9	40.1	27,466	50.1	43.2	34.5
Unknown	0	0.0	0.1	0	0.0	0.1	1	0.5	1.2	176	0.3	1.1	1.1
Total	356	100.0	100.0	83,865	100.0	100.0	210	100.0	100.0	54,787	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table 9 (2 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Lubbock, TX MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	%	\$(000)	%	#	%	#	%	\$(000)	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	4.4
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	12.5	0	0.0	7.4	18.2
Middle	0	0.0	14.3	0	0.0	24.0	0	0.0	34.7	0	0.0	31.3	41.9
Upper	0	0.0	85.7	0	0.0	76.0	0	0.0	52.8	0	0.0	61.3	34.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	1.3	0	0.0	1.1	4.4
Moderate	2	25.0	12.9	320	21.8	4.9	0	0.0	11.7	0	0.0	6.0	18.2
Middle	4	50.0	30.6	467	31.9	43.2	2	25.0	31.2	220	20.4	21.0	41.9
Upper	2	25.0	56.5	679	46.3	51.9	6	75.0	54.5	858	79.6	70.5	34.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	1.3	0	0.0	1.4	1.1
Total	8	100.0	100.0	1,466	100.0	100.0	8	100.0	100.0	1,078	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.5	0	0.0	0.5	0	0.0	27.4	0	0.0	26.6	4.4
Moderate	0	0.0	21.4	0	0.0	15.3	0	0.0	28.6	0	0.0	27.2	18.2
Middle	0	0.0	47.8	0	0.0	46.4	0	0.0	33.8	0	0.0	33.7	41.9
Upper	0	0.0	30.3	0	0.0	37.9	0	0.0	7.9	0	0.0	10.1	34.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.3	0	0.0	2.3	1.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2020 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business lending is poor. None of the small business loans reviewed for this evaluation were originated to businesses located in low-income census tracts. While the AA contains only eight low-income geographies, and these tracts contain a small portion of the total business in the AA, opportunities exist for the bank to lend in these tracts. In moderate-income census tracts, the bank originated only one of the sampled small business loans, despite these tracts containing a material portion of the total businesses in the AA. Although the lending performance of aggregate CRA reporting institutions is not appropriate for direct comparison, as the bank is not a CRA data reporter, it is noteworthy that aggregate lenders originated small business loans at a level comparable to the demographic figure. This indicates that the bank's low performance is not fully attributable to lack of demand or opportunity in moderate-income census tracts.

Table 10

Distribution of Small Business Lending By Income Level of Geography					
Assessment Area: Lubbock, TX MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	4.0
Moderate	1	2.2	59	1.4	17.9
Middle	26	57.8	3,207	76.0	38.5
Upper	17	37.8	902	21.4	37.5
Unknown	1	2.2	50	1.2	2.1
Total	45	100.0	4,218	100.0	100.0

*Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey*
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is reasonable. During the review period, the bank did not originate any small farm loans in low-income census tracts. Only seven farms (1.0 percent of total farms in the AA) are located in these tracts, which supports the assertion of low demand for small farm loans among these geographies. Moderate-income census tracts contained a significantly greater portion of AA farms, at 13.7 percent. The bank’s small farm lending performance in moderate-income census tracts exceeds the demographic figure, representing the bank’s responsiveness to the credit needs of farms in these tracts.

Table 11

Distribution of Small Farm Lending By Income Level of Geography					
Assessment Area: Lubbock, TX MSA					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	1.0
Moderate	6	15.8	930	16.9	13.7
Middle	20	52.6	3,366	61.3	44.9
Upper	12	31.6	1,193	21.7	40.2
Unknown	0	0.0	0	0.0	0.3
Total	38	100.0	5,488	100.0	100.0

*Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey*
Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank’s lending has a reasonable distribution among individuals of different income levels and businesses and farms of different revenue sizes. The distribution of the banks’ lending to middle-

and upper-income borrowers did not affect conclusions about the bank's lending performance to LMI borrowers.

Residential Real Estate (HMDA) Lending

The distribution of the bank's home mortgage lending among LMI borrowers is reasonable. The bank's total volume of home mortgage originations in 2022 decreased by 145 loans given the rising interest rate environment. In 2021, the percentage of home mortgage loans originated by the bank to low-income borrowers was above the aggregate lending level. The bank's performance among low-income borrowers declined in 2022, falling below aggregate performance. Low-income families make up almost one quarter of all AA families, a figure that was far above the performance level of the bank and aggregate lenders.

The bank's home mortgage lending performance among moderate-income borrowers was below the level of aggregate lending in 2021 and 2022. However, the percentage of the bank's 2022 home mortgage loans originated to moderate-income borrowers grew from its 2021 performance, during which period aggregate lending to moderate-income borrowers fell. While the bank's lending did not reach the level of the demographic figure, it was closer to aggregate lending data. This growth reflects favorably on the bank's efforts to adjust to the credit needs of moderate-income borrowers.

Table 12 (1 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lubbock, TX MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	%	%	#	%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	10	4.9	3.2	1,199	2.5	1.8	4	2.6	3.6	620	1.4	2.0	23.0
Moderate	16	7.8	13.4	2,297	4.7	10.2	16	10.3	11.7	2,428	5.6	8.8	16.4
Middle	37	18.1	16.3	7,716	15.8	15.1	27	17.4	17.3	6,316	14.6	15.8	19.4
Upper	114	55.9	36.9	31,905	65.5	45.6	85	54.8	39.1	27,268	63.0	47.9	41.1
Unknown	27	13.2	30.2	5,600	11.5	27.4	23	14.8	28.4	6,624	15.3	25.6	0.0
Total	204	100.0	100.0	48,717	100.0	100.0	155	100.0	100.0	43,256	100.0	100.0	100.0
Refinance Loans													
Low	4	2.9	2.9	263	0.8	1.4	0	0.0	5.9	0	0.0	2.9	23.0
Moderate	14	10.0	10.2	1,924	6.0	6.2	2	5.1	13.6	394	4.3	8.5	16.4
Middle	19	13.6	15.4	2,792	8.7	11.6	4	10.3	17.9	444	4.9	14.1	19.4
Upper	97	69.3	40.1	25,713	80.3	48.1	23	59.0	34.8	6,748	74.4	47.7	41.1
Unknown	6	4.3	31.4	1,340	4.2	32.6	10	25.6	27.9	1,479	16.3	26.8	0.0
Total	140	100.0	100.0	32,032	100.0	100.0	39	100.0	100.0	9,065	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	7.0	0	0.0	2.2	0	0.0	8.0	0	0.0	4.9	23.0
Moderate	0	0.0	7.0	0	0.0	2.5	0	0.0	5.6	0	0.0	1.7	16.4
Middle	0	0.0	9.3	0	0.0	8.8	0	0.0	19.2	0	0.0	14.3	19.4
Upper	2	100.0	60.5	130	100.0	70.6	6	85.7	55.2	711	93.8	60.2	41.1
Unknown	0	0.0	16.3	0	0.0	16.0	1	14.3	12.0	47	6.2	18.8	0.0
Total	2	100.0	100.0	130	100.0	100.0	7	100.0	100.0	758	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	14	4.0	3.1	1,462	1.8	1.7	4	1.9	4.1	620	1.1	2.2	23.0
Moderate	30	8.5	12.0	4,221	5.1	8.7	19	9.1	11.7	2,932	5.4	8.6	16.4
Middle	56	15.8	15.8	10,508	12.8	13.8	32	15.3	17.0	6,870	12.7	15.3	19.4
Upper	215	60.7	37.7	58,427	71.0	46.4	120	57.4	37.6	35,585	65.7	47.6	41.1
Unknown	39	11.0	31.4	7,727	9.4	29.5	34	16.3	29.6	8,150	15.0	26.3	0.0
Total	354	100.0	100.0	82,345	100.0	100.0	209	100.0	100.0	54,157	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table 12 (2 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lubbock, TX MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	14.3	0	0.0	8.0	0	0.0	15.3	0	0.0	7.2	23.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	18.1	0	0.0	17.3	16.4
Middle	0	0.0	14.3	0	0.0	13.8	0	0.0	20.8	0	0.0	17.2	19.4
Upper	0	0.0	57.1	0	0.0	69.2	0	0.0	36.1	0	0.0	49.6	41.1
Unknown	0	0.0	14.3	0	0.0	9.1	0	0.0	9.7	0	0.0	8.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	3.2	0	0.0	1.8	0	0.0	7.8	0	0.0	3.7	23.0
Moderate	0	0.0	19.4	0	0.0	10.0	1	12.5	11.7	110	10.2	7.4	16.4
Middle	0	0.0	27.4	0	0.0	14.4	1	12.5	14.3	110	10.2	15.3	19.4
Upper	2	25.0	41.9	679	46.3	67.0	6	75.0	57.1	858	79.6	67.5	41.1
Unknown	6	75.0	8.1	787	53.7	6.7	0	0.0	9.1	0	0.0	6.1	0.0
Total	8	100.0	100.0	1,466	100.0	100.0	8	100.0	100.0	1,078	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.5	0	0.0	0.4	0	0.0	0.8	0	0.0	0.3	23.0
Moderate	0	0.0	1.0	0	0.0	1.0	0	0.0	0.4	0	0.0	0.6	16.4
Middle	0	0.0	0.5	0	0.0	0.5	0	0.0	0.4	0	0.0	0.5	19.4
Upper	0	0.0	0.5	0	0.0	1.1	0	0.0	0.8	0	0.0	1.2	41.1
Unknown	0	0.0	97.5	0	0.0	97.0	0	0.0	97.7	0	0.0	97.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2020 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The borrower distribution of small business lending is reasonable. During the review period, more than 90 percent of businesses in the AA reported annual revenues of \$1 million or less. The distribution of the bank's small business lending was well below this very high demographic figure. As the bank is not a reporter of CRA small business loan data, aggregate CRA lending data may not be used for comparison; however, the data is useful as an indicator of demand, especially when the available demographic data does not provide for meaningful comparison. In 2022, aggregate lenders reported less than 50 percent of small business loans originated to businesses with annual revenues of \$1 million or less. This is comparable to the percentage of the bank's performance. Additionally, 71.1 percent of the bank's small business originations were made in amounts of \$100,000 or less. As smaller businesses are likely to require smaller dollar value loans, the bank's willingness to make smaller loans reflects favorably on the bank's responsiveness to the credit needs of small businesses in the AA.

Table 13

Distribution of Small Business Lending By Revenue Size of Businesses					
Assessment Area: Lubbock, TX MSA					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	22	48.9	1,081	25.6	93.1
Over \$1 Million	11	24.4	2,396	56.8	5.7
Revenue Unknown	12	26.7	742	17.6	1.2
Total	45	100.0	4,218	100.0	100.0
By Loan Size					
\$100,000 or Less	32	71.1	982	23.3	
\$100,001 - \$250,000	9	20.0	1,421	33.7	
\$250,001 - \$1 Million	4	8.9	1,815	43.0	
Total	45	100.0	4,218	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	18	81.8	516	47.7	
\$100,001 - \$250,000	4	18.2	565	52.3	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	22	100.0	1,081	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Small Farm Lending

The borrower distribution of small farm lending is good. The bank's lending to farms with annual revenues of \$1 million or less is below the demographic figure, at 96.5 percent. Though not a CRA small farm loan data reporter, the performance of aggregate lenders reporting small farm data helps to establish the level of demand for these loans. It is noteworthy that approximately half of small farm loans reported by aggregate CRA data reporting institutions were originated to farms with annual revenues of \$1 million or less, a level well below the bank's performance level. Additionally, 80.0 percent of the bank's small farms originations were made in amounts of \$250,000 or less, which reflects favorably on Peoples' performance as smaller farms are more likely to require smaller dollar value loans.

Table 14

Distribution of Small Farm Lending By Revenue Size of Farms					
Assessment Area: Lubbock, TX MSA					
	Bank Loans				Total Farms
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	30	78.9	4,800	87.5	96.5
Over \$1 Million	2	5.3	390	7.1	3.5
Revenue Unknown	6	15.8	298	5.4	0.0
Total	38	100.0	5,488	100.0	100.0
By Loan Size					
\$100,000 or Less	17	44.7	636	11.6	
\$100,001 - \$250,000	14	36.8	2,290	41.7	
\$250,001 - \$500,000	7	18.4	2,562	46.7	
Total	38	100.0	5,488	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	11	36.7	420	8.8	
\$100,001 - \$250,000	13	43.3	2,168	45.2	
\$250,001 - \$500,000	6	20.0	2,212	46.1	
Total	30	100.0	4,800	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

COMMUNITY DEVELOPMENT TEST

The bank’s CD performance demonstrates adequate responsiveness to the needs of its AA through CD loans, investments, and services. Though the bank originated fewer CD loans than the previous evaluation, the dollar volume more than doubled. Consistent with the bank’s focus on commercial lending, the largest portion of the bank’s qualified CD lending was activity that supports economic development by financing businesses or farms that meet certain size eligibility standards. The significant majority of these are loans guaranteed by the United States Small Business Administration, which operates with the mission of helping Americans start, grow, and build resilient businesses.

While the bank did not make any CD investments in the AA during the review period, it extended 18 donations totaling \$17,000. This level of activity is similar to the one noted at the previous evaluation. The bank made several CD investments in geographies near the AA that are not reflected on Table 15, as these activities did not benefit the bank’s AA.

During the review period, bank representatives provided 23 CD services in the AA totaling more than 2,100 hours. The substantial majority of the services relate to community services targeted to LMI individuals, including serving organizations that provide health care services to low and very low-income children.

Table 15

Community Development Activity Assessment Area: Lubbock, TX MSA									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	Hours (#)
Affordable Housing	0	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	17	16	17	16	2,094
Economic Development	14	5,128	0	0	1	1	1	1	0
Revitalization and Stabilization	2	3,065	0	0	0	0	0	0	80
Totals	16	8,193	0	0	18	17	18	17	2,174

COLLIN COUNTY METROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE COLLIN COUNTY METROPOLITAN ASSESSMENT AREA

- The Collin County Metropolitan AA consists of Collin County in its entirety and is a part of the Dallas-Plano-Irving, Texas Metropolitan Division.
- The AA is new to the bank, first delineated in April 2021 upon Peoples' acquisition of First Bank & Trust in Seymour, TX.
- The AA is comprised of 220 census tracts, including two low-, 19 moderate-, 62 middle-, 132 upper-, and five unknown-income tracts.
- The AA includes 261,697 families, 0.6 percent are low-, 6.8 percent moderate-, 26.7 percent middle-, 65.4 percent upper-, and 0.5 are unknown-income.
- The bank operates one branch within the AA.
- As of June 30, 2023, the bank had \$49.0 million deposits in the AA, representing a market share of 0.1 percent and 5.3 percent of the bank's total deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COLLIN COUNTY METROPOLITAN ASSESSMENT AREA

Facts and data reviewed, including detailed demographic information and lending for the limited-scope AAs, can be found in Appendix D.

Table 16 summarizes the conclusions regarding the AA performance.

Table 16

Assessment Area	Lending Performance	CD Performance
Collin County Metropolitan	Consistent	Below

NONMETROPOLITAN ASSESSMENT AREAS (Limited-Scope Reviews)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NONMETROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS

BAYLOR COUNTY NONMETROPOLITAN ASSESSMENT AREA

- The Baylor County Nonmetropolitan AA consists of Baylor County in its entirety, which is comprised of two census tracts: one moderate- and one upper-income tract.
- The AA is new to the bank, first delineated in April 2021 upon the bank's acquisition of First Bank & Trust in Seymour, TX.
- The AA includes 1,043 families, of which 61.4 percent are moderate and 38.6 percent are upper-income.
- The bank operates one branch within the AA.
- As of June 30, 2023, Peoples had \$41.8 million deposits in the AA, representing a market share of 35.6 percent and 4.5 percent of the bank's total deposits.

CASTRO COUNTY NONMETROPOLITAN ASSESSMENT AREA

- The Castro County Nonmetropolitan AA consists of Castro County in its entirety, which is comprised of three census tracts: one moderate-, one middle-, and one upper-income tracts.
- The AA includes 1,823 families, 24.3 percent are moderate-, 55.8 percent middle-, and 19.9 percent upper-income.
- The bank operates one branch within the AA.
- As of June 30, 2023, Peoples had \$44.2 million deposits in the AA, representing a market share of 23.3 percent and 4.7 percent of the bank's total deposits.

GAINES COUNTY NONMETROPOLITAN ASSESSMENT AREA

- The Gaines County Nonmetropolitan AA consists of Gaines County in its entirety, which is comprised of four census tracts: two middle- and two upper-income tracts.
- The AA is new since the previous evaluation, first delineated in July 2021 when the bank converted an existing LPO to a full-service branch.
- The AA includes 4,614 families, of which 45.3 percent are middle- and 55.7 percent are upper-income.
- The bank operates one branch within the AA.
- As of June 30, 2023, Peoples had \$43.5 million deposits in the AA, representing a market share of 8.0 percent and 4.7 percent of the bank's total deposits.

GARZA COUNTY NONMETROPOLITAN ASSESSMENT AREA

- The Garza County Nonmetropolitan AA consists of Garza County in its entirety, which is comprised of one distressed middle-, one upper-, and one unknown-income census tract.
- The AA includes 1,271 families, of which 77.0 percent are middle- and 23.0 percent are upper- income.
- The bank operates one branch within the AA.
- As of June 30, 2023, Peoples had \$44.0 million deposits in the AA, representing a market share of 50.0 percent and 4.7 percent of the bank's total deposits.

HILL COUNTY NONMETROPOLITAN ASSESSMENT AREA

- The Hill County Nonmetropolitan AA consists of Hill County in its entirety, which is comprised of 12 census tracts: three moderate-, three middle-, and six upper-income tracts.
- The AA is new to the bank, first delineated in April 2021 upon the bank’s acquisition of First Bank & Trust in Seymour, TX.
- The AA has 9,250 families, of which 13.9 percent are moderate-, 30.4 percent middle-, and 55.7 percent upper-income.
- The bank operates one branch within the AA.
- As of June 30, 2023, Peoples had \$50.3 million deposits in the AA, representing a market share of 6.5 percent and 5.4 percent of the bank’s total deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED-SCOPE ASSESSMENT AREAS

Facts and data reviewed, including detailed demographic information and lending for the limited-scope AAs, can be found in Appendix D.

Table 17 summarizes the conclusions regarding the AA performance.

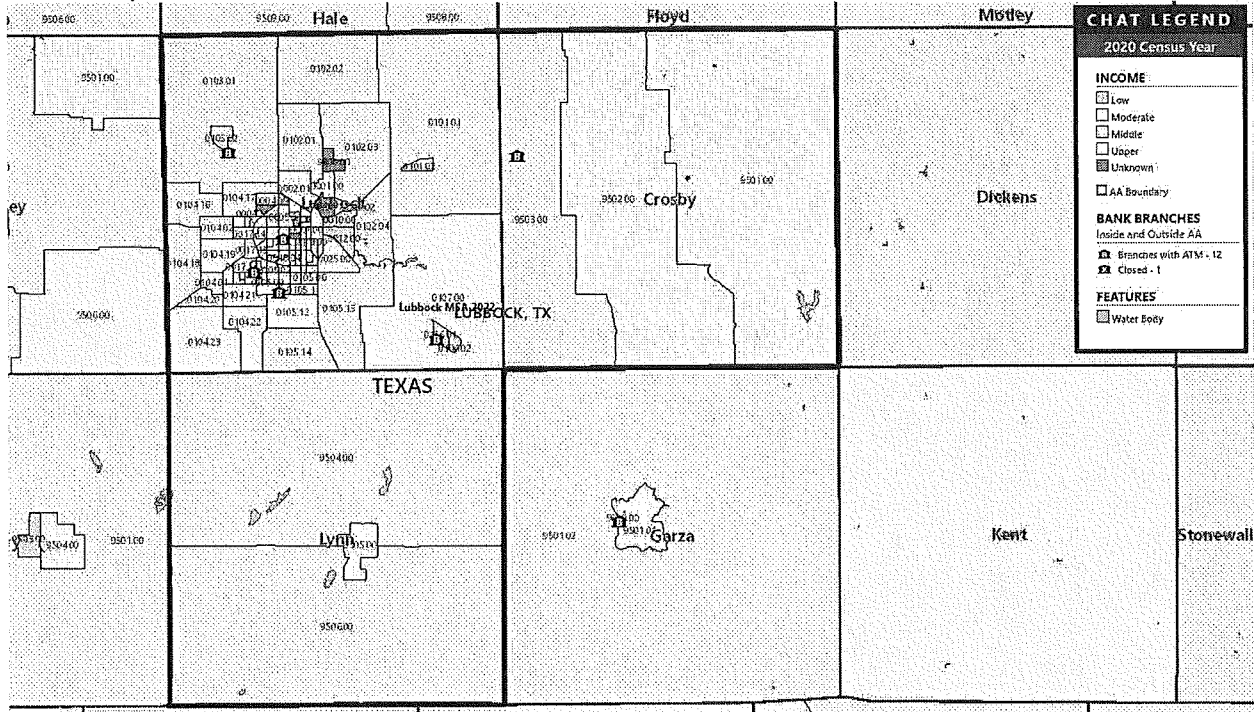
Table 17

Assessment Area	Lending Performance	CD Performance
Baylor County Nonmetropolitan	Consistent	Below
Castro County Nonmetropolitan	Consistent	Below
Gaines County Nonmetropolitan	Consistent	Below
Garza County Nonmetropolitan	Consistent	Consistent
Hill County Nonmetropolitan	Consistent	Below

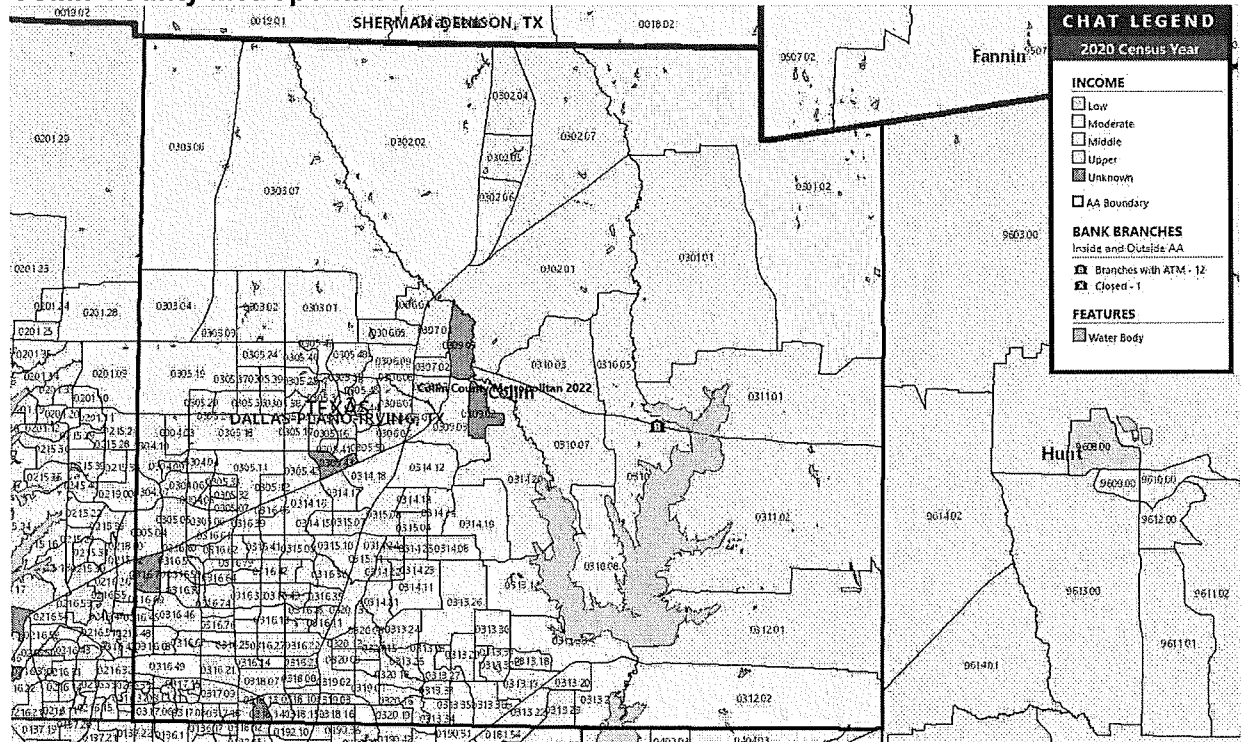
APPENDICES

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

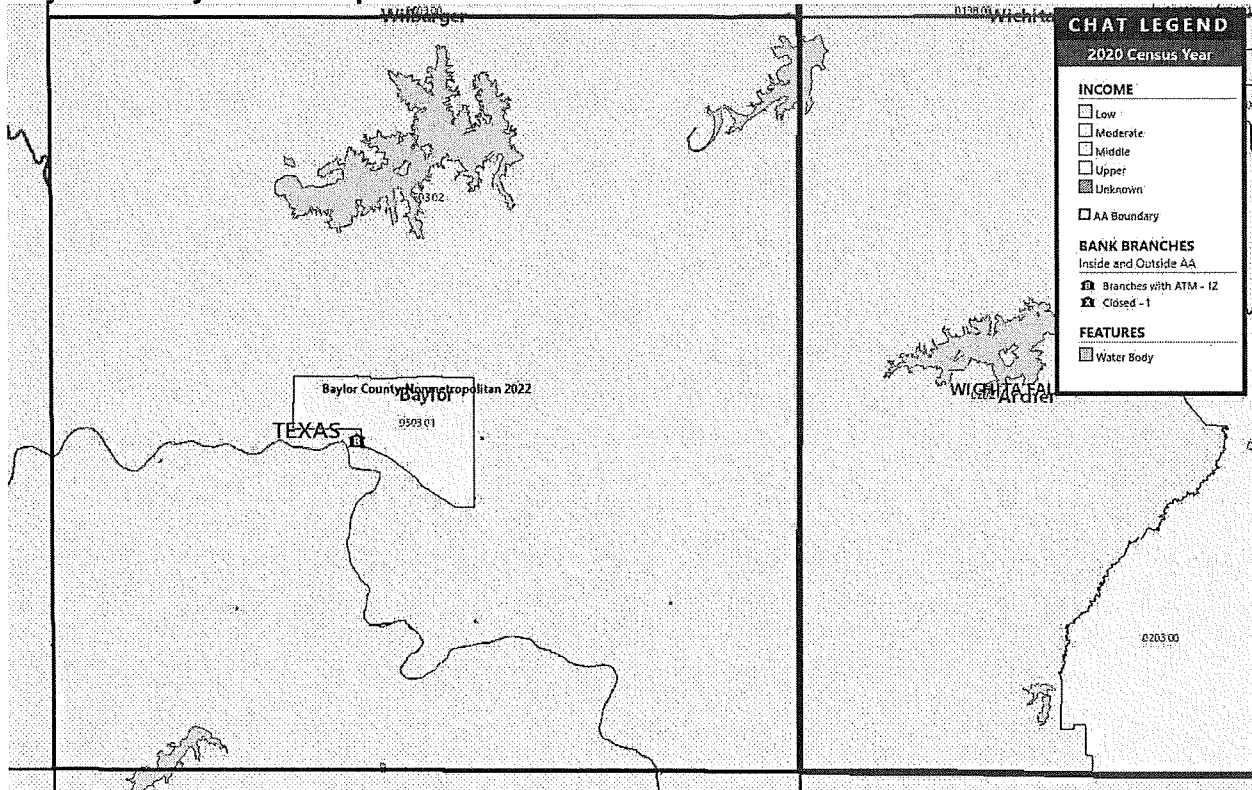
Lubbock, TX MSA AA



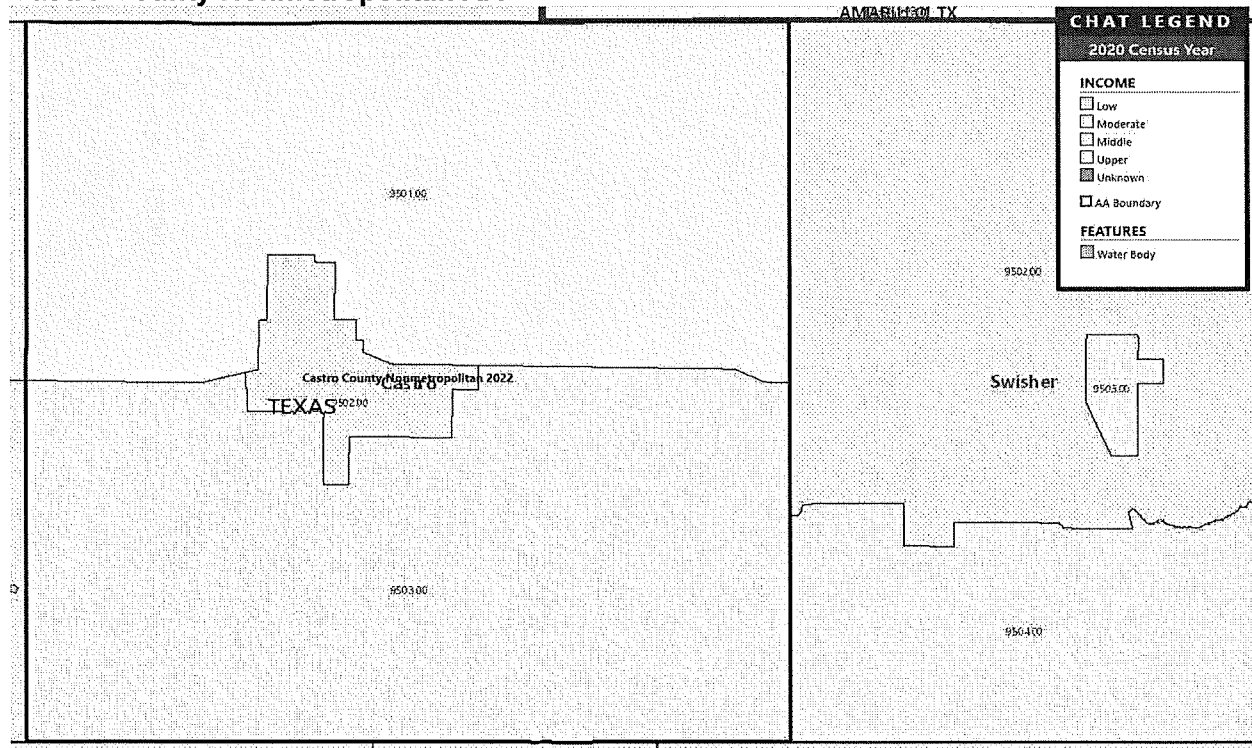
Collin County Metropolitan AA



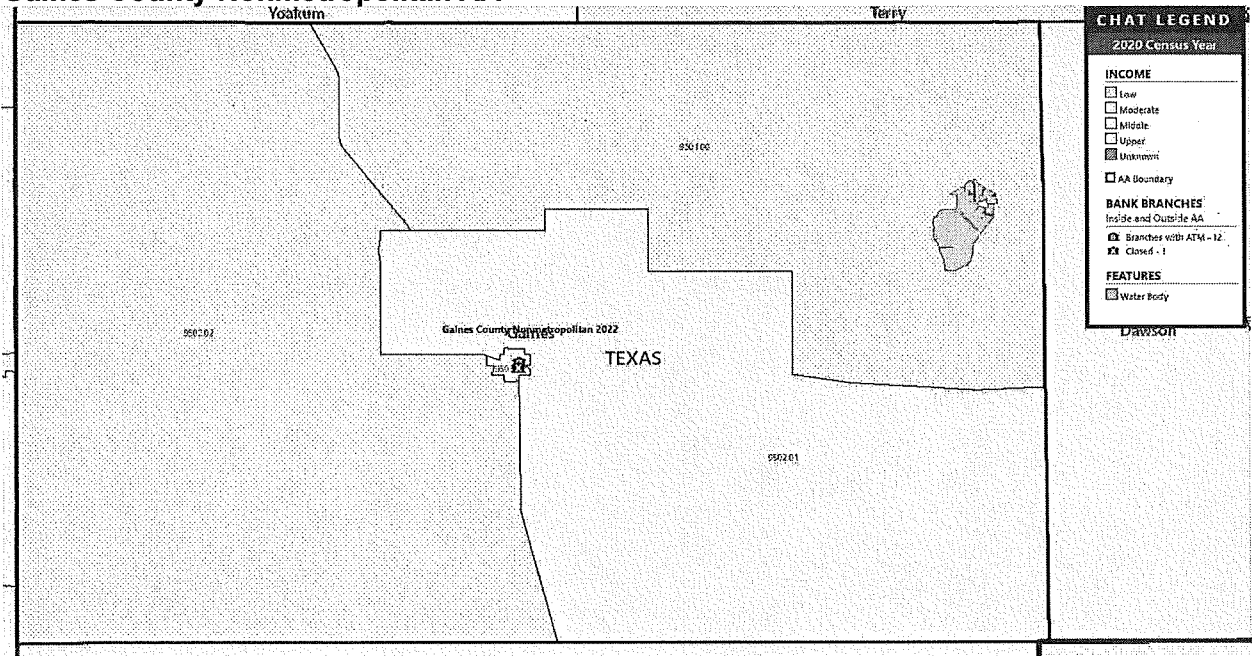
Baylor County Nonmetropolitan AA



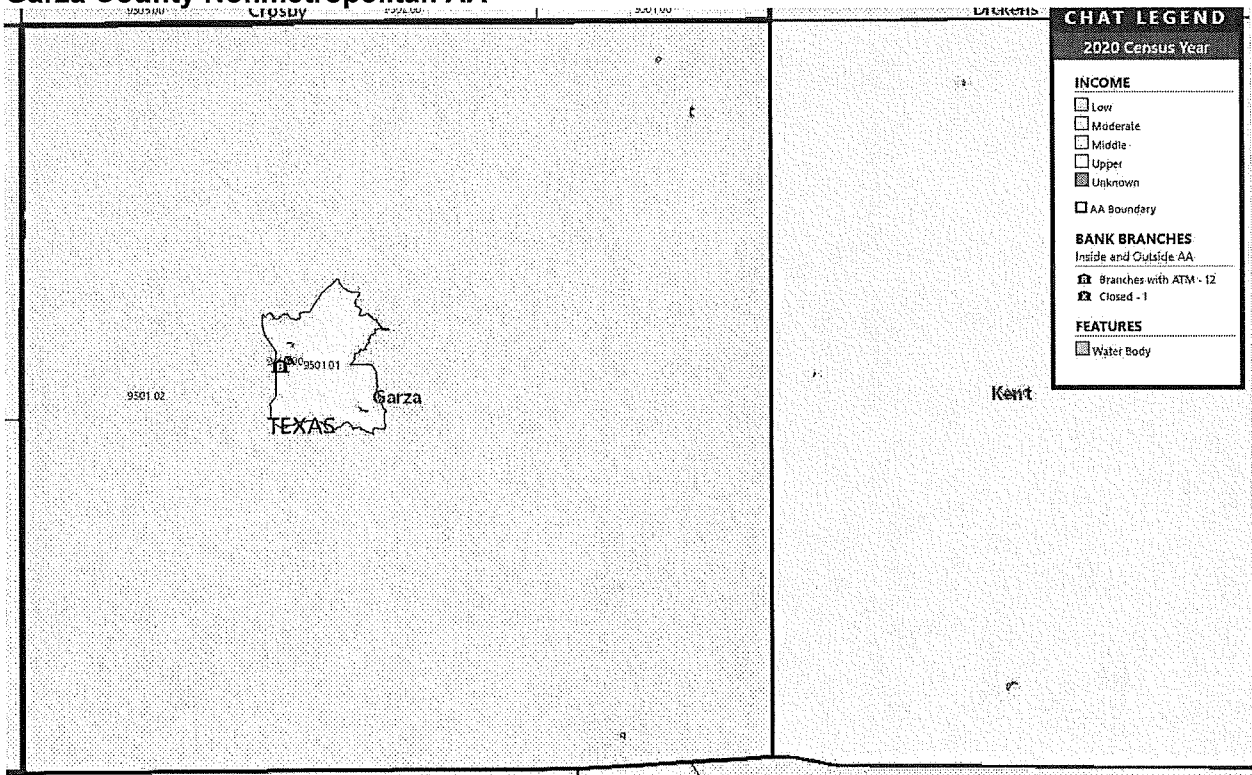
Castro County Nonmetropolitan AA



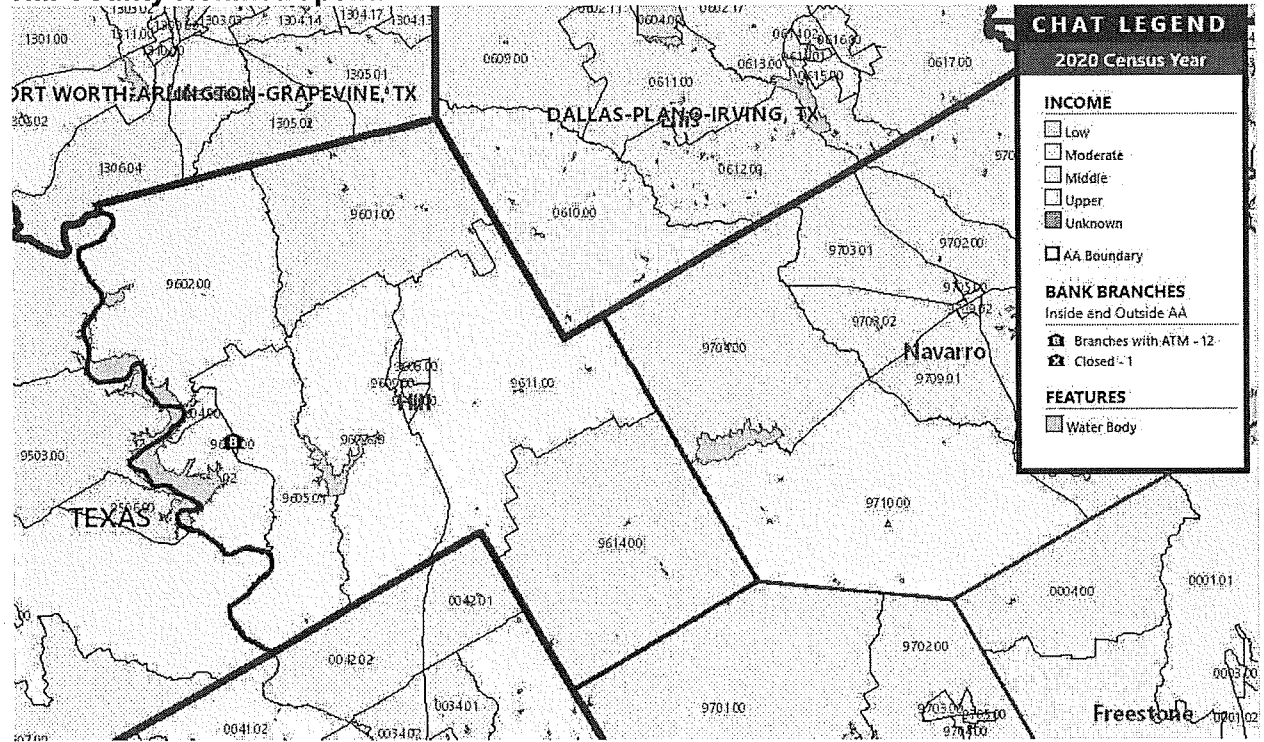
Gaines County Nonmetropolitan AA



Garza County Nonmetropolitan AA



Hill County Nonmetropolitan AA



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2022 Lubbock MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	7.1	4,675	6.4	1,357	29.0	16,836	23.0
Moderate	24	21.4	16,027	21.9	3,073	19.2	12,057	16.4
Middle	47	42.0	29,978	40.9	2,998	10.0	14,252	19.4
Upper	26	23.2	21,541	29.4	684	3.2	30,157	41.1
Unknown	7	6.3	1,081	1.5	226	20.9	0	0.0
Total AA	112	100.0	73,302	100.0	8,338	11.4	73,302	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,709	2,981	4.4	27.8	6,162	57.5	1,566	14.6
Moderate	31,623	12,331	18.2	39.0	15,181	48.0	4,111	13.0
Middle	55,793	28,423	41.9	50.9	21,909	39.3	5,461	9.8
Upper	32,818	23,404	34.5	71.3	7,341	22.4	2,073	6.3
Unknown	3,659	715	1.1	19.5	2,394	65.4	550	15.0
Total AA	134,602	67,854	100.0	50.4	52,987	39.4	13,761	10.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	664	4.0	616	4.0	44	4.6	4	2.1
Moderate	2,967	17.9	2,685	17.4	253	26.7	29	15.0
Middle	6,365	38.5	5,967	38.8	322	34.0	76	39.4
Upper	6,199	37.5	5,821	37.8	296	31.2	82	42.5
Unknown	339	2.1	304	2.0	33	3.5	2	1.0
Total AA	16,534	100.0	15,393	100.0	948	100.0	193	100.0
Percentage of Total Businesses:				93.1		5.7		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7	1.0	7	1.0	0	0.0	0	0.0
Moderate	98	13.7	96	13.9	2	8.0	0	0.0
Middle	322	44.9	309	44.7	13	52.0	0	0.0
Upper	288	40.2	278	40.2	10	40.0	0	0.0
Unknown	2	0.3	2	0.3	0	0.0	0	0.0
Total AA	717	100.0	692	100.0	25	100.0	0	0.0
Percentage of Total Farms:				96.5		3.5		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-2

2021 Lubbock MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	8.1	2,681	3.8	935	34.9	15,719	22.4
Moderate	20	27.0	16,655	23.7	3,723	22.4	11,774	16.8
Middle	25	33.8	26,085	37.2	3,143	12.0	13,577	19.4
Upper	22	29.7	24,719	35.2	1,142	4.6	29,070	41.4
Unknown	1	1.4	0	0.0	0	0.0	0	0.0
Total AA	74	100.0	70,140	100.0	8,943	12.8	70,140	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	7,733	1,539	2.4	19.9	4,913	63.5	1,281	16.6
Moderate	30,544	12,429	19.4	40.7	13,931	45.6	4,184	13.7
Middle	46,798	23,998	37.4	51.3	18,201	38.9	4,599	9.8
Upper	40,058	26,262	40.9	65.6	10,644	26.6	3,152	7.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	125,133	64,228	100.0	51.3	47,689	38.1	13,216	10.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	546	3.3	506	3.3	39	4.1	1	0.5
Moderate	2,838	17.3	2,543	16.6	266	27.7	29	15.9
Middle	5,983	36.4	5,578	36.5	348	36.3	57	31.3
Upper	7,042	42.9	6,642	43.5	305	31.8	95	52.2
Unknown	11	0.1	9	0.1	2	0.2	0	0.0
Total AA	16,420	100.0	15,278	100.0	960	100.0	182	100.0
Percentage of Total Businesses:				93.0	5.8	1.1		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	5	0.7	5	0.7	0	0.0	0	0.0
Moderate	153	21.5	146	21.3	7	28.0	0	0.0
Middle	209	29.4	202	29.4	7	28.0	0	0.0
Upper	345	48.5	334	48.6	11	44.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	712	100.0	687	100.0	25	100.0	0	0.0
Percentage of Total Farms:				96.5	3.5	0.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-3

2020 Lubbock MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	8.1	2,681	3.8	935	34.9	15,719	22.4
Moderate	20	27.0	16,655	23.7	3,723	22.4	11,774	16.8
Middle	25	33.8	26,085	37.2	3,143	12.0	13,577	19.4
Upper	22	29.7	24,719	35.2	1,142	4.6	29,070	41.4
Unknown	1	1.4	0	0.0	0	0.0	0	0.0
Total AA	74	100.0	70,140	100.0	8,943	12.8	70,140	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	7,733	1,539	2.4	19.9	4,913	63.5	1,281	16.6
Moderate	30,544	12,429	19.4	40.7	13,931	45.6	4,184	13.7
Middle	46,798	23,998	37.4	51.3	18,201	38.9	4,599	9.8
Upper	40,058	26,262	40.9	65.6	10,644	26.6	3,152	7.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	125,133	64,228	100.0	51.3	47,689	38.1	13,216	10.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	560	3.4	511	3.3	48	4.6	1	0.6
Moderate	2,878	17.4	2,549	16.6	299	28.9	30	16.7
Middle	6,008	36.4	5,582	36.5	369	35.7	57	31.7
Upper	7,073	42.8	6,664	43.5	317	30.7	92	51.1
Unknown	9	0.1	8	0.1	1	0.1	0	0.0
Total AA	16,528	100.0	15,314	100.0	1,034	100.0	180	100.0
Percentage of Total Businesses:				92.7		6.3		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4	0.6	4	0.6	0	0.0	0	0.0
Moderate	163	22.6	156	22.4	7	28.0	0	0.0
Middle	214	29.6	208	29.8	6	24.0	0	0.0
Upper	341	47.2	329	47.2	12	48.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	722	100.0	697	100.0	25	100.0	0	0.0
Percentage of Total Farms:				96.5		3.5		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-4

2019 Lubbock MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	8.1	2,681	3.8	935	34.9	15,719	22.4
Moderate	20	27.0	16,655	23.7	3,723	22.4	11,774	16.8
Middle	25	33.8	26,085	37.2	3,143	12.0	13,577	19.4
Upper	22	29.7	24,719	35.2	1,142	4.6	29,070	41.4
Unknown	1	1.4	0	0.0	0	0.0	0	0.0
Total AA	74	100.0	70,140	100.0	8,943	12.8	70,140	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	7,733	1,539	2.4	19.9	4,913	63.5	1,281	16.6
Moderate	30,544	12,429	19.4	40.7	13,931	45.6	4,184	13.7
Middle	46,798	23,998	37.4	51.3	18,201	38.9	4,599	9.8
Upper	40,058	26,262	40.9	65.6	10,644	26.6	3,152	7.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	125,133	64,228	100.0	51.3	47,689	38.1	13,216	10.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	559	3.5	510	3.4	47	4.5	2	1.1
Moderate	2,827	17.5	2,494	16.7	306	29.1	27	15.4
Middle	5,861	36.3	5,433	36.5	373	35.5	55	31.4
Upper	6,872	42.6	6,458	43.3	323	30.7	91	52.0
Unknown	12	0.1	10	0.1	2	0.2	0	0.0
Total AA	16,131	100.0	14,905	100.0	1,051	100.0	175	100.0
Percentage of Total Businesses:				92.4	6.5	1.1		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	9	1.2	9	1.3	0	0.0	0	0.0
Moderate	166	22.8	158	22.5	8	29.6	0	0.0
Middle	210	28.8	203	29.0	6	22.2	1	100.0
Upper	344	47.2	331	47.2	13	48.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	729	100.0	701	100.0	27	100.0	1	100.0
Percentage of Total Farms:				96.2	3.7	0.1		
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-5

2018 Lubbock MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	8.1	2,681	3.8	935	34.9	15,719	22.4
Moderate	20	27.0	16,655	23.7	3,723	22.4	11,774	16.8
Middle	25	33.8	26,085	37.2	3,143	12.0	13,577	19.4
Upper	22	29.7	24,719	35.2	1,142	4.6	29,070	41.4
Unknown	1	1.4	0	0.0	0	0.0	0	0.0
Total AA	74	100.0	70,140	100.0	8,943	12.8	70,140	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	7,733	1,539	2.4	19.9	4,913	63.5	1,281	16.6
Moderate	30,544	12,429	19.4	40.7	13,931	45.6	4,184	13.7
Middle	46,798	23,998	37.4	51.3	18,201	38.9	4,599	9.8
Upper	40,058	26,262	40.9	65.6	10,644	26.6	3,152	7.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	125,133	64,228	100.0	51.3	47,689	38.1	13,216	10.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	538	3.4	489	3.4	45	4.2	4	2.0
Moderate	2,811	17.8	2,467	17.0	310	29.3	34	17.1
Middle	5,706	36.2	5,262	36.3	377	35.6	67	33.7
Upper	6,684	42.4	6,265	43.2	325	30.7	94	47.2
Unknown	12	0.1	10	0.1	2	0.2	0	0.0
Total AA	15,751	100.0	14,493	100.0	1,059	100.0	199	100.0
Percentage of Total Businesses:				92.0		6.7		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	10	1.3	10	1.4	0	0.0	0	0.0
Moderate	167	22.4	158	22.0	9	36.0	0	0.0
Middle	206	27.7	200	27.8	5	20.0	1	100.0
Upper	362	48.6	351	48.8	11	44.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	745	100.0	719	100.0	25	100.0	1	100.0
Percentage of Total Farms:				96.5		3.4		0.1
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX C – LUBBOCK, TX MSA ASSESSMENT AREA LENDING TABLES

Table C-1 (1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: Lubbock MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
Home Purchase Loans													
Low	2	0.9	1.3	442	0.9	0.8	2	1.0	1.3	239	0.6	0.8	2.4
Moderate	12	5.6	10.6	1,729	3.7	6.9	22	10.9	9.6	2,992	7.4	6.3	19.4
Middle	84	38.9	42.5	18,013	38.6	39.6	76	37.6	44.4	14,681	36.5	41.4	37.4
Upper	118	54.6	45.5	26,449	56.7	52.8	102	50.5	44.7	22,269	55.4	51.5	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	216	100.0	100.0	46,633	100.0	100.0	202	100.0	100.0	40,181	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.5	0	0.0	0.7	1	0.7	0.7	662	2.0	0.5	2.4
Moderate	2	3.6	8.7	121	1.1	5.4	8	5.4	6.4	1,587	4.8	4.4	19.4
Middle	22	40.0	36.7	3,845	33.8	34.5	49	32.9	35.6	11,108	33.7	34.4	37.4
Upper	31	56.4	53.1	7,416	65.2	59.3	91	61.1	57.2	19,600	59.5	60.7	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	55	100.0	100.0	11,382	100.0	100.0	149	100.0	100.0	32,957	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.3	0	0.0	1.8	0	0.0	4.4	0	0.0	2.2	2.4
Moderate	0	0.0	24.2	0	0.0	17.6	0	0.0	19.5	0	0.0	15.6	19.4
Middle	2	40.0	42.5	85	13.9	44.3	2	66.7	35.4	199	74.8	30.2	37.4
Upper	3	60.0	32.0	527	86.1	36.4	1	33.3	40.7	67	25.2	52.1	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	5	100.0	100.0	612	100.0	100.0	3	100.0	100.0	266	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	15.9	0	0.0	3.3	0	0.0	13.9	0	0.0	3.1	13.9
Moderate	0	0.0	20.6	0	0.0	19.2	0	0.0	25.0	0	0.0	28.3	33.0
Middle	0	0.0	50.8	0	0.0	58.0	2	50.0	48.6	6,386	84.8	56.8	30.6
Upper	0	0.0	12.7	0	0.0	19.5	2	50.0	12.5	1,145	15.2	11.8	22.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	4	100.0	100.0	7,531	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	2	0.7	1.5	442	0.7	1.0	3	0.8	1.1	901	1.1	0.8	2.4
Moderate	15	5.3	10.7	1,995	3.4	7.7	31	8.6	8.9	4,679	5.8	7.3	19.4
Middle	113	39.9	41.6	22,391	37.8	40.2	129	35.9	40.9	32,374	40.0	39.6	37.4
Upper	153	54.1	46.2	34,441	58.1	51.1	196	54.6	49.1	43,081	53.2	52.2	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	283	100.0	100.0	59,269	100.0	100.0	359	100.0	100.0	81,035	100.0	100.0	100.0

Source: 2020 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table C-1 (2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Lubbock MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.4
Moderate	0	0.0	12.5	0	0.0	5.9	0	0.0	16.7	0	0.0	24.2	19.4
Middle	0	0.0	43.8	0	0.0	54.7	0	0.0	50.0	0	0.0	38.1	37.4
Upper	0	0.0	43.8	0	0.0	39.4	0	0.0	33.3	0	0.0	37.7	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.4	0	0.0	0.6	0	0.0	1.8	0	0.0	0.5	2.4
Moderate	1	33.3	8.3	145	29.1	3.8	1	100.0	8.8	100	100.0	3.8	19.4
Middle	2	66.7	41.7	354	70.9	36.2	0	0.0	33.3	0	0.0	24.9	37.4
Upper	0	0.0	48.6	0	0.0	59.5	0	0.0	56.1	0	0.0	70.8	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	499	100.0	100.0	1	100.0	100.0	100	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	2.5	0	0.0	1.1	0	0.0	0.9	0	0.0	0.3	2.4
Moderate	0	0.0	17.9	0	0.0	10.1	0	0.0	17.3	0	0.0	10.6	19.4
Middle	3	75.0	47.3	94	65.7	44.4	0	0.0	41.8	0	0.0	36.0	37.4
Upper	1	25.0	32.3	49	34.3	44.4	0	0.0	40.1	0	0.0	53.0	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	143	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data</i>													
<i>2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Table C-2 (1 of 2)

Distribution of 2018 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Lubbock MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	4	1.7	1.5	340	0.8	0.9	2.4
Moderate	11	4.7	9.4	1,158	2.6	5.9	19.4
Middle	92	39.3	41.7	17,166	38.3	38.7	37.4
Upper	127	54.3	47.5	26,115	58.3	54.5	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	234	100.0	100.0	44,779	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.1	0	0.0	1.8	2.4
Moderate	3	10.3	15.5	217	5.4	16.3	19.4
Middle	15	51.7	37.4	1,751	43.8	32.7	37.4
Upper	11	37.9	45.1	2,028	50.8	49.2	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	29	100.0	100.0	3,996	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.0	0	0.0	1.5	2.4
Moderate	0	0.0	14.7	0	0.0	9.6	19.4
Middle	0	0.0	36.7	0	0.0	39.4	37.4
Upper	2	100.0	46.7	116	100.0	49.4	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	116	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	9.0	0	0.0	4.3	13.9
Moderate	0	0.0	41.8	0	0.0	57.8	33.0
Middle	0	0.0	37.3	0	0.0	32.4	30.6
Upper	0	0.0	11.9	0	0.0	5.6	22.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	4	1.5	1.6	340	0.7	1.4	2.4
Moderate	14	5.3	11.2	1,375	2.8	13.1	19.4
Middle	107	40.4	40.9	18,917	38.7	37.2	37.4
Upper	140	52.8	46.3	28,259	57.8	48.4	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	265	100.0	100.0	48,891	100.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data</i>							
<i>2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table C-2 (2 of 2)

Distribution of 2018 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Lubbock MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	2.4
Moderate	0	0.0	5.6	0	0.0	4.4	19.4
Middle	0	0.0	16.7	0	0.0	17.0	37.4
Upper	0	0.0	77.8	0	0.0	78.6	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.6	0	0.0	0.9	2.4
Moderate	0	0.0	9.7	0	0.0	8.5	19.4
Middle	0	0.0	48.4	0	0.0	43.2	37.4
Upper	0	0.0	40.3	0	0.0	47.5	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.7	0	0.0	1.2	2.4
Moderate	0	0.0	27.3	0	0.0	19.4	19.4
Middle	0	0.0	41.9	0	0.0	39.1	37.4
Upper	0	0.0	29.1	0	0.0	40.3	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table C-3 (1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lubbock MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	4	1.9	2.3	402	0.9	1.1	5	2.5	3.7	575	1.4	2.0	22.4
Moderate	20	9.3	12.0	2,576	5.5	7.9	26	12.9	15.2	3,608	9.0	11.1	16.8
Middle	30	13.9	19.5	4,942	10.6	16.3	45	22.3	20.7	8,439	21.0	18.5	19.4
Upper	139	64.4	48.5	33,405	71.6	58.8	102	50.5	45.1	24,845	61.8	54.3	41.4
Unknown	23	10.6	17.7	5,308	11.4	15.9	24	11.9	15.3	2,714	6.8	14.1	0.0
Total	216	100.0	100.0	46,633	100.0	100.0	202	100.0	100.0	40,181	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.4	0	0.0	1.0	2	1.3	1.4	200	0.6	0.6	22.4
Moderate	2	3.6	7.6	237	2.1	3.9	15	10.1	6.8	1,816	5.5	3.8	16.8
Middle	7	12.7	12.4	954	8.4	8.1	15	10.1	14.7	2,463	7.5	10.7	19.4
Upper	33	60.0	52.7	8,468	74.4	61.9	103	69.1	52.4	24,527	74.4	60.7	41.4
Unknown	13	23.6	24.8	1,723	15.1	25.1	14	9.4	24.8	3,951	12.0	24.1	0.0
Total	55	100.0	100.0	11,382	100.0	100.0	149	100.0	100.0	32,957	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.6	0	0.0	2.4	0	0.0	3.5	0	0.0	1.4	22.4
Moderate	0	0.0	5.9	0	0.0	3.1	0	0.0	5.3	0	0.0	4.0	16.8
Middle	0	0.0	15.7	0	0.0	14.9	0	0.0	10.6	0	0.0	6.8	19.4
Upper	5	100.0	45.8	612	100.0	47.9	3	100.0	52.2	266	100.0	59.0	41.4
Unknown	0	0.0	28.1	0	0.0	31.7	0	0.0	28.3	0	0.0	28.8	0.0
Total	5	100.0	100.0	612	100.0	100.0	3	100.0	100.0	266	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	4	1.4	2.3	402	0.7	1.1	7	2.0	2.7	775	1.1	1.4	22.4
Moderate	22	7.8	10.7	2,813	4.7	6.9	41	11.5	11.3	5,424	7.4	7.8	16.8
Middle	38	13.4	17.6	6,041	10.2	14.3	61	17.2	17.4	11,002	15.0	14.8	19.4
Upper	179	63.3	48.1	42,839	72.3	58.4	208	58.6	46.0	49,638	67.5	55.7	41.4
Unknown	40	14.1	21.2	7,174	12.1	19.2	38	10.7	22.7	6,665	9.1	20.4	0.0
Total	283	100.0	100.0	59,269	100.0	100.0	355	100.0	100.0	73,504	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C-3 (2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													Families by Family Income %
Assessment Area: Lubbock MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%		
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	16.7	0	0.0	9.8	22.4
Moderate	0	0.0	6.3	0	0.0	4.6	0	0.0	16.7	0	0.0	9.4	16.8
Middle	0	0.0	12.5	0	0.0	8.3	0	0.0	33.3	0	0.0	47.2	19.4
Upper	0	0.0	81.3	0	0.0	87.1	0	0.0	16.7	0	0.0	9.4	41.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	16.7	0	0.0	24.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	4.2	0	0.0	2.6	0	0.0	7.0	0	0.0	4.1	22.4
Moderate	0	0.0	8.3	0	0.0	4.5	0	0.0	19.3	0	0.0	14.3	16.8
Middle	1	33.3	16.7	145	29.1	8.8	1	100.0	21.1	100	100.0	12.6	19.4
Upper	2	66.7	65.3	354	70.9	68.5	0	0.0	43.9	0	0.0	60.0	41.4
Unknown	0	0.0	5.6	0	0.0	15.6	0	0.0	8.8	0	0.0	9.0	0.0
Total	3	100.0	100.0	499	100.0	100.0	1	100.0	100.0	100	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.7	0	0.0	0.4	0	0.0	0.0	0	0.0	0.0	22.4
Moderate	0	0.0	0.4	4	2.8	0.1	0	0.0	0.5	0	0.0	0.4	16.8
Middle	0	0.0	0.4	0	0.0	0.4	0	0.0	0.6	0	0.0	0.5	19.4
Upper	0	0.0	1.4	0	0.0	1.7	0	0.0	0.2	0	0.0	0.0	41.4
Unknown	4	100.0	97.1	0	0.0	97.4	0	0.0	98.8	0	0.0	99.1	0.0
Total	4	100.0	100.0	143	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-4 (1 of 2)

Distribution of 2018 Home Mortgage Lending By Borrower Income Level Assessment Area: Lubbock MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	5	2.1	3.5	323	0.7	1.8	22.4
Moderate	29	12.4	11.9	3,547	7.9	8.3	16.8
Middle	36	15.4	17.4	5,379	12.0	15.1	19.4
Upper	142	60.7	43.7	32,315	72.2	53.4	41.4
Unknown	22	9.4	23.5	3,215	7.2	21.4	0.0
Total	234	100.0	100.0	44,779	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	4.8	0	0.0	2.2	22.4
Moderate	4	13.8	10.6	372	9.3	5.9	16.8
Middle	6	20.7	16.3	732	18.3	11.0	19.4
Upper	13	44.8	40.7	2,300	57.6	50.6	41.4
Unknown	6	20.7	27.6	592	14.8	30.3	0.0
Total	29	100.0	100.0	3,996	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.3	0	0.0	2.6	22.4
Moderate	0	0.0	9.3	0	0.0	8.8	16.8
Middle	0	0.0	10.0	0	0.0	9.3	19.4
Upper	2	100.0	46.7	116	100.0	43.6	41.4
Unknown	0	0.0	30.7	0	0.0	35.8	0.0
Total	2	100.0	100.0	116	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	5	1.9	3.6	323	0.7	1.8	22.4
Moderate	33	12.5	11.3	3,919	8.0	7.8	16.8
Middle	42	15.8	16.7	6,111	12.5	14.2	19.4
Upper	157	59.2	42.0	34,731	71.0	52.2	41.4
Unknown	28	10.6	26.4	3,807	7.8	24.0	0.0
Total	265	100.0	100.0	48,891	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table C-4 (2 of 2)

Distribution of 2018 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Lubbock MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	5.6	0	0.0	7.1	22.4
Moderate	0	0.0	0.0	0	0.0	0.0	16.8
Middle	0	0.0	22.2	0	0.0	14.5	19.4
Upper	0	0.0	72.2	0	0.0	78.4	41.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.5	0	0.0	3.1	22.4
Moderate	0	0.0	6.5	0	0.0	4.3	16.8
Middle	0	0.0	27.4	0	0.0	20.0	19.4
Upper	0	0.0	45.2	0	0.0	58.9	41.4
Unknown	0	0.0	14.5	0	0.0	13.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.3	0	0.0	0.3	22.4
Moderate	0	0.0	0.7	0	0.0	0.6	16.8
Middle	0	0.0	1.0	0	0.0	1.7	19.4
Upper	0	0.0	2.8	0	0.0	4.1	41.4
Unknown	0	0.0	95.2	0	0.0	93.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

APPENDIX D – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES²

Baylor County Nonmetropolitan AA

Table D-1

2022 Baylor County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	168	16.1
Moderate	0	0.0	0	0.0	0	0.0	226	21.7
Middle	1	50.0	640	61.4	26	4.1	185	17.7
Upper	1	50.0	403	38.6	56	13.9	464	44.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,043	100.0	82	7.9	1,043	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	1,752	674	56.4	38.5	337	19.2	741	42.3
Upper	849	522	43.6	61.5	88	10.4	239	28.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,601	1,196	100.0	46.0	425	16.3	980	37.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	141	76.2	132	75.9	5	71.4	4	100.0
Upper	44	23.8	42	24.1	2	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	185	100.0	174	100.0	7	100.0	4	100.0
Percentage of Total Businesses:				94.1		3.8		2.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	36	81.8	36	83.7	0	0.0	0	0.0
Upper	8	18.2	7	16.3	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	44	100.0	43	100.0	1	100.0	0	0.0
Percentage of Total Farms:				97.7		2.3		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2 Lending tables reflecting geographies and time periods in which the bank made no loans have been omitted.

Table D-2

2021 Baylor County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	182	18.6
Moderate	0	0.0	0	0.0	0	0.0	167	17.1
Middle	0	0.0	0	0.0	0	0.0	168	17.2
Upper	1	100.0	977	100.0	86	8.8	460	47.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1	100.0	977	100.0	86	8.8	977	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	2,695	1,380	100.0	51.2	343	12.7	972	36.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,695	1,380	100.0	51.2	343	12.7	972	36.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	186	100.0	173	100.0	9	100.0	4	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	186	100.0	173	100.0	9	100.0	4	100.0
Percentage of Total Businesses:				93.0		4.8		2.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	39	100.0	38	100.0	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	39	100.0	38	100.0	1	100.0	0	0.0
Percentage of Total Farms:				97.4		2.6		0.0
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>								

Collin County Metropolitan AA

Table D-3

2022 Collin County Metropolitan AA Demographics									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	2	0.9	1,443	0.6	187	13.0	33,364	12.7	
Moderate	19	8.6	17,668	6.8	2,351	13.3	33,422	12.8	
Middle	62	28.2	70,038	26.8	3,778	5.4	47,442	18.1	
Upper	132	60.0	171,213	65.4	4,889	2.9	147,469	56.4	
Unknown	5	2.3	1,335	0.5	458	34.3	0	0.0	
Total AA	220	100.0	261,697	100.0	11,663	4.5	261,697	100.0	
	Housing Units by Tract	Housing Type by Tract							
		Owner-occupied			Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	%	
Low	3,965	23	0.0	0.6	3,320	83.7	622	15.7	
Moderate	31,759	10,894	4.8	34.3	18,116	57.0	2,749	8.7	
Middle	111,555	56,599	24.7	50.7	46,698	41.9	8,258	7.4	
Upper	225,867	160,938	70.3	71.3	54,367	24.1	10,562	4.7	
Unknown	3,040	595	0.3	19.6	1,941	63.8	504	16.6	
Total AA	376,186	229,049	100.0	60.9	124,442	33.1	22,695	6.0	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low	148	0.2	147	0.2	1	0.0	0	0.0	
Moderate	5,763	8.6	5,120	8.1	579	17.7	64	6.5	
Middle	18,830	28.0	17,412	27.7	1,174	35.9	244	24.6	
Upper	41,711	62.0	39,853	63.0	1,381	42.2	677	68.3	
Unknown	774	1.2	631	1.0	137	4.2	6	0.6	
Total AA	67,226	100.0	62,963	100.0	3,272	100.0	991	100.0	
Percentage of Total Businesses:				93.7	4.9	1.5			
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low	1	0.2	1	0.2	0	0.0	0	0.0	
Moderate	56	9.3	56	9.5	0	0.0	0	0.0	
Middle	196	32.7	190	32.3	6	60.0	0	0.0	
Upper	341	56.8	336	57.0	4	40.0	1	100.0	
Unknown	6	1.0	6	1.0	0	0.0	0	0.0	
Total AA	600	100.0	589	100.0	10	100.0	1	100.0	
Percentage of Total Farms:				98.2	1.7	0.2			
<p>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</p>									

Table D-4

2021 Collin County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	1.3	1,756	0.8	510	29.0	28,747	12.7
Moderate	14	9.2	18,658	8.2	3,140	16.8	27,729	12.2
Middle	28	18.4	41,911	18.5	2,678	6.4	37,292	16.5
Upper	107	70.4	163,344	72.1	6,338	3.9	132,772	58.6
Unknown	1	0.7	871	0.4	194	22.3	0	0.0
Total AA	152	100.0	226,540	100.0	12,860	5.7	226,540	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,252	453	0.2	10.7	3,502	82.4	297	7.0
Moderate	30,571	12,276	6.0	40.2	16,361	53.5	1,934	6.3
Middle	62,879	34,334	16.9	54.6	24,957	39.7	3,588	5.7
Upper	220,182	155,921	76.7	70.8	55,746	25.3	8,515	3.9
Unknown	2,545	330	0.2	13.0	1,947	76.5	268	10.5
Total AA	320,429	203,314	100.0	63.5	102,513	32.0	14,602	4.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,997	3.0	1,639	2.7	341	10.7	17	2.0
Moderate	4,851	7.4	4,466	7.3	335	10.5	50	5.9
Middle	10,891	16.6	10,175	16.5	577	18.1	139	16.5
Upper	47,676	72.7	45,108	73.3	1,934	60.6	634	75.4
Unknown	190	0.3	182	0.3	7	0.2	1	0.1
Total AA	65,605	100.0	61,570	100.0	3,194	100.0	841	100.0
Percentage of Total Businesses:				93.8		4.9		1.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7	1.2	7	1.2	0	0.0	0	0.0
Moderate	27	4.5	27	4.6	0	0.0	0	0.0
Middle	156	25.9	155	26.1	1	11.1	0	0.0
Upper	411	68.2	402	67.8	8	88.9	1	100.0
Unknown	2	0.3	2	0.3	0	0.0	0	0.0
Total AA	603	100.0	593	100.0	9	100.0	1	100.0
Percentage of Total Farms:				98.3		1.5		0.2
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-5 (1 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Collin County Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year											Owner Occupied Units %	
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
Home Purchase Loans													
Low	0	0.0	0.2	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.5	0	0.0	3.6	0	0.0	5.4	0	0.0	3.7	4.8
Middle	0	0.0	26.5	0	0.0	19.8	4	100.0	33.1	1,248	100.0	24.4	24.7
Upper	0	0.0	68.8	0	0.0	76.5	0	0.0	61.2	0	0.0	71.4	70.3
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.4	0	0.0	0.5	0.3
Total	0	0.0	100.0	0	0.0	100.0	4	100.0	100.0	1,248	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.2	0	0.0	3.3	0	0.0	3.9	0	0.0	3.0	4.8
Middle	0	0.0	14.8	0	0.0	11.7	0	0.0	25.4	0	0.0	20.4	24.7
Upper	0	0.0	80.8	0	0.0	84.9	1	100.0	70.2	563	100.0	76.0	70.3
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.5	0	0.0	0.5	0.3
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	563	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.1	0	0.0	2.4	0	0.0	2.6	0	0.0	2.3	4.8
Middle	0	0.0	10.8	0	0.0	7.5	0	0.0	18.1	0	0.0	15.7	24.7
Upper	0	0.0	85.9	0	0.0	90.1	0	0.0	78.8	0	0.0	81.5	70.3
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.4	0	0.0	0.5	0.3
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans												Multi-family Units %	
Low	0	0.0	21.3	0	0.0	14.6	0	0.0	3.0	0	0.0		2.6
Moderate	0	0.0	14.9	0	0.0	11.5	0	0.0	15.2	0	0.0	9.2	15.7
Middle	0	0.0	34.0	0	0.0	35.4	0	0.0	34.8	0	0.0	37.4	40.1
Upper	0	0.0	27.7	0	0.0	37.9	0	0.0	45.5	0	0.0	49.4	38.2
Unknown	0	0.0	2.1	0	0.0	0.6	0	0.0	1.5	0	0.0	1.4	2.2
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans												Owner Occupied Units %	
Low	0	0.0	0.1	0	0.0	0.7	0	0.0	0.0	0	0.0		0.2
Moderate	0	0.0	4.3	0	0.0	3.7	0	0.0	4.8	0	0.0	4.0	4.8
Middle	0	0.0	19.6	0	0.0	16.2	4	80.0	30.1	1,248	68.9	24.5	24.7
Upper	0	0.0	75.8	0	0.0	79.3	1	20.0	64.7	563	31.1	70.6	70.3
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.4	0	0.0	0.6	0.3
Total	0	0.0	100.0	0	0.0	100.0	5	100.0	100.0	1,811	100.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-5 (2 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Collin County Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year											Owner Occupied Units %	
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.2	0	0.0	3.3	0	0.0	2.2	0	0.0	1.8	4.8
Middle	0	0.0	7.7	0	0.0	4.5	0	0.0	14.8	0	0.0	11.8	24.7
Upper	0	0.0	89.8	0	0.0	91.6	0	0.0	82.3	0	0.0	85.8	70.3
Unknown	0	0.0	0.3	0	0.0	0.5	0	0.0	0.6	0	0.0	0.5	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.3	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.1	0	0.0	7.9	0	0.0	2.2	0	0.0	2.1	4.8
Middle	0	0.0	14.6	0	0.0	8.1	0	0.0	23.1	0	0.0	15.4	24.7
Upper	0	0.0	80.1	0	0.0	83.9	0	0.0	73.6	0	0.0	79.7	70.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	1.1	0	0.0	2.7	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.2	0	0.0	5.9	0	0.0	11.1	0	0.0	8.4	4.8
Middle	0	0.0	26.1	0	0.0	19.9	0	0.0	59.8	0	0.0	35.4	24.7
Upper	0	0.0	64.7	0	0.0	74.3	0	0.0	29.2	0	0.0	56.3	70.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-6

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Collin County Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year											Families by Family Income %	
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
Home Purchase Loans													
Low	0	0.0	1.4	0	0.0	0.7	0	0.0	0.8	0	0.0	0.3	12.7
Moderate	0	0.0	10.5	0	0.0	7.1	0	0.0	7.3	0	0.0	4.0	12.8
Middle	0	0.0	18.2	0	0.0	15.6	2	50.0	17.5	719	57.6	12.9	18.1
Upper	0	0.0	50.4	0	0.0	58.1	2	50.0	54.3	529	42.4	56.3	56.4
Unknown	0	0.0	19.6	0	0.0	18.5	0	0.0	20.1	0	0.0	26.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	4	100.0	100.0	1,248	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.8	0	0.0	0.9	0	0.0	3.8	0	0.0	2.0	12.7
Moderate	0	0.0	7.9	0	0.0	5.1	0	0.0	11.3	0	0.0	7.2	12.8
Middle	0	0.0	16.1	0	0.0	13.3	0	0.0	19.8	0	0.0	16.1	18.1
Upper	0	0.0	54.8	0	0.0	60.9	1	100.0	52.8	563	100.0	60.9	56.4
Unknown	0	0.0	19.3	0	0.0	19.8	0	0.0	12.3	0	0.0	13.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	563	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.7	0	0.0	1.0	0	0.0	1.5	0	0.0	1.0	12.7
Moderate	0	0.0	4.9	0	0.0	3.9	0	0.0	4.3	0	0.0	2.8	12.8
Middle	0	0.0	11.2	0	0.0	8.7	0	0.0	13.7	0	0.0	10.1	18.1
Upper	0	0.0	79.8	0	0.0	83.3	0	0.0	78.8	0	0.0	83.7	56.4
Unknown	0	0.0	2.4	0	0.0	3.1	0	0.0	1.8	0	0.0	2.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	1.7	0	0.0	0.8	0	0.0	1.7	0	0.0	0.7	12.7
Moderate	0	0.0	8.9	0	0.0	6.0	0	0.0	8.1	0	0.0	4.7	12.8
Middle	0	0.0	16.8	0	0.0	14.2	2	40.0	17.7	719	39.7	13.4	18.1
Upper	0	0.0	53.3	0	0.0	59.7	3	60.0	55.3	1,092	60.3	58.0	56.4
Unknown	0	0.0	19.4	0	0.0	19.2	0	0.0	17.3	0	0.0	23.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	5	100.0	100.0	1,811	100.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table D-6 (2 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													Families by Family Income %
Assessment Area: Collin County Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%		
Other Purpose LOC													
Low	0	0.0	4.2	0	0.0	3.0	0	0.0	1.5	0	0.0	1.2	12.7
Moderate	0	0.0	6.4	0	0.0	3.9	0	0.0	3.7	0	0.0	2.6	12.8
Middle	0	0.0	9.6	0	0.0	6.7	0	0.0	11.1	0	0.0	7.2	18.1
Upper	0	0.0	75.4	0	0.0	81.0	0	0.0	78.2	0	0.0	83.3	56.4
Unknown	0	0.0	4.5	0	0.0	5.5	0	0.0	5.5	0	0.0	5.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	3.8	0	0.0	1.2	0	0.0	3.3	0	0.0	1.7	12.7
Moderate	0	0.0	13.5	0	0.0	7.5	0	0.0	8.0	0	0.0	5.2	12.8
Middle	0	0.0	12.1	0	0.0	7.7	0	0.0	16.8	0	0.0	11.5	18.1
Upper	0	0.0	65.5	0	0.0	77.3	0	0.0	67.8	0	0.0	76.5	56.4
Unknown	0	0.0	5.1	0	0.0	6.3	0	0.0	4.2	0	0.0	5.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	12.7
Moderate	0	0.0	0.9	0	0.0	0.7	0	0.0	1.5	0	0.0	2.0	12.8
Middle	0	0.0	0.9	0	0.0	0.8	0	0.0	0.4	0	0.0	0.9	18.1
Upper	0	0.0	0.3	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	56.4
Unknown	0	0.0	97.9	0	0.0	98.3	0	0.0	98.2	0	0.0	97.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Castro County Nonmetropolitan AA

Table D-7

2022 Castro County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
w	0	0.0	0	0.0	0	0.0	421	23.1
derate	1	33.3	443	24.3	61	13.8	326	17.9
idle	1	33.3	1,018	55.8	130	12.8	321	17.6
per	1	33.3	362	19.9	10	2.8	755	41.4
known	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	1,823	100.0	201	11.0	1,823	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
w	0	0	0.0	0.0	0	0.0	0	0.0
derate	843	392	26.2	46.5	265	31.4	186	22.1
idle	1,797	723	48.4	40.2	746	41.5	328	18.3
per	539	379	25.4	70.3	52	9.6	108	20.0
known	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,179	1,494	100.0	47.0	1,063	33.4	622	19.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
w	0	0.0	0	0.0	0	0.0	0	0.0
derate	54	20.2	50	20.6	3	16.7	1	16.7
idle	180	67.4	163	67.1	14	77.8	3	50.0
per	33	12.4	30	12.3	1	5.6	2	33.3
known	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	267	100.0	243	100.0	18	100.0	6	100.0
Percentage of Total Businesses:				91.0		6.7		2.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
w	0	0.0	0	0.0	0	0.0	0	0.0
derate	50	45.0	44	44.4	6	50.0	0	0.0
idle	34	30.6	33	33.3	1	8.3	0	0.0
per	27	24.3	22	22.2	5	41.7	0	0.0
known	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	111	100.0	99	100.0	12	100.0	0	0.0
Percentage of Total Farms:				89.2		10.8		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-8

2021 Castro County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
w	0	0.0	0	0.0	0	0.0	407	21.3
derate	1	33.3	1,101	57.6	151	13.7	534	27.9
idle	2	66.7	810	42.4	89	11.0	363	19.0
per	0	0.0	0	0.0	0	0.0	607	31.8
known	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	1,911	100.0	240	12.6	1,911	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
w	0	0	0.0	0.0	0	0.0	0	0.0
derate	1,762	1,002	57.2	56.9	385	21.9	375	21.3
idle	1,416	749	42.8	52.9	365	25.8	302	21.3
per	0	0	0.0	0.0	0	0.0	0	0.0
known	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,178	1,751	100.0	55.1	750	23.6	677	21.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
w	0	0.0	0	0.0	0	0.0	0	0.0
derate	170	69.7	157	70.4	10	66.7	3	50.0
idle	74	30.3	66	29.6	5	33.3	3	50.0
per	0	0.0	0	0.0	0	0.0	0	0.0
known	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	244	100.0	223	100.0	15	100.0	6	100.0
Percentage of Total Businesses:				91.4		6.1		2.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
w	0	0.0	0	0.0	0	0.0	0	0.0
derate	35	36.5	34	39.1	1	11.1	0	0.0
idle	61	63.5	53	60.9	8	88.9	0	0.0
per	0	0.0	0	0.0	0	0.0	0	0.0
known	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	96	100.0	87	100.0	9	100.0	0	0.0
Percentage of Total Farms:				90.6		9.4		0.0
<p>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

Table D-9

2020 Castro County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	407	21.3
Moderate	1	33.3	1,101	57.6	151	13.7	534	27.9
Middle	2	66.7	810	42.4	89	11.0	363	19.0
Upper	0	0.0	0	0.0	0	0.0	607	31.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	1,911	100.0	240	12.6	1,911	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,762	1,002	57.2	56.9	385	21.9	375	21.3
Middle	1,416	749	42.8	52.9	365	25.8	302	21.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,178	1,751	100.0	55.1	750	23.6	677	21.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	163	68.5	150	69.8	10	58.8	3	50.0
Middle	75	31.5	65	30.2	7	41.2	3	50.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	238	100.0	215	100.0	17	100.0	6	100.0
Percentage of Total Businesses:				90.3		7.1		2.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	34	35.4	33	37.5	1	12.5	0	0.0
Middle	62	64.6	55	62.5	7	87.5	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	96	100.0	88	100.0	8	100.0	0	0.0
Percentage of Total Farms:				91.7		8.3		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-10

2019 Castro County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	407	21.3
Moderate	1	33.3	1,101	57.6	151	13.7	534	27.9
Middle	2	66.7	810	42.4	89	11.0	363	19.0
Upper	0	0.0	0	0.0	0	0.0	607	31.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	1,911	100.0	240	12.6	1,911	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,762	1,002	57.2	58.9	385	21.9	375	21.3
Middle	1,416	749	42.8	52.9	365	25.8	302	21.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,178	1,751	100.0	55.1	750	23.6	677	21.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	162	88.9	149	70.0	10	62.5	3	50.0
Middle	73	31.1	64	30.0	6	37.5	3	50.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	235	100.0	213	100.0	16	100.0	6	100.0
Percentage of Total Businesses:				90.6		6.8		2.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	34	36.6	33	38.8	1	12.5	0	0.0
Middle	59	63.4	52	61.2	7	87.5	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	93	100.0	85	100.0	8	100.0	0	0.0
Percentage of Total Farms:				91.4		8.6		0.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-11

2018 Castro County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	404	21.1
Moderate	1	33.3	1,101	57.6	151	13.7	535	28.0
Middle	2	66.7	810	42.4	89	11.0	363	19.0
Upper	0	0.0	0	0.0	0	0.0	609	31.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	1,911	100.0	240	12.6	1,911	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,762	1,002	57.2	56.9	385	21.9	375	21.3
Middle	1,416	749	42.8	52.9	365	25.8	302	21.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,178	1,751	100.0	55.1	750	23.6	677	21.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	188	70.1	174	70.7	10	66.7	4	57.1
Middle	80	29.9	72	29.3	5	33.3	3	42.9
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	268	100.0	246	100.0	15	100.0	7	100.0
Percentage of Total Businesses:				91.8		6.6		2.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	37	37.0	35	38.5	2	22.2	0	0.0
Middle	63	63.0	56	61.5	7	77.8	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	100	100.0	91	100.0	9	100.0	0	0.0
Percentage of Total Farms:				91.0		9.0		0.0
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-12

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Castro County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	5	55.6	559	65.5	20.2
Middle	1	11.1	10	1.2	67.4
Upper	3	33.3	286	33.5	12.4
Unknown	0	0.0	0	0.0	0.0
Total	9	100.0	854	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-13

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Castro County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	7	30.4	1,294	46.1	45.0
Middle	1	4.3	200	7.1	30.6
Upper	15	65.2	1,310	46.7	24.3
Unknown	0	0.0	0	0.0	0.0
Total	23	100.0	2,805	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-14

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Castro County Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	6	66.7	328	38.4	91.0
Over \$1 Million	1	11.1	200	23.4	6.7
Revenue Unknown	2	22.2	326	38.2	2.2
Total	9	100.0	854	100.0	100.0
By Loan Size					
\$100,000 or Less	5	55.6	78	9.1	
\$100,001 - \$250,000	3	33.3	526	61.6	
\$250,001 - \$1 Million	1	11.1	250	29.3	
Total	9	100.0	854	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	5	83.3	78	23.8	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	16.7	250	76.2	
Total	6	100.0	328	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table D-15

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Castro County Nonmetropolitan					
	Bank Loans				Total Farms
	#	#%	\$(000)	%	%
By Revenue					
\$1 Million or Less	22	95.7	2,605	92.9	89.2
Over \$1 Million	0	0.0	0	0.0	10.8
Revenue Unknown	1	4.3	200	7.1	0.0
Total	23	100.0	2,805	100.0	100.0
By Loan Size					
\$100,000 or Less	14	60.9	613	21.9	
\$100,001 - \$250,000	4	17.4	601	21.4	
\$250,001 - \$500,000	5	21.7	1,591	56.7	
Total	23	100.0	2,805	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	14	63.6	613	23.5	
\$100,001 - \$250,000	3	13.6	401	15.4	
\$250,001 - \$500,000	5	22.7	1,591	61.1	
Total	22	100.0	2,605	100.0	
<p>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>					

Gaines County Nonmetropolitan AA

Table D-16

2022 Gaines County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,003	21.7
Moderate	0	0.0	0	0.0	0	0.0	466	10.1
Middle	2	50.0	2,092	45.3	272	13.0	793	17.2
Upper	2	50.0	2,522	54.7	265	10.5	2,352	51.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,614	100.0	537	11.6	4,614	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	3,047	1,897	44.7	62.3	748	24.5	402	13.2
Upper	3,458	2,351	55.3	68.0	882	25.5	225	6.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,505	4,248	100.0	65.3	1,630	25.1	627	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	230	36.1	205	35.4	21	44.7	4	33.3
Upper	408	63.9	374	64.6	26	55.3	8	66.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	638	100.0	579	100.0	47	100.0	12	100.0
Percentage of Total Businesses:				90.8		7.4		1.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	63	61.2	57	59.4	6	85.7	0	0.0
Upper	40	38.8	39	40.6	1	14.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	103	100.0	96	100.0	7	100.0	0	0.0
Percentage of Total Farms:				93.2		6.8		0.0
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table D-17

2021 Gaines County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	730	16.7
Moderate	0	0.0	0	0.0	0	0.0	631	14.4
Middle	2	66.7	2,297	52.6	173	7.5	834	19.1
Upper	1	33.3	2,071	47.4	239	11.5	2,173	49.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	4,368	100.0	412	9.4	4,368	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	3,503	2,229	51.6	63.6	831	23.7	443	12.6
Upper	2,837	2,091	48.4	73.7	464	16.4	282	9.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,340	4,320	100.0	68.1	1,295	20.4	725	11.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	332	55.3	300	55.2	23	47.9	9	100.0
Upper	268	44.7	243	44.8	25	52.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	600	100.0	543	100.0	48	100.0	9	100.0
Percentage of Total Businesses:				90.5		8.0		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	39	39.8	38	41.3	1	16.7	0	0.0
Upper	59	60.2	54	58.7	5	83.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	98	100.0	92	100.0	6	100.0	0	0.0
Percentage of Total Farms:				93.9		6.1		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-18

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Gaines County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	8	42.1	1,198	45.6	36.1
Upper	11	57.9	1,431	54.4	63.9
Unknown	0	0.0	0	0.0	0.0
Total	19	100.0	2,629	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table D-19

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Gaines County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	2	100.0	551	100.0	61.2
Upper	0	0.0	0	0.0	38.8
Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	551	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table D-20

Distribution of 2022 Small Business Lending By Revenue Size of Businesses Assessment Area: Gaines County Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	15	78.9	878	33.4	90.8
Over \$1 Million	3	15.8	1,401	53.3	7.4
Revenue Unknown	1	5.3	350	13.3	1.9
Total	19	100.0	2,629	100.0	100.0
By Loan Size					
\$100,000 or Less	12	63.2	477	18.1	
\$100,001 - \$250,000	4	21.1	551	21.0	
\$250,001 - \$1 Million	3	15.8	1,601	60.9	
Total	19	100.0	2,629	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	12	80.0	477	54.3	
\$100,001 - \$250,000	3	20.0	401	45.7	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	15	100.0	878	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table D-21

Distribution of 2022 Small Farm Lending By Revenue Size of Farms Assessment Area: Gaines County Nonmetropolitan					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	2	100.0	550	99.8	93.2
Over \$1 Million	0	0.0	0	0.0	6.8
Revenue Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	551	100.0	100.0
By Loan Size					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	1	50.0	150	27.2	
\$250,001 - \$500,000	1	50.0	400	72.6	
Total	2	100.0	551	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	1	50.0	150	27.3	
\$250,001 - \$500,000	1	50.0	400	72.7	
Total	2	100.0	550	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Garza County Nonmetropolitan AA

Table D-22

2022 Garza County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	202	15.9
Moderate	0	0.0	0	0.0	0	0.0	215	16.9
Middle	1	33.3	979	77.0	157	16.0	230	18.1
Upper	1	33.3	292	23.0	46	15.8	624	49.1
Unknown	1	33.3	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	1,271	100.0	203	16.0	1,271	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	1,716	890	76.0	51.9	412	24.0	414	24.1
Upper	471	281	24.0	59.7	130	27.6	60	12.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,187	1,171	100.0	53.5	542	24.8	474	21.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	83	49.1	78	50.0	5	50.0	0	0.0
Upper	82	48.5	74	47.4	5	50.0	3	100.0
Unknown	4	2.4	4	2.6	0	0.0	0	0.0
Total AA	169	100.0	156	100.0	10	100.0	3	100.0
Percentage of Total Businesses:				92.3		5.9		1.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	21	84.0	21	84.0	0	0.0	0	0.0
Upper	4	16.0	4	16.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	25	100.0	25	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-23

2021 Garza County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	249	21.4
Moderate	0	0.0	0	0.0	0	0.0	167	14.3
Middle	1	100.0	1,166	100.0	112	9.6	273	23.4
Upper	0	0.0	0	0.0	0	0.0	477	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1	100.0	1,166	100.0	112	9.6	1,166	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,040	1,027	100.0	50.3	505	24.8	508	24.9
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,040	1,027	100.0	50.3	505	24.8	508	24.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	165	100.0	152	100.0	9	100.0	4	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	165	100.0	152	100.0	9	100.0	4	100.0
Percentage of Total Businesses:				92.1		5.5		2.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	28	100.0	28	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	28	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-24

2020 Garza County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	249	21.4
Moderate	0	0.0	0	0.0	0	0.0	167	14.3
Middle	1	100.0	1,166	100.0	112	9.6	273	23.4
Upper	0	0.0	0	0.0	0	0.0	477	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1	100.0	1,166	100.0	112	9.6	1,166	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,040	1,027	100.0	50.3	505	24.8	508	24.9
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,040	1,027	100.0	50.3	505	24.8	508	24.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	171	100.0	159	100.0	8	100.0	4	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	171	100.0	159	100.0	8	100.0	4	100.0
Percentage of Total Businesses:				93.0		4.7		2.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	28	100.0	28	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	28	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-25

2019 Garza County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	249	21.4
Moderate	0	0.0	0	0.0	0	0.0	167	14.3
Middle	1	100.0	1,166	100.0	112	9.6	273	23.4
Upper	0	0.0	0	0.0	0	0.0	477	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1	100.0	1,166	100.0	112	9.6	1,166	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,040	1,027	100.0	50.3	505	24.8	508	24.9
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,040	1,027	100.0	50.3	505	24.8	508	24.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	172	100.0	160	100.0	9	100.0	3	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	172	100.0	160	100.0	9	100.0	3	100.0
Percentage of Total Businesses:				93.0		6.2		1.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	28	100.0	28	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	28	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau; American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-26

2018 Garza County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	248	21.3
Moderate	0	0.0	0	0.0	0	0.0	167	14.3
Middle	1	100.0	1,166	100.0	112	9.6	273	23.4
Upper	0	0.0	0	0.0	0	0.0	478	41.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1	100.0	1,166	100.0	112	9.6	1,166	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,040	1,027	100.0	50.3	505	24.8	508	24.9
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,040	1,027	100.0	50.3	505	24.8	508	24.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	177	100.0	162	100.0	10	100.0	5	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	177	100.0	162	100.0	10	100.0	5	100.0
Percentage of Total Businesses:					91.5		5.6	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	30	100.0	30	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	30	100.0	30	100.0	0	0.0	0	0.0
Percentage of Total Farms:					100.0		0.0	
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-27

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Garza County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	2	100.0	62	100.0	49.1
Upper	0	0.0	0	0.0	48.5
Unknown	0	0.0	0	0.0	2.4
Total	2	100.0	62	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table D-28

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Garza County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	8	100.0	853	100.0	84.0
Upper	0	0.0	0	0.0	16.0
Unknown	0	0.0	0	0.0	0.0
Total	8	100.0	853	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table D-29

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Garza County Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	0	0.0	0	0.0	92.3
Over \$1 Million	0	0.0	0	0.0	5.9
Revenue Unknown	2	100.0	62	100.0	1.8
Total	2	100.0	62	100.0	100.0
By Loan Size					
\$100,000 or Less	2	100.0	62	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	2	100.0	62	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	0	0.0	0	0.0	

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table D-30

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Garza County Nonmetropolitan					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	6	75.0	843	98.8	100.0
Over \$1 Million	0	0.0	0	0.0	0.0
Revenue Unknown	2	25.0	9	1.1	0.0
Total	8	100.0	853	100.0	100.0
By Loan Size					
\$100,000 or Less	4	50.0	130	15.2	
\$100,001 - \$250,000	3	37.5	408	47.8	
\$250,001 - \$500,000	1	12.5	314	36.8	
Total	8	100.0	853	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	33.3	121	14.4	
\$100,001 - \$250,000	3	50.0	408	48.4	
\$250,001 - \$500,000	1	16.7	314	37.2	
Total	6	100.0	843	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Hill County Nonmetropolitan AA

Table D-31

2022 Hill County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,654	17.9
Moderate	3	25.0	1,283	13.9	255	19.9	1,642	17.8
Middle	3	25.0	2,816	30.4	381	13.5	1,762	19.0
Upper	6	50.0	5,151	55.7	190	3.7	4,192	45.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	9,250	100.0	826	8.9	9,250	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,401	1,137	11.9	47.4	671	27.9	593	24.7
Middle	4,636	2,779	29.2	59.9	1,090	23.5	767	16.5
Upper	9,372	5,611	58.9	59.9	1,806	19.3	1,955	20.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	16,409	9,527	100.0	58.1	3,567	21.7	3,315	20.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	253	19.0	230	18.8	17	21.0	6	20.0
Middle	301	22.6	269	22.0	21	25.9	11	36.7
Upper	779	58.4	723	59.2	43	53.1	13	43.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,333	100.0	1,222	100.0	81	100.0	30	100.0
Percentage of Total Businesses:				91.7		6.1		2.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.3	2	2.4	0	0.0	0	0.0
Middle	26	30.2	24	28.9	2	66.7	0	0.0
Upper	58	67.4	57	68.7	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	86	100.0	83	100.0	3	100.0	0	0.0
Percentage of Total Farms:				96.5		3.5		0.0
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table D-32

2021 Hill County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	9.1	479	5.4	198	41.3	2,118	23.8
Moderate	2	18.2	1,213	13.6	299	24.6	1,490	16.7
Middle	7	63.6	6,219	69.8	802	12.9	1,730	19.4
Upper	1	9.1	1,000	11.2	109	10.9	3,573	40.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	8,911	100.0	1,408	15.8	8,911	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	765	357	3.8	46.7	271	35.4	137	17.9
Moderate	2,318	934	10.0	40.3	1,070	46.2	314	13.5
Middle	11,443	6,967	74.8	60.9	1,994	17.4	2,482	21.7
Upper	1,608	1,060	11.4	65.9	249	15.5	299	18.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	16,134	9,318	100.0	57.8	3,584	22.2	3,232	20.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	123	9.5	111	9.3	8	10.5	4	14.8
Moderate	200	15.4	186	15.5	13	17.1	1	3.7
Middle	836	64.3	774	64.7	43	56.6	19	70.4
Upper	141	10.8	126	10.5	12	15.8	3	11.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,300	100.0	1,197	100.0	76	100.0	27	100.0
Percentage of Total Businesses:				92.1		5.8		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	1.2	1	1.2	0	0.0	0	0.0
Moderate	3	3.5	3	3.6	0	0.0	0	0.0
Middle	61	70.9	59	71.1	2	66.7	0	0.0
Upper	21	24.4	20	24.1	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	86	100.0	83	100.0	3	100.0	0	0.0
Percentage of Total Farms:				96.5		3.5		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-33

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Hill County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	19.0
Middle	0	0.0	0	0.0	22.6
Upper	1	100.0	53	100.0	58.4
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	53	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table D-34

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Hill County Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	1	100.0	53	100.0	91.7
Over \$1 Million	0	0.0	0	0.0	6.1
Revenue Unknown	0	0.0	0	0.0	2.3
Total	1	100.0	53	100.0	100.0
By Loan Size					
\$100,000 or Less	1	100.0	53	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	1	100.0	53	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	100.0	53	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	1	100.0	53	100.0	

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX E – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: 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 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, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

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 nonrelatives 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 is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans,

loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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 is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated area: A rated area is a state or multistate metropolitan 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. 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.

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