



PUBLIC DISCLOSURE

April 17, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Austin Bank, Texas National Association
Charter #5581

200 East Commerce Street
Jacksonville, Texas 75766

Office of the Comptroller of the Currency

1800 West Loop 281, Suite 306
Longview, Texas 75604

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

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Overall Community Reinvestment Act (CRA) Rating

Institution’s CRA Rating: This institution is rated Outstanding.

The following table indicates the performance level of Austin Bank, Texas National Association (“Austin Bank” or “institution”) with respect to the lending, investment, and service tests:

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

* The lending test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The lending test rating is based on a good geographic distribution in low- and moderate-income (LMI) geographies, a good borrower distribution to LMI individuals and businesses of different sizes, an excellent level of community development loans and a high percentage of loans made in the assessment areas (AAs).
- The investment test rating is based on an excellent level of qualified community development investments and grants as well as excellent responsiveness to credit and community economic development needs in the state of Texas.
- The service test rating is based on the service delivery systems being accessible to geographies and individuals of different income levels in the AA and being a leader in providing community development services.

Lending in Assessment Area

A substantial majority of Austin Bank’s loans are in in its AAs.

Austin Bank originated and purchased 92.3 percent of its total loans inside the institution’s AAs during the evaluation period. This analysis is performed at the institution, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2020	827	88.8	104	11.2	931	143,756	80.7	34,341	19.3	178,097
2021	952	93.4	67	6.6	1,019	202,817	90.9	20,316	9.1	223,133
Home Mortgage Total	1,779	91.2	171	8.8	1950	346,573	86.4	54,657	13.6	401,230
Small Business										
2020	3,442	92.2	292	7.8	3,734	276,261	88.6	35,460	11.4	311,721
2021	2,954	93.0	221	7.0	3,175	258,472	88.7	32,777	11.3	291,249
Small Business Total	6,396	92.6	513	7.4	6909	534,733	88.7	68,237	11.3	602,970
Total	8,175	92.3	684	7.7	8,859	881,306	87.8	122,894	12.2	1,004,200
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Loans inside the AA are considered part of the geographical distribution analysis under the lending test. The majority of the mortgage loans inside the AA were in the non-metropolitan statistical area (MSA) (47.5 percent) and in the Tyler AA (26.1 percent). Additionally, the majority of the small business loans were in the non MSA (46.3 percent) and the Longview MSA (26.9 percent).

Description of Institution

Austin Bank is an intrastate financial institution headquartered in Jacksonville, Texas, with \$2.6 billion in assets as of December 31, 2021. Austin Bank and its subsidiary, AB Community Investment Company (ABCIC), are wholly owned by Austin Bancorp, Inc., a one bank holding company located in Jacksonville, Texas. Austin Bancorp, Inc. is owned by JSA Family Limited Partnership. Additionally, ABCIC provides mortgage loans and counseling services to LMI families.

As of December 31, 2021, Austin Bank's loan portfolio totaled \$1.6 billion with reported deposits of \$2.2 billion. Net loans represent 62.5 percent of total assets. The portfolio consists of 53.4 percent in commercial loans and 34.0 percent of home mortgage loans. Commercial loans represent the institution's primary product. Consumer loans represent 7.1 percent and farm loans represent 5.4 percent of the portfolio. Austin Bank has tier 1 capital of \$318.4 million.

Austin Bank is a full-service community financial institution providing a broad range of financial services. Lending activities include consumer and commercial loans for working capital, commercial construction, real estate, home improvement, automobiles, and personal use. Other services include deposit services, such as checking accounts, money market accounts, savings, certificates of deposit, individual retirement accounts, safety deposit boxes, domestic and foreign wires, cashier's checks, money orders, automatic teller machines (ATMs) and e-banking. In addition to traditional consumer and commercial banking products and services, Austin Bank offers treasury management and merchant card services.

Austin Bank has 35 locations in 25 cities and 13 counties in Texas. Austin Bank's AAs are: Non MSA (Anderson, Angelina, Cherokee, Henderson, Nacogdoches, Panola, Rains, Shelby, Van Zandt, and Wood Counties); Longview MSA AA (Gregg, Harrison, Rusk, and Upshur counties); Tyler MSA AA (Smith County); and Liberty/Houston AA (Harris, Liberty, and Montgomery counties).

There are no legal, financial, or other factors affecting the institution's ability to perform under the lending, investment, or service tests. Austin Bank received a Satisfactory rating at the previous CRA examination dated May 26, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of Austin Bank using the Large Bank performance criteria. The evaluation period for the lending, investment and service tests is January 1, 2020, through December 31, 2021. Community development activities were evaluated for the same period. The evaluation period for the examination is limited to two years due to the unavailability of 2022 aggregate data needed for a meaningful analysis. For the lending test, the OCC analyzed small business loans and home mortgage loans. Additionally, Austin Bank's AA changed in 2021; therefore, 2020 and 2021 were reviewed separately.

Selection of Areas for Full-Scope Review

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

Ratings

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

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

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national banks or federal savings association's (collectively, financial institution) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the institution, or in any AA by an affiliate whose loans have been considered as part of the institution's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with

the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Texas

CRA rating for the State of Texas: Outstanding

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to credit needs in the AAs.
- The institution exhibits good geographic distribution in LMI geographies.
- The institution exhibits good borrower distribution to LMI individuals and businesses of different sizes.
- The institution made an excellent level of community development loans.
- A high percentage of the institution's loans were made within the in the AAs.
- The institution made an excellent level of qualified community development investments and grants and reflects excellent responsiveness to credit and community economic development needs.
- The institution's service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's AA.
- The institution is a leader in providing community development services.

Description of Institution's Operations in Texas

The state of Texas has four AAs which includes the non MSA, Longview AA, Tyler AA, and the Liberty/Houston MSA AA. Full-scope reviews were performed on the Tyler AA and the non MSA AA.

Based on the Federal Deposit Insurance Corporation (FDIC) summary of deposit information as of June 30, 2021, Austin Bank had \$2.1 billion in total deposits. The institution ranked 19th in deposit market share with 0.65 percent within these combined AAs in Texas. Primary competitors included J.P. Morgan Chase Bank, N.A., Wells Fargo Bank, N.A., and Bank of America, N.A. with a combined 64.8 percent market share. There were 111 other depository institutions within the institution's AAs.

Non MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non MSA 2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	94	2.1	19.1	62.8	14.9	1.1
Population by Geography	454,775	1.5	17.1	67.0	12.9	1.5
Housing Units by Geography	195,930	1.5	15.2	68.9	14.3	0.0
Owner-Occupied Units by Geography	111,760	1.1	11.9	72.4	14.6	0.0
Occupied Rental Units by Geography	48,090	2.5	24.6	61.6	11.1	0.1
Vacant Units by Geography	36,080	1.2	13.0	67.8	17.9	0.1
Businesses by Geography	27,511	1.6	18.5	67.7	12.2	0.0
Farms by Geography	1,318	0.7	10.5	71.5	17.4	0.0
Family Distribution by Income Level	111,752	22.0	17.8	20.0	40.3	0.0
Household Distribution by Income Level	159,850	24.8	15.7	17.8	41.7	0.0
Median Family Income Non MSAs - TX		\$52,198	Median Housing Value			\$93,889
			Median Gross Rent			\$719
			Families Below Poverty Level			14.9%
<i>Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	104	1.9	17.3	65.4	14.4	1.0
Population by Geography	497,487	1.4	15.6	69.1	12.5	1.4
Housing Units by Geography	216,858	1.3	13.8	71.1	13.8	0.0
Owner-Occupied Units by Geography	124,609	1.0	10.7	74.2	14.1	0.0
Occupied Rental Units by Geography	51,305	2.4	23.1	63.7	10.8	0.1
Vacant Units by Geography	40,944	1.1	11.5	70.9	16.5	0.1
Business by Geography	--	--	--	--	--	--
Farms by Geography	--	--	--	--	--	--
Family Distribution by Income Level	123,247	21.6	17.9	20.1	40.4	0.0
Household Distribution by Income Level	175,914	24.4	15.8	17.8	42.0	0.0
Median Family Income Non MSAs - TX		\$52,198	Median Housing Value			\$95,257
			Median Gross Rent			\$721
			Families Below Poverty Level			14.4%
<i>Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA consists of 10 counties in their entirety including Anderson, Angelina, Cherokee, Henderson, Nacogdoches, Panola, Rains, Shelby, Van Zandt, and Wood. In 2021, the institution added Wood County to its AA resulting in a total of 104 census tracts (CTs) consisting of two low-, 18 moderate-, 68 middle-, and 15 upper-income CTs. The institution has 13 of its 35 branches within the non MSA AA, including its main office located at 200 East Commerce Street, Jacksonville, Texas. The other branches in the AA are in the cities of Emory, Frankston, Garrison, Grand Saline, Jacksonville, Lufkin, Nacogdoches, Palestine, Rusk, Timpson, and Van.

During the evaluation period, the country was affected by the COVID-19 pandemic. During the pandemic, large scale shutdowns and closures put a strain on the local economies including a high unemployment rate. The OCC considered two community contacts in the AA with organizations focused on promoting economic development. The community contacts emphasized the need for funding for small businesses and downtown revitalization projects.

Major employers in the AA include local independent school districts, healthcare services, and retail businesses.

Tyler MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Tyler MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	41	4.9	26.8	36.6	29.3	2.4
Population by Geography	217,552	2.4	25.7	39.9	32.0	0.0
Housing Units by Geography	88,145	1.9	24.7	40.8	32.6	0.0
Owner-Occupied Units by Geography	51,618	0.9	19.9	40.9	38.3	0.0
Occupied Rental Units by Geography	27,160	3.4	32.6	39.6	24.5	0.0
Vacant Units by Geography	9,367	3.4	27.9	43.7	24.9	0.0
Business by Geography	--	--	--	--	--	--
Farms by Geography	--	--	--	--	--	--
Family Distribution by Income Level	53,709	21.9	17.7	18.7	41.7	0.0
Household Distribution by Income Level	78,778	23.8	16.6	17.2	42.4	0.0
Median Family Income MSA - 46340 Tyler, TX MSA		\$57,823	Median Housing Value			\$130,763
			Median Gross Rent			\$852
			Families Below Poverty Level			12.1%

Source: 2015 ACS
 Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification.

The AA is made up of Smith County which is part of the Tyler MSA. The AA consists of 41 CTs consisting of two low-, 11 moderate-, 15 middle-, and 12 upper-income CTs. The institution has nine of its 35 branches within the Tyler AA. The branches in the AA are in the cities of Bullard, Flint, Lindale, Troup and Tyler.

During the evaluation period, the country was affected by the COVID-19 pandemic. During the pandemic large scale shutdowns and closures put a strain on the local economies including a high unemployment rate. The OCC considered one community contact in the AA from an organization focused on promoting economic development and stimulating job growth and retention. Primary needs include micro-business loans, affordable home mortgage lending products, access to commercial lending for existing, expanding, and new businesses, especially in the LMI neighborhoods, and the need for expanded financial literacy in local schools and or small businesses. Major employers in the AA include local independent school districts, healthcare services, and retail businesses.

Scope of Evaluation in Texas

Austin Bank has delineated four AAs in the state of Texas for analysis under the requirements of the CRA. Based on loan volume as well as deposit volume, the Tyler MSA, and non MSA AAs received a full-scope review. Home mortgage and small business lending data subject to reporting under Home Mortgage Data Act (HMDA) and CRA were analyzed for the performance evaluation. See Table A for a list of all AAs under review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

Austin Bank’s performance under the lending test in Texas is rated High Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the institution’s performance in the non MSA and Tyler AAs is good.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs.

Assessment Area	Home Mortgage	Small Business	Community Development	Total	% State Loans	% State Deposits
Non MSA	876	2,960	21	3,857	46.9	47.5
Tyler	435	1,615	17	2,067	25.1	25.5
Longview	433	1,718	6	2,157	26.2	26.3
Liberty/Houston	35	103	3	141	1.7	0.7
Regional/Statewide	NA	NA	4	4	0.1	NA

*The tables present the data for all AAs. The narrative below addresses performance in full-scope areas only.

Assessment Area	Home Mortgage	Small Business	Community Development	Total	% State*	% State Deposits
Non MSA	155,269	210,078	22,793	388,140	40.7	47.5
Tyler	107,737	153,407	15,765	276,909	29.0	25.5
Longview	68,446	154,184	13,253	235,883	24.7	26.3
Liberty/Houston	15,483	17,064	5,404	37,951	4.0	0.7
Regional/Statewide	NA	NA	15,156	15,156	1.6	NA

*The tables present the data for all AAs. The narrative below addresses performance in full-scope areas only.

Austin Bank is ranked first in the non MSA AA for deposit market share with 12.6 percent of AA deposits. Austin Bank is also ranked first for small business loan market share with 26.8 percent of the total dollar volume of small business loans in the AA.

Austin Bank is ranked fifth in the Tyler AA for deposit market share with 6.4 percent of AA deposits and is ranked second for small business loan market share with 17.9 percent of the total dollar volume of small business loans in the AA.

Distribution of Loans by Income Level of the Geography

Austin Bank exhibits good geographic distribution of loans in its AAs.

Home Mortgage Loans

Refer to Table O in the state of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the institution’s home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans reflects excellent distribution throughout the AAs.

Non MSA

The geographic distribution of home mortgage loans reflects excellent distribution throughout the AA.

In 2020, the geographic distribution of home mortgage loans exceeded both the percentage of owner-occupied housing units and the aggregate lending in both LMI geographies.

In 2021, the geographic distribution of home mortgage loans exceeded both the percentage of owner-occupied housing units and the aggregate lending in both LMI geographies.

Tyler MSA

The geographic distribution of home mortgage loans reflects good distribution throughout the AA.

In 2020, the geographic distribution of home mortgage loans exceeded both the percentage of owner-occupied housing units and the aggregate lending in low-income geographies. The geographic distribution of home mortgage loans was below the percentage of owner-occupied housing units however it exceeded the aggregate lending in moderate-income geographies.

In 2021, the geographic distribution of home mortgage loans was slightly below the percentage of owner-occupied housing units as well as the aggregate lending in the low-income geographies. The geographic distribution of home mortgage loans was below the percentage of owner-occupied housing units however it exceeded the aggregate lending in the moderate-income geographies.

Small Loans to Businesses

Refer to Table Q in the state of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the institution’s originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses reflects good distribution throughout the AAs.

Non MSA

The geographic distribution of small business loans reflects good distribution throughout the AA.

In 2020, lending in the LMI geographies exceeded both the percentage of businesses located in the AA and the aggregate lending by all financial institutions in the AA.

In 2021, lending in the low-income geographies was below both the percentage of businesses located in the AA and the aggregate lending by all financial institutions in the AA. Lending in the moderate-income geographies was below the percentage of businesses located in the AA, however it exceeded the aggregate lending by all financial institutions in the AA.

Tyler MSA

The geographic distribution of small business loans reflects adequate distribution throughout the AA.

In 2020, lending in the LMI geographies was near to both the percentage of businesses located in the AA and the aggregate lending by all financial institutions in the AA.

In 2021, lending in the low-income geographies was below both the percentage of businesses located in the AA and the aggregate lending by all financial institutions in the AA. Lending in the moderate-income geographies was below both the percentage of businesses located in the AA and the aggregate lending by all financial institutions in the AA.

Lending Gap Analysis

There were no unexplained conspicuous lending gaps. The geographic distribution of loans indicated no unexplained conspicuous gaps when considering branch office locations and performance context.

Distribution of Loans by Income Level of the Borrower

Austin Bank exhibits a good distribution of loans among individuals of different income levels and business and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table P in the state of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

Non MSA

The borrower distribution of loans to borrowers of different income levels is adequate.

In 2020, the percentage of home mortgage loans to low-income borrowers is significantly lower than the percentage of low-income families; however, it is near to the percentage of aggregate lending by all financial institutions in the AA. The percentage of home mortgage loans to moderate-income borrowers

is somewhat lower than the percentage of moderate-income families; however, it is higher than the percentage of aggregate lending by all financial institutions in the AA.

In 2021, the percentage of home mortgage loans to low-income borrowers is somewhat lower than the percentage of low-income families; however, it is higher than the percentage of aggregate lending by all financial institutions in the AA. The percentage of home mortgage loans to moderate-income borrowers is significantly lower than the percentage of moderate-income families; however, it is near to the percentage of aggregate lending by all financial institutions in the AA.

While the percentage of bank loans is below the demographic, the average median housing cost exceeds \$93,000 which makes it difficult for LMI borrowers to qualify for traditional home loans. Additionally, the percentage of households living below the poverty rate in the AA is high at over 14 percent.

Tyler MSA

The borrower distribution of loans to borrowers of different income levels is adequate.

In 2020, the percentage of home mortgage loans to low-income borrowers is significantly lower than the percentage of low-income families; however, it exceeds the percentage of aggregate lending by all financial institutions in the AA. The percentage of home mortgage loans to moderate-income borrowers is significantly lower than the percentage of moderate-income families; however, it is only slightly lower than the percentage of aggregate lending by all financial institutions in the AA.

In 2021, the percentage of home mortgage loans to low-income borrowers is significantly lower than the percentage of low-income families; however, it is higher than the percentage of aggregate lending by all financial institutions in the AA. The percentage of home mortgage loans to moderate-income borrowers is lower than the percentage of moderate-income families as well as the percentage of aggregate lending by all financial institutions in the AA.

While the percentage of bank loans is below the demographic, the average median housing cost exceeds \$131,000 which makes it difficult for LMI borrowers to qualify for traditional home loans. Additionally, the percentage of households living below the poverty rate in the AA is high at over 12 percent.

Small Loans to Businesses

Refer to Table R in the state of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the institution's origination and purchase of small loans to businesses.

Non MSA

The borrower distribution of loans to businesses with revenues less than or equal to \$1 million is excellent in the AA.

In 2020, the percentage of institution loans to businesses with revenues less than or equal to \$1 million is less than the percentage of small businesses located in the AA, however it significantly exceeds the aggregate business lending by all financial institutions in the AA.

In 2021, the percentage of institution loans to businesses with revenues less than or equal to \$1 million is less than the percentage of small businesses located in the AA, however it significantly exceeds the aggregate business lending by all financial institutions in the AA.

Tyler MSA

The borrower distribution of loans to businesses with revenues less than or equal to \$1 million is excellent in the AA.

In 2020, the percentage of institution loans to businesses with revenues less than or equal to \$1 million is less than the percentage of small businesses located in the AA, however it significantly exceeds the aggregate business lending by all financial institutions in the AA.

In 2021, the percentage of institution loans to businesses with revenues less than or equal to \$1 million is less than the percentage of small businesses located in the AA, however it significantly exceeds the aggregate business lending by all financial institutions in the AA.

Community Development Lending

The institution is a leader in making community development loans.

The lending activity tables, shown above, set forth the information and data used to evaluate the institution's level of community development lending. These tables include all community development loans, including multi-family loans that also qualify as community development loans.

Non MSA

Community development lending had a positive impact on the overall lending test for the AA. Austin Bank originated 21 community development loans in the AA, totaling \$22.8 million. Community development lending represented 15.1 percent of allocated tier 1 capital.

Examples of community development loans originated in the AA during the evaluation period include:

- A loan in the amount of \$2.4 million to revitalize a downtown community located in a moderate-income CT that was part of a city revitalization plan.
- A loan in the amount of \$3.7 million to construct a hotel that promotes economic development by creating 12 new jobs for LMI individuals.

Tyler MSA

Community development lending had a positive impact on the overall lending test for the AA. Austin Bank originated 17 community development loans in the AA, totaling \$15.8 million. Community development lending represented 19.4 percent of allocated tier 1 capital.

Examples of community development loans originated in the AA during the evaluation period include:

- Two loans totaling \$2.5 million to purchase and improve two convenience stores, which promotes economic development by retaining 24 jobs for LMI individuals. Additionally, one store is in a moderate-income CT helping to revitalize and stabilize the area.
- Seven loans totaling \$4.8 million made through the Small Business Administration's (SBA) Paycheck Protection Program (PPP) to allow small businesses to maintain employees and continue operations during the COVID-19 pandemic. Businesses includes non-profits that provides affordable housing and abuse and immigration services to LMI individuals.

Product Innovation and Flexibility

Austin Bank makes extensive use of innovative and/or flexible lending practices to serve AA credit needs. During the pandemic, the bank participated in the Small Business Administration's (SBA) PPP which helped stabilize small businesses. During the evaluation period, the institution made 3,383 PPP loans totaling \$212.9 million. The institution also provided over 1,500 COVID-19 deferrals on consumer and commercial loans for those experiencing financial difficulty during the pandemic. Additionally, mobile deposit and ATM fees were waived and foreclosures were delayed during this time. The institution also participates in the SBA's 504 program, provides Fresh Start loans for overdraft repayment and has a subsidiary, ABCIC, which offers LMI individuals home loan and home improvement loans.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the institution's performance under the lending test in the Longview and Liberty/Houston AAs is consistent with the institution's overall performance under the lending test in the full-scope areas.

Refer to Tables O through V in the State of Texas section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Austin Bank's performance under the investment test in Texas rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the institution's performance in the non MSA and Tyler AA is excellent. The institution has an excellent level of qualified community development investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits excellent responsiveness to credit and community economic development needs. The institution makes significant use of innovative and/or complex investments to support community development initiatives.

Austin Bank also has an ongoing investment in ABCIC. ABCIC was created to provide financing for affordable housing for LMI individuals in the communities served. ABCIC provides up to 100 percent financing, reduced closing costs, and up to 30-year term home purchases. During this CRA evaluation

period, ABCIC funded 10 home loans totaling \$905,000 throughout the institution's AAs. This investment is considered innovative and is not an investment that is routinely made by other financial institutions.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Non MSA	13	3,085	86	9,990	99	38.4	13,075	23.7	-	-
Tyler	8	5,550	61	101	69	26.7	5,651	10.3	-	-
Longview	12	7,430	39	4,165	51	19.8	11,595	21.1	-	-
Liberty/Houston	-	-	19	1,518	19	7.4	1,518	2.7	-	-
Regional/Outside AA	8	3,755	12	19,482	20	7.7	23,237	42.2	-	-
Total	41	19,820	217	35,256	258	100.0	55,076	100.0	-	-

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Non MSA

Performance in the non MSA AA is excellent. During this CRA evaluation period, the institution made 100 investments totaling \$13 million, which included 13 prior period investments and 86 current investments. Prior period investments are centered in municipal bonds with geographic footprints in moderate-income and distressed middle-income areas, as well as local school bonds in which most students are economically disadvantaged. The current period investments totaled \$10 million and consist of the capital injection and interest of the ABCIC. Donations for the period totaled \$74,000, which includes 68 qualifying grants to approximately 38 organizations. The dollar volume of current- and prior-period investments represented 8.6 percent of allocated tier 1 capital.

Tyler MSA

Performance in the Tyler AA excellent. During this CRA evaluation period, the institution made 69 investments totaling \$5.7 million, which included eight prior period investments and 69 current investments. Prior period investments are centered in municipal bonds with geographic footprints in moderate-income and distressed middle-income areas, as well as local school bonds in which most students are economically disadvantaged. The current period investment totaled \$101,000, which includes 61 qualifying grants to approximately 30 organizations and consist of the capital injection and interest of the ABCIC. The dollar volume of current- and prior- period investments represented 7.0 percent of allocated tier 1 capital.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the institution's performance under the investment test in the Longview and Liberty/Houston AAs is consistent with the institution's overall performance under the investment test in the full-scope areas.

SERVICE TEST

Austin Bank's performance under the service test in Texas is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the institution's performance in the non MSA and Tyler MSA AAs is excellent.

Retail Banking Services

Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Non MSA	47.5	13	37.1	0.0	30.8	61.5	7.7	1.4	15.6	69.1	1.4
Tyler MSA	25.5	10	28.6	10.0	10.0	40.0	40.0	2.4	25.7	39.9	32.0
Liberty/Houston	0.7	2	5.7	50.0	0.0	0.0	50.0	1.4	14.3	64.7	19.6
Longview MSA	26.3	10	28.6	0.0	0.0	80.0	20.0	14.2	29.6	26.3	29.6

Non MSA

Austin Bank's service delivery systems are readily accessible to geographies and individuals of different income levels throughout the non MSA AA. There are no branches in the low-income CTs however the percentage of the population that lives in these areas is low at 1.4 percent. The institution has 30.8 percent of its branches located in moderate-income CTs which is significantly higher than the population living in these areas.

Tyler MSA

Austin Bank's service delivery systems are readily accessible to geographies and individuals of different income levels throughout the Tyler AA. There is one branch, or 10 percent of the AA branches, located in the low-income CTs which exceeds the percentage of the population that lives in these areas. The institution has 10 percent of its branches located in moderate-income CTs which is below the population living in these areas.

Distribution of Branch Openings/Closings						
Assessment Area	Branch Openings/Closings					
	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upper
Non MSA	1	-	-	+1	-	-
Tyler MSA	-	-	-	-	-	-
Liberty/Houston	2	1	-	-	-	+1
Longview MSA	-	-	-	-	-	-

To the extent changes have been made, the institution's opening and closing of branches improved the accessibility of its delivery systems particularly in LMI geographies and/or to LMI individuals.

Services, including business hours where appropriate, do not vary in a way that inconveniences¹ its AAs, particularly LMI geographies and/or individuals. Management enhances its traditional service delivery methods with alternative delivery methods including mobile and online banking, 35 deposit-taking ATMs and 13 free affiliate ATMs.

Community Development Services

Austin Bank is a leader in providing community development services.

Non MSA

During the evaluation, a total of 20 institution employees completed 790 hours of community development services to 13 organizations in the AA. Services included providing financial literacy to LMI individuals and schools where most students are economically disadvantaged. Employees also served on committees or boards of organizations that provide affordable housing and community services for LMI individuals.

Tyler MSA

During the evaluation, a total of 12 institution employees completed 492.5 hours of community development services to 22 organizations in the AA. Services included providing financial literacy to LMI individuals, serving on boards and committees of organizations that promote small businesses, revitalizing and stabilizing LMI geographies, and providing community services to LMI individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the institution's performance under the service test in the Longview and Liberty/Houston AAs is consistent with the institution's overall performance under the service test in the full-scope areas.

¹ *[This phrase describes high and low satisfactory performance. Delete this footnote before finalizing the PE.]*

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non MSAs that received comprehensive examination review, designated by the term “full-scope”, and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	(1/1/2020 to 12/31/2021)	
Bank Products Reviewed:	(Home mortgage, small business, small farm, consumer loans) (Community development loans, qualified investments, community development services)	
Affiliates	Affiliate Relationship	Products Reviewed
NA		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State		
Texas		
Non MSA	Full-Scope	Anderson, Angelina, Cherokee, Henderson, Nacogdoches, Panola, Rains, Shelby, Van Zandt, and Wood Counties
Tyler	Full-Scope	Smith County
Longview	Limited-Scope	Gregg, Harrison, Rusk, and Upshur Counties
Liberty/Houston	Limited-Scope	Liberty, Harris, and Montgomery Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS Austin Bank				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Austin Bank	High Satisfactory	Outstanding	Outstanding	Outstanding
MMSA or State:				
Texas	High Satisfactory	Outstanding	Outstanding	Outstanding

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

Geography: A census tract delineated by the U. S. Census Bureau in the most recent decennial census.

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

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

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

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

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

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

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

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

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

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

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

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

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

Multi-state Metropolitan Area: Any MMSA or multistate combined statistical area, as defined by the Office of Management and Budget.

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

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

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

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

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

Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$500,000)

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

to farms originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the institution's AA.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the institution to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** – Compares the percentage distribution of the number of loans originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																2020		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Non MSA	424	67,463	51.3	1.1	3.3	0.6	11.9	14.2	7.8	72.4	70.3	73.6	14.6	12.3	18.0	0.0	0.0	0.0
Tyler	187	43,591	22.6	0.9	2.1	0.4	19.9	11.8	10.7	40.9	36.4	40.2	38.3	49.7	48.6	0.0	0.0	0.0
Longview	210	31,726	25.4	0.6	1.0	0.4	12.1	7.6	5.4	65.0	65.7	64.2	22.3	25.7	30.0	0.0	0.0	0.0
Liberty	6	977	0.7	2.0	33.3	1.5	37.6	50.0	44.2	60.4	16.7	54.3	0.0	0.0	0.0	0.0	0.0	0.0
Total	827	143,756	100.0	1.0	2.7	0.6	15.6	12.2	11.2	63.0	61.1	60.1	20.5	24.1	28.2	0.0	0.0	0.0

Source: 2015 ACS; 01/01/2020 - 12/31/2020 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																2021		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Non MSA	452	87,806	47.5	1.0	2.4	0.4	10.7	12.8	7.4	74.2	72.6	76.1	14.1	12.2	16.1	0.0	0.0	0.0
Tyler	248	63,786	26.1	0.9	0.4	0.5	19.9	13.3	12.2	40.9	36.3	40.8	38.3	50.0	46.4	0.0	0.0	0.0
Longview	223	36,720	23.4	0.6	0.4	0.4	12.1	11.2	5.6	65.0	66.8	64.8	22.3	21.5	29.2	0.0	0.0	0.0
Liberty/Houston	29	14,506	3.0	6.5	3.4	3.4	24.9	20.7	15.4	28.5	27.6	29.3	40.0	48.3	51.9	0.1	0.0	0.1
Total	952	202,817	100.0	5.4	1.5	3.0	22.5	12.8	14.4	35.8	60.4	33.7	36.3	25.3	48.8	0.1	0.0	0.1

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																2020		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate
Non MSA	424	67,463	51.3	22.0	2.1	2.4	17.8	10.8	10.2	20.0	16.7	17.1	40.3	58.0	51.6	0.0	12.3	18.8
Tyler	187	43,591	22.6	21.9	4.3	2.4	17.7	10.2	11.4	18.7	12.3	18.8	41.7	54.5	46.0	0.0	18.7	21.4
Longview	210	31,726	25.4	21.6	1.9	2.3	17.2	11.4	11.2	19.0	17.1	19.9	42.2	55.7	44.2	0.0	13.8	22.4
Liberty	6	977	0.7	27.3	0.0	8.1	20.8	16.7	22.3	20.5	16.7	22.1	31.5	66.7	29.8	0.0	0.0	17.8
Total	827	143,756	100.0	22.3	2.5	2.9	17.8	10.9	11.8	19.5	15.8	18.7	40.5	56.7	46.2	0.0	14.0	20.3

Source: 2015 ACS; 01/01/2020 - 12/31/2020 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																2021		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	% of Families	% Bank	Aggregate	% of Families	% Bank	Aggregate	% of Families	% Bank	Aggregate	% of Families	% Bank	Aggregate	% of Families	% Bank	Aggregate
Non MSA	452	87,806	47.5	21.6	2.9	2.7	17.9	9.5	10.1	20.1	15.7	17.6	40.4	58.6	48.3	0.0	13.3	21.4
Tyler	248	63,786	26.1	21.9	6.0	4.2	17.7	6.9	15.2	18.7	13.3	19.9	41.7	39.9	39.3	0.0	33.9	21.4
Longview	223	36,720	23.4	21.6	4.5	3.6	17.2	9.9	12.2	19.0	16.6	20.2	42.2	52.0	41.3	0.0	17.0	33.7
Liberty/Houston	29	14,506	3.0	26.8	3.4	3.0	16.9	6.9	13.1	17.1	6.9	18.8	39.3	58.6	42.7	0.0	24.1	22.4
Total	952	202,817	100.0	25.9	4.1	3.0	17.0	8.8	13.0	17.5	15.0	18.8	39.6	52.2	42.8	0.0	19.9	22.4

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2020		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
Non MSA	1,554	108,425	45.1	9,410	1.6	4.3	1.6	18.5	22.5	17.7	67.7	68.0	67.7	12.2	5.3	13.0	0.0	0.0	0.0		
Tyler	933	81,990	27.1	7,130	6.2	5.4	6.4	17.5	14.8	18.0	34.6	34.1	32.8	41.4	45.8	42.6	0.2	0.0	0.3		
Longview	942	84,941	27.4	7,483	4.7	3.1	5.3	12.0	7.2	10.6	59.7	68.7	57.8	23.5	20.9	26.0	0.2	0.1	0.2		
Liberty/Houston	13	905	0.4	1,275	5.8	7.7	4.5	33.7	69.2	40.8	60.5	23.1	54.7	0.0	0.0	0.0	0.0	0.0	0.0		
Total	3,442	276,261	100.0	25,298	4.0	4.3	4.2	17.2	16.4	16.9	55.9	58.8	54.3	22.8	20.5	24.5	0.1	0.0	0.1		

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

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2021		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
Non MSA	1,406	101,653	47.6	10,479	1.7	0.5	1.4	25.1	20.3	15.4	56.3	44.7	70.4	16.9	2.6	12.7	0.0	0.0	0.0		
Tyler	682	71,417	23.1	6,951	3.5	1.3	5.8	29.5	13.9	17.6	39.6	17.7	33.4	27.2	12.6	42.9	0.2	0.0	0.3		
Longview	776	69,243	26.3	7,382	0.0	0.0	3.8	20.1	12.5	10.2	66.1	44.5	59.8	13.5	11.9	25.9	0.2	0.1	0.4		
Liberty/Houston	90	16,159	3.0	183,167	12.2	2.2	11.7	23.5	7.8	21.6	25.5	15.6	24.2	38.4	28.9	42.3	0.4	0.0	0.2		
Total	2,954	258,472	100.0	207,929	10.5	0.6	10.7	23.6	16.4	20.7	30.3	37.5	28.1	35.2	8.2	40.3	0.3	0.0	0.2		

Source: 2022 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2020	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Non MSA	1,554	108,425	45.1	9,410	84.4	64.9	43.9	4.2	19.6	11.4	15.6	
Tyler	933	81,990	27.1	7,130	85.7	52.6	40.5	4.2	26.6	10.0	20.8	
Longview	942	84,941	27.4	7,483	82.2	52.9	36.9	4.8	26.2	13.0	20.9	
Liberty/Houston	13	905	0.4	1,275	82.8	38.5	32.5	4.3	15.4	12.9	46.2	
Total	3,442	276,261	100.0	25,298	84.1	58.2	40.3	4.4	23.3	11.6	18.6	

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

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2021	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Non MSA	1,406	101,653	47.6	10,479	86.9	67.0	48.8	3.0	17.5	10.0	15.5	
Tyler	682	71,417	23.1	6,951	87.7	59.7	46.5	3.2	24.0	9.1	16.3	
Longview	776	69,243	26.3	7,382	85.7	60.1	45.5	3.6	25.6	10.7	14.3	
Liberty/Houston	90	16,159	3.0	183,167	91.2	68.9	40.9	2.9	12.2	5.9	18.9	
Total	2,954	258,472	100.0	207,929	90.5	63.5	41.6	3.0	21.0	6.6	15.5	

Source: 2022 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.00.