



CRA Institution Disclosure 2021

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (089), AL										
MSA 26620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PERRY COUNTY (105), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	6	0	0	0	0	1	6	0	0
STATE TOTAL	1	6	0	0	0	0	1	6	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	595	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	595	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	1	595	1	100	0	0
STATE TOTAL	1	100	0	0	1	595	1	100	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOONE COUNTY (007), IL										
MSA 40420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CADDO PARISH (017), LA										
MSA 43340										
Outside Assessment Area										
Low Income	1	77	0	0	0	0	1	77	0	0
Moderate Income	1	60	0	0	0	0	1	60	0	0
Middle Income	2	23	1	168	2	782	2	23	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	160	1	168	2	782	4	160	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	160	1	168	2	782	4	160	0	0
STATE TOTAL	4	160	1	168	2	782	4	160	0	0

Loans by County

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOCORRO COUNTY (053), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	142	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	142	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	142	0	0	0	0	0	0
STATE TOTAL	0	0	1	142	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRANVILLE COUNTY (077), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	87	0	0	0	0	2	87	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	87	0	0	0	0	2	87	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	87	0	0	0	0	2	87	0	0
STATE TOTAL	2	87	0	0	0	0	2	87	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	47	0	0	1	300	2	347	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	0	0	1	300	2	347	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	47	0	0	1	300	2	347	0	0
STATE TOTAL	1	47	0	0	1	300	2	347	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	250	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	33	0	0	0	0	1	33	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	33	1	250	0	0	1	33	0	0
BRAZORIA COUNTY (039), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	886	0	0	0	0
Middle Income	0	0	0	0	1	833	1	833	0	0
Upper Income	0	0	0	0	2	994	2	994	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	2,713	3	1,827	0	0

Loans by County

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Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAMP COUNTY (063), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	22	0	0	1	285	2	22	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	22	0	0	1	285	2	22	0	0
CASS COUNTY (067), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	82	1	153	1	324	2	77	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	82	1	153	1	324	2	77	0	0
CHEROKEE COUNTY (073), TX										
MSA NA										
Inside AA 0004										
Low Income	44	1,406	11	1,602	2	1,235	40	2,168	0	0
Moderate Income	99	3,530	17	2,697	7	4,508	93	5,531	0	0
Middle Income	350	9,985	44	7,071	20	9,641	285	14,018	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	493	14,921	72	11,370	29	15,384	418	21,717	0	0

Loans by County

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Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	154	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	100	0	0	0	0	1	100	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	6	118	1	250	4	1,452	5	1,468	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	218	2	404	5	2,452	7	2,568	0	0

Loans by County

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Small Business Loans - Originations

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State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	83	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	61	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	8	0	0	1	367	0	0	0	0
Median Family Income 70-80%	2	87	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	33	0	0	0	0	2	33	0	0
Median Family Income 90-100%	1	5	0	0	0	0	1	5	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	2	276	0	0	1	158	0	0
Median Family Income >= 120%	10	293	2	394	2	1,153	6	275	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	570	4	670	3	1,520	10	471	0	0

Loans by County

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Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	50	0	0	0	0	1	50	0	0
Median Family Income 90-100%	0	0	0	0	1	725	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	305	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	220	0	0	1	1,000	4	1,220	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	270	0	0	3	2,030	5	1,270	0	0
DEWITT COUNTY (123), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ECTOR COUNTY (135), TX										
MSA 36220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
ERATH COUNTY (143), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	1	21	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	31	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	1,344	2	1,344	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	44	0	0	0	0	1	44	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	2	1,344	3	1,388	0	0
FRANKLIN COUNTY (159), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	53	0	0	0	0	0	0	0	0
Upper Income	1	43	1	140	2	1,006	1	43	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	96	1	140	2	1,006	1	43	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FREESTONE COUNTY (161), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	118	2	351	3	1,029	5	358	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	118	2	351	3	1,029	5	358	0	0
GALVESTON COUNTY (167), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	100	0	0	0	0	1	74	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	0	0	0	0	1	74	0	0
GREGG COUNTY (183), TX										
MSA 30980										
Inside AA 0003										
Low Income	10	531	3	559	5	2,361	3	559	0	0
Moderate Income	22	863	9	1,471	2	897	19	1,284	0	0
Middle Income	197	6,375	46	7,984	34	15,735	159	13,614	0	0
Upper Income	89	2,989	12	2,189	13	6,599	64	6,210	0	0
Income Not Known	1	100	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	319	10,858	70	12,203	54	25,592	245	21,667	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARDIN COUNTY (199), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	0	0	0	0
HARRIS COUNTY (201), TX										
MSA 26420										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	109	0	0	1	850	0	0	0	0
Median Family Income 40-50%	2	59	0	0	0	0	1	50	0	0
Median Family Income 50-60%	3	88	0	0	2	803	4	843	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	2	415	2	1,156	1	696	0	0
Median Family Income 80-90%	12	500	5	657	1	405	18	1,562	0	0
Median Family Income 90-100%	1	68	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	1,618	2	1,618	0	0
Median Family Income 110-120%	2	8	0	0	1	1,000	2	1,002	0	0
Median Family Income >= 120%	6	182	1	200	3	2,209	9	2,525	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,014	8	1,272	12	8,041	37	8,296	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRISON COUNTY (203), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	389	1	120	1	406	9	479	0	0
Middle Income	44	1,692	3	492	3	1,813	21	1,432	0	0
Upper Income	31	919	1	150	6	3,216	25	2,399	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	85	3,000	5	762	10	5,435	55	4,310	0	0
HAYS COUNTY (209), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	8	0	0	0	0	0	0	0	0
Middle Income	2	71	0	0	0	0	2	71	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	119	0	0	0	0	3	111	0	0
HENDERSON COUNTY (213), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	77	0	0	2	875	2	357	0	0
Middle Income	34	1,172	13	2,230	4	1,907	33	3,186	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	1,249	13	2,230	6	2,782	35	3,543	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HIDALGO COUNTY (215), TX										
MSA 32580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	101	0	0	0	0	4	101	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	101	0	0	0	0	4	101	0	0
HOPKINS COUNTY (223), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	15	0	0	0	0	2	15	0	0
Upper Income	2	74	0	0	0	0	1	24	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	89	0	0	0	0	3	39	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOUSTON COUNTY (225), TX										
MSA NA										
Outside Assessment Area										
Low Income	1	43	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	1	188	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	118	1	188	0	0	1	75	0	0
HUNT COUNTY (231), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	99	1	120	0	0	4	219	0	0
Middle Income	0	0	1	144	0	0	1	144	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	99	2	264	0	0	5	363	0	0
JASPER COUNTY (241), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	112	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	112	0	0	0	0	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KAUFMAN COUNTY (257), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	266	1	266	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	2	436	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	2	436	1	266	1	266	0	0
LIBERTY COUNTY (291), TX										
MSA 26420										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	122	2	294	0	0	3	197	0	0
Middle Income	1	29	1	124	0	0	1	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	151	3	418	0	0	4	226	0	0
MCLENNAN COUNTY (309), TX										
MSA 47380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	102	0	0	1	102	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	102	0	0	1	102	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (313), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	63	0	0	0	0	1	63	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	1	63	0	0
MARION COUNTY (315), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	32	1	180	0	0	2	188	0	0
Middle Income	3	25	0	0	0	0	3	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	57	1	180	0	0	5	213	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	3	480	2	778	3	928	0	0
Median Family Income 70-80%	1	10	0	0	1	288	2	298	0	0
Median Family Income 80-90%	6	288	0	0	1	270	7	558	0	0
Median Family Income 90-100%	1	34	0	0	0	0	1	34	0	0
Median Family Income 100-110%	0	0	1	155	0	0	1	155	0	0
Median Family Income 110-120%	5	313	2	382	1	892	0	0	0	0
Median Family Income >= 120%	9	359	1	204	1	810	7	1,159	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,004	7	1,221	6	3,038	21	3,132	0	0
MORRIS COUNTY (343), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	556	0	0	0	0	11	556	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	556	0	0	0	0	11	556	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NACOGDOCHES COUNTY (347), TX										
MSA NA										
Inside AA 0004										
Low Income	2	34	1	166	0	0	2	176	0	0
Moderate Income	31	891	2	271	2	1,125	22	1,299	0	0
Middle Income	31	1,056	7	1,173	2	1,030	25	2,019	0	0
Upper Income	60	1,781	4	649	3	1,414	49	2,886	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	124	3,762	14	2,259	7	3,569	98	6,380	0	0
NAVARRO COUNTY (349), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	26	1	150	1	711	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	1	150	1	711	1	150	0	0
NEWTON COUNTY (351), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	520	1	520	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	520	1	520	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NUECES COUNTY (355), TX										
MSA 18580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	1,330	5	935	1	255	25	2,520	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	1,330	5	935	1	255	25	2,520	0	0
PANOLA COUNTY (365), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	298	0	0	3	1,091	6	730	0	0
Upper Income	5	75	0	0	0	0	3	51	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	373	0	0	3	1,091	9	781	0	0
POLK COUNTY (373), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	44	1	150	0	0	2	171	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	44	1	150	0	0	2	171	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RAINS COUNTY (379), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	39	992	2	243	0	0	34	984	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	992	2	243	0	0	34	984	0	0
ROBERTSON COUNTY (395), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	0	0	1	11	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	1	11	0	0
ROCKWALL COUNTY (397), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	2	800	3	1,000	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	2	800	3	1,000	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (419), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	30	710	1	102	1	701	20	573	0	0
Middle Income	11	311	2	255	0	0	6	221	0	0
Upper Income	3	54	0	0	1	375	2	34	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	1,075	3	357	2	1,076	28	828	0	0
SMITH COUNTY (423), TX										
MSA 46340										
Inside AA 0005										
Low Income	19	672	6	1,031	5	1,565	18	1,846	0	0
Moderate Income	93	2,981	9	1,453	12	6,448	68	5,428	0	0
Middle Income	179	5,809	34	6,009	27	13,501	141	10,580	0	0
Upper Income	228	7,648	32	5,182	38	19,118	180	17,067	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	519	17,110	81	13,675	82	40,632	407	34,921	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	8	0	0	0	0	1	8	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	47	0	0	2	1,377	1	42	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	55	0	0	2	1,377	2	50	0	0
TITUS COUNTY (449), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	29	1	120	0	0	1	29	0	0
Middle Income	3	58	0	0	0	0	1	21	0	0
Upper Income	1	25	2	260	0	0	3	285	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	112	3	380	0	0	5	335	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	8	0	0	0	0	1	8	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
TRINITY COUNTY (455), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	46	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	1	952	1	952	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	67	0	0	1	952	1	952	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UPSHUR COUNTY (459), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	135	3,337	12	1,828	0	0	112	3,121	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	135	3,337	12	1,828	0	0	112	3,121	0	0
VAN ZANDT COUNTY (467), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	23	800	2	300	1	488	11	1,020	0	0
Middle Income	120	3,540	10	1,582	9	4,362	97	5,272	0	0
Upper Income	8	215	0	0	0	0	3	67	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	151	4,555	12	1,882	10	4,850	111	6,359	0	0
WALKER COUNTY (471), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	64	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	56	0	0	0	0	1	56	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	0	0	0	0	1	56	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	947	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	947	0	0	0	0
WILSON COUNTY (493), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	41	0	0	0	0	2	41	0	0
Upper Income	1	12	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	53	0	0	0	0	2	41	0	0
WOOD COUNTY (499), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	22	552	2	311	2	1,386	16	509	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	552	2	311	2	1,386	16	509	0	0
TOTAL INSIDE AA IN STATE	2,352	73,948	348	57,275	254	127,249	1,877	133,541	0	0

Loans by County

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	131	5,022	32	5,427	38	19,733	127	17,029	0	0
STATE TOTAL	2,483	78,970	380	62,702	292	146,982	2,004	150,570	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2,352	73,948	348	57,275	254	127,249	1,877	133,541	0	0
TOTAL OUTSIDE AA	145	5,630	34	5,737	42	21,410	139	17,839	0	0
TOTAL INSIDE & OUTSIDE	2,497	79,578	382	63,012	296	148,659	2,016	151,380	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDERSON COUNTY (001), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	20	0	0	0	0	1	5	0	0
Middle Income	86	2,745	12	1,886	3	1,089	90	5,298	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	88	2,765	12	1,886	3	1,089	91	5,303	0	0
ANGELINA COUNTY (005), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	70	0	0	0	0	2	70	0	0
Middle Income	33	1,295	1	140	1	400	29	1,294	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,365	1	140	1	400	31	1,364	0	0
BOWIE COUNTY (037), TX										
MSA 45500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRAZOS COUNTY (041), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
CAMP COUNTY (063), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
CHEROKEE COUNTY (073), TX										
MSA NA										
Inside AA 0004										
Low Income	12	278	0	0	0	0	10	227	0	0
Moderate Income	9	505	3	670	2	691	12	1,761	0	0
Middle Income	287	8,888	28	4,269	9	3,355	305	15,886	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	308	9,671	31	4,939	11	4,046	327	17,874	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLEMAN COUNTY (083), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	378	1	378	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	378	1	378	0	0
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	4	1	107	0	0	1	4	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	1	107	0	0	1	4	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELTA COUNTY (119), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	131	0	0	0	0	6	131	0	0
Middle Income	1	18	0	0	0	0	1	18	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	149	0	0	0	0	7	149	0	0
ELLIS COUNTY (139), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	93	0	0	0	0	2	93	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	93	0	0	0	0	2	93	0	0
FREESTONE COUNTY (161), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREGG COUNTY (183), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	310	1	250	0	0	11	560	0	0
Upper Income	2	12	0	0	0	0	1	7	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	322	1	250	0	0	12	567	0	0
HARRISON COUNTY (203), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	197	0	0	0	0	3	97	0	0
Upper Income	5	153	0	0	1	256	6	409	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	350	0	0	1	256	9	506	0	0
HAYS COUNTY (209), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	118	0	0	1	118	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	118	0	0	1	118	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENDERSON COUNTY (213), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	20	580	4	652	0	0	20	977	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	600	4	652	0	0	21	997	0	0
HOPKINS COUNTY (223), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	110	0	0	0	0	7	110	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	135	0	0	0	0	8	135	0	0
HOUSTON COUNTY (225), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	163	0	0	1	350	7	491	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	163	0	0	1	350	7	491	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUNT COUNTY (231), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	1	112	0	0	2	122	0	0
Middle Income	4	72	0	0	0	0	4	72	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	82	1	112	0	0	6	194	0	0
KAUFMAN COUNTY (257), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	53	0	0	0	0	2	53	0	0
Middle Income	3	146	0	0	0	0	3	146	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	199	0	0	0	0	5	199	0	0
LEON COUNTY (289), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (315), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	22	0	0	0	0	2	22	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	22	0	0	0	0	2	22	0	0
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	28	0	0	0	0	1	28	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	42	0	0	0	0	1	25	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	70	0	0	0	0	2	53	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NACOGDOCHES COUNTY (347), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	2	0	0	0	0	1	2	0	0
Middle Income	23	683	3	485	0	0	23	883	0	0
Upper Income	68	1,627	0	0	1	308	63	1,779	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	92	2,312	3	485	1	308	87	2,664	0	0
NAVARRO COUNTY (349), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	0	0	0	0	1	85	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	1	85	0	0
PANOLA COUNTY (365), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	187	2	351	0	0	8	538	0	0
Upper Income	14	203	0	0	1	300	14	501	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	390	2	351	1	300	22	1,039	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (373), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	203	0	0	0	0	5	182	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	203	0	0	0	0	5	182	0	0
RAINS COUNTY (379), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	23	439	2	340	0	0	25	779	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	439	2	340	0	0	25	779	0	0
RUSK COUNTY (401), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	13	414	0	0	0	0	12	348	0	0
Middle Income	17	536	0	0	0	0	13	440	0	0
Upper Income	3	67	0	0	0	0	3	67	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,017	0	0	0	0	28	855	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (419), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	42	832	1	213	0	0	38	989	0	0
Middle Income	7	179	0	0	0	0	7	179	0	0
Upper Income	1	9	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	50	1,020	1	213	0	0	45	1,168	0	0
SMITH COUNTY (423), TX										
MSA 46340										
Inside AA 0005										
Low Income	1	41	0	0	0	0	1	41	0	0
Moderate Income	5	157	0	0	0	0	5	157	0	0
Middle Income	29	1,111	0	0	0	0	23	888	0	0
Upper Income	24	906	5	888	3	1,272	32	3,066	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	2,215	5	888	3	1,272	61	4,152	0	0
TRINITY COUNTY (455), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	195	0	0	0	0	9	188	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	195	0	0	0	0	9	188	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UPSHUR COUNTY (459), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	30	1,077	3	463	1	320	28	1,291	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,077	3	463	1	320	28	1,291	0	0
VAN ZANDT COUNTY (467), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	81	2,754	11	1,550	5	1,426	89	5,658	0	0
Upper Income	4	171	0	0	0	0	4	171	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	85	2,925	11	1,550	5	1,426	93	5,829	0	0
WALKER COUNTY (471), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	169	0	0	1	169	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	169	0	0	1	169	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WOOD COUNTY (499), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	26	826	4	678	0	0	28	1,323	0	0
Upper Income	3	23	0	0	0	0	3	23	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	849	4	678	0	0	31	1,346	0	0
TOTAL INSIDE AA IN STATE	897	27,387	80	12,835	27	9,417	913	45,787	0	0
TOTAL OUTSIDE AA IN STATE	58	1,381	6	906	2	728	60	2,837	0	0
STATE TOTAL	955	28,768	86	13,741	29	10,145	973	48,624	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	897	27,387	80	12,835	27	9,417	913	45,787	0	0
TOTAL OUTSIDE AA	58	1,381	6	906	2	728	60	2,837	0	0
TOTAL INSIDE & OUTSIDE	955	28,768	86	13,741	29	10,145	973	48,624	0	0

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581
 Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - HARRIS COUNTY (201) - MSA 26420	48	10,327	37	8,296	0	0
TX - LIBERTY COUNTY (291) - MSA 26420	7	569	4	226	0	0
TX - MONTGOMERY COUNTY (339) - MSA 26420	35	5,263	21	3,132	0	0
TX - GREGG COUNTY (183) - MSA 30980	443	48,653	245	21,667	0	0
TX - HARRISON COUNTY (203) - MSA 30980	100	9,197	55	4,310	0	0
TX - RUSK COUNTY (401) - MSA 30980	86	6,228	54	2,394	0	0
TX - UPSHUR COUNTY (459) - MSA 30980	147	5,165	112	3,121	0	0
TX - ANDERSON COUNTY (001) - MSA NA	221	17,677	140	10,182	0	0
TX - ANGELINA COUNTY (005) - MSA NA	84	7,707	53	4,191	0	0
TX - CHEROKEE COUNTY (073) - MSA NA	594	41,675	418	21,717	0	0
TX - HENDERSON COUNTY (213) - MSA NA	56	6,261	35	3,543	0	0
TX - NACOGDOCHES COUNTY (347) - MSA NA	145	9,590	98	6,380	0	0
TX - PANOLA COUNTY (365) - MSA NA	17	1,464	9	781	0	0
TX - RAINS COUNTY (379) - MSA NA	41	1,235	34	984	0	0
TX - SHELBY COUNTY (419) - MSA NA	49	2,508	28	828	0	0
TX - VAN ZANDT COUNTY (467) - MSA NA	173	11,287	111	6,359	0	0
TX - WOOD COUNTY (499) - MSA NA	26	2,249	16	509	0	0
TX - SMITH COUNTY (423) - MSA 46340	682	71,417	407	34,921	0	0

2021 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581
 Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - MONTGOMERY COUNTY (339) - MSA 26420	3	70	2	53	0	0
TX - GREGG COUNTY (183) - MSA 30980	13	572	12	567	0	0
TX - HARRISON COUNTY (203) - MSA 30980	10	606	9	506	0	0
TX - RUSK COUNTY (401) - MSA 30980	33	1,017	28	855	0	0
TX - UPSHUR COUNTY (459) - MSA 30980	34	1,860	28	1,291	0	0
TX - ANDERSON COUNTY (001) - MSA NA	103	5,740	91	5,303	0	0
TX - ANGELINA COUNTY (005) - MSA NA	37	1,905	31	1,364	0	0
TX - CHEROKEE COUNTY (073) - MSA NA	350	18,656	327	17,874	0	0
TX - HENDERSON COUNTY (213) - MSA NA	25	1,252	21	997	0	0
TX - NACOGDOCHES COUNTY (347) - MSA NA	96	3,105	87	2,664	0	0
TX - PANOLA COUNTY (365) - MSA NA	23	1,041	22	1,039	0	0
TX - RAINS COUNTY (379) - MSA NA	25	779	25	779	0	0
TX - SHELBY COUNTY (419) - MSA NA	51	1,233	45	1,168	0	0
TX - VAN ZANDT COUNTY (467) - MSA NA	101	5,901	93	5,829	0	0
TX - WOOD COUNTY (499) - MSA NA	33	1,527	31	1,346	0	0
TX - SMITH COUNTY (423) - MSA 46340	67	4,375	61	4,152	0	0

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	16	32,096	0	0
Purchased	0	0	0	0
Total	16	32,096	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

ASSESSMENT AREA - 0002

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 20-30%

2113.00* 3128.00* 4212.02* 4231.00* 4335.01*

Median Family Income 30-40%

2104.00* 2108.00* 2111.00* 2112.00* 2114.00* 2117.00 2123.00* 2207.00* 2208.00* 2214.00* 2215.00*
 2225.01* 2226.00* 2227.00* 2230.02* 2301.00* 2303.00* 2331.03* 2401.00 2405.01* 2405.02* 2406.00*
 3104.00* 3110.00* 3116.00* 3122.00* 3124.00* 3138.00* 3215.00* 3230.00* 3231.00* 3312.00* 3320.00*
 3328.00* 4205.00* 4213.00* 4214.01* 4214.02* 4214.03* 4216.00* 4223.01* 4230.00* 4325.00* 4327.01*
 4328.01* 4328.02* 4330.01* 4330.02* 4330.03* 4331.00* 4335.02* 4336.00* 4533.00* 4534.03* 5206.02*
 5214.00* 5217.00* 5307.00* 5330.00* 5339.02* 5501.00* 5502.00*

Median Family Income 40-50%

2105.00* 2107.00* 2109.00* 2110.00* 2124.00* 2205.00* 2217.00* 2221.00* 2223.00* 2224.01* 2225.03*
 2230.01* 2305.00* 2306.00* 2307.00* 2312.00* 2313.00* 2315.00* 2321.00* 2331.02* 2334.00* 2335.00*
 2336.00* 2506.00* 2544.00* 3101.00* 3108.00* 3109.00* 3117.00* 3123.00 3135.00* 3136.00* 3201.00*
 3212.00* 3220.00* 3222.00* 3235.00* 3239.00* 3241.00* 3311.00* 3316.02* 3318.00* 3322.00* 3324.00*
 3327.00* 3329.00* 3333.00* 4211.02* 4212.01* 4215.00* 4222.00* 4225.00* 4229.00* 4232.02* 4320.02*
 4324.00* 4329.01* 4329.02* 4510.01* 4522.01* 4525.00* 4531.00* 4532.00* 4536.01* 5204.00* 5205.00
 5206.01* 5211.00* 5212.00* 5222.02* 5301.00* 5306.00* 5320.01* 5322.00* 5333.00* 5337.01* 5340.01*
 5503.01* 5533.00* 9801.00*

Median Family Income 50-60%

2115.00* 2119.00* 2201.00* 2204.00* 2206.00* 2211.00* 2212.00* 2213.00* 2218.00* 2219.00* 2224.02*
 2225.02* 2228.00* 2231.00* 2302.00* 2304.00* 2309.00* 2310.00* 2317.00* 2323.01* 2324.03* 2327.01*
 2327.02* 2337.02 2408.01* 2415.00* 2525.00* 2526.00* 2543.00* 3105.00* 3106.00* 3111.00* 3118.00*
 3202.00* 3206.01* 3213.00* 3214.01* 3218.00* 3221.00* 3229.00* 3233.00* 3234.00* 3242.00* 3302.00*
 3305.00* 3307.00* 3313.00* 3317.00* 3321.00* 3325.00* 3326.00* 3331.00* 3332.01* 3332.02* 3335.00*
 3412.01* 4101.00* 4211.01* 4224.02* 4227.01* 4327.02* 4332.01* 4334.00* 4519.01* 4522.02* 4526.00
 4528.02* 4536.02* 5210.00* 5213.00* 5223.01* 5304.00* 5305.00* 5313.00* 5318.00* 5321.00* 5335.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

5336.00*	5405.01*	5503.02*	5504.01*	5511.00	5519.00*						
Median Family Income 60-70%											
2116.00*	2125.00*	2202.00*	2209.00*	2210.00*	2216.00*	2220.00*	2222.00*	2229.00*	2308.00*	2311.00*	
2314.00*	2316.00*	2318.00*	2319.00*	2324.02*	2328.00*	2330.01*	2331.01*	2333.00*	2337.01*	2534.00*	
2540.00*	2541.00*	2545.00*	2546.00*	3112.00*	3113.00*	3130.00*	3133.00*	3137.00*	3143.00*	3205.00*	
3206.02*	3207.00*	3208.00*	3209.00*	3210.00*	3227.00*	3228.00*	3304.00*	3306.00*	3309.00*	3316.01*	
3319.00*	3323.00*	3337.00*	3340.01*	3401.00*	3413.02*	3437.00*	4201.00*	4223.02*	4224.01*	4228.00*	
4323.00*	4332.02*	4333.00*	4510.02*	4523.00*	4524.00*	4527.00*	4528.01*	4529.00*	4530.00*	4534.01*	
4534.02*	4535.01*	4537.00*	4539.00*	4543.02*	5116.00*	5203.00*	5220.00*	5223.02*	5303.00*	5308.00*	
5319.00*	5323.00*	5328.00*	5334.00*	5337.02*	5338.01*	5338.02*	5339.01*	5340.02*	5342.01*	5406.02*	
5505.00*	5506.02*	5508.00*	5510.00*								
Median Family Income 70-80%											
2106.00*	2203.00	2320.00*	2324.01*	2325.00*	2337.03*	2404.00	2407.02	2408.02*	2522.00*	2523.01*	
2524.00*	2527.00*	2528.00*	2536.00*	2539.00*	2542.00*	3103.00*	3107.00*	3114.00*	3115.00*	3119.00*	
3127.00*	3129.00*	3132.00*	3134.00*	3140.02*	3216.00*	3219.00*	3226.00*	3237.01*	3238.02*	3301.00*	
3303.03*	3330.00*	3338.00*	3339.02*	3340.02*	3341.00*	3405.00*	3409.00*	3411.00*	3422.00*	3423.00*	
3504.00*	3505.00*	4226.00*	4233.01*	4233.02*	4234.01*	4313.01*	4321.00*	4401.00*	4503.00*	4508.02*	
4518.00*	4535.02*	4543.01*	4544.00*	5216.00*	5218.00*	5221.00*	5222.01*	5325.01*	5325.02*	5326.00*	
5327.00*	5329.00*	5342.03*	5408.00*	5506.03*	5509.00*	5516.00*	5526.01*	5532.00*			
Median Family Income 80-90%											
2323.02*	2326.00*	2329.00*	2332.00*	2410.00*	2411.01*	2411.03*	2412.00*	2501.00*	2502.00*	2503.01*	
2529.00*	2532.00*	2535.00*	2538.00*	3211.00*	3232.00	3236.00*	3303.01*	3303.02*	3315.00*	3413.01*	
3424.00*	3436.00*	4132.01*	4221.00*	4227.02*	4236.00*	4322.00*	4508.01*	4517.00*	4520.00*	4538.00*	
4541.00*	5215.00*	5224.01*	5224.02*	5324.00*	5331.00*	5332.00*	5341.00*	5402.00*	5413.00*	5416.02*	
5424.00*	5432.00*	5506.01*	5515.00*	5523.02*	5524.00*	5554.01*					
Median Family Income 90-100%											
2407.01*	2409.02*	2510.00*	2537.00*	3217.00*	3237.02*	3238.01*	3240.00*	3308.00*	3339.01*	3407.00*	
3410.00*	3430.00*	3508.01*	4202.00*	4217.00*	4218.00*	4521.00*	4540.00*	4542.00*	5340.03*	5417.00*	
5420.00*	5421.02*	5423.02*	5430.03*	5431.00*	5507.00*	5512.00*	5521.01*	5554.02	5560.00*		
Median Family Income 100-110%											

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

2330.02*	2330.03*	2409.01*	2411.02*	2505.00*	2517.00	2521.00*	2523.02*	2530.00*	2547.00*	3139.00*
3214.02*	3340.03*	3421.00*	3427.00*	3429.00*	3502.00*	4234.02*	4312.01*	4314.01*	4326.00*	4504.00*
4514.01*	4548.00*	4552.00*	5111.00*	5201.00*	5219.00*	5314.00*	5405.02*	5410.01*	5414.00*	5418.00*
5421.01*	5423.01*	5427.00*	5504.02*	5520.01*	5521.03*	5522.00	5525.00*	5527.00*	5529.00*	5538.02*
5552.00*										
Median Family Income 110-120%										
2503.02*	2514.02	3140.01*	3144.00*	3336.00*	3418.00*	3420.02*	3431.00*	3433.01*	3503.00*	3507.00*
4117.00*	4235.00*	4513.00*	4514.03*	4546.00*	5207.00*	5309.00*	5315.00*	5316.00*	5320.02*	5406.01*
5407.00*	5412.02*	5415.00*	5422.00*	5428.00*	5429.00	5513.00*	5514.00*	5517.01*	5520.02*	5526.02*
5537.00*	5542.00*	5548.01*	5549.01*	5550.00*	5551.00*					
Median Family Income >= 120%										
1000.00*	2101.00*	2322.00*	2413.00*	2414.00*	2504.01*	2504.02*	2507.01*	2507.02*	2508.00*	2509.00*
2511.00*	2512.00*	2513.00	2514.01*	2515.01*	2515.02	2515.03*	2516.00*	2518.00*	2519.01*	2519.02*
2520.00*	2531.00*	2533.00*	3102.00*	3120.00*	3125.00*	3126.00*	3131.00*	3402.01*	3402.02*	3402.03*
3403.01*	3403.02*	3404.00*	3406.00*	3408.00*	3412.02*	3414.00*	3415.01*	3415.02*	3416.00*	3417.00*
3420.01*	3425.00*	3428.00*	3432.00*	3433.02*	3501.00*	3506.01*	3506.02*	3508.02*	4102.00*	4103.00*
4104.01*	4104.02*	4105.00*	4106.00*	4107.01*	4107.02*	4108.00*	4109.00*	4110.00*	4111.00*	4112.00*
4113.00*	4114.00*	4115.01*	4115.02*	4116.00*	4118.00*	4119.00*	4120.00*	4122.00*	4123.00*	4124.00*
4125.00*	4126.00*	4127.00*	4128.00*	4129.00*	4130.00*	4131.00*	4132.02*	4133.00*	4203.00*	4204.00*
4206.00*	4207.00	4208.00*	4209.00*	4210.00*	4219.00*	4220.00*	4232.01*	4301.00*	4302.00*	4303.00*
4304.00*	4305.00*	4306.00*	4307.00*	4308.00*	4309.00*	4310.00*	4311.01*	4312.02*	4313.02*	4314.02*
4315.01*	4315.02*	4316.00*	4317.00*	4318.01*	4318.02*	4319.00*	4320.01*	4501.00*	4502.00*	4505.00*
4506.00*	4507.00*	4509.00*	4511.00*	4512.00*	4515.00*	4516.01*	4516.02*	4519.02*	4545.01*	4545.02*
4547.00*	4549.00*	4550.00*	4551.01*	4551.02*	4553.00*	5101.00*	5102.00*	5103.00*	5104.00*	5105.00*
5106.00*	5107.00*	5108.00*	5109.00*	5110.01*	5110.02*	5112.00*	5113.01*	5113.02*	5114.00*	5115.00*
5202.00*	5225.00*	5302.00*	5310.00*	5311.00*	5312.00*	5317.00*	5342.02*	5401.00*	5409.01*	5409.02*
5410.02*	5410.03*	5411.00*	5412.01*	5412.03*	5416.01*	5419.00*	5425.00*	5426.00*	5430.01*	5430.02*
5517.02*	5517.03*	5518.00*	5521.02*	5523.01*	5528.00*	5530.01*	5530.02*	5531.00*	5534.01*	5534.02*
5534.03	5535.00*	5536.00*	5538.01*	5539.00*	5540.01*	5540.02*	5541.01*	5541.02*	5543.01*	5543.02*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

5544.01* 5544.02* 5544.03* 5545.01* 5545.02* 5546.00* 5547.00* 5548.02* 5549.02* 5549.03* 5553.01*

5553.02 5553.03* 5555.01 5555.02* 5556.00* 5557.01* 5557.02*

Median Family Income Not Known

3121.00* 3314.00* 4121.00* 4311.02* 4514.02* 9800.00*

LIBERTY COUNTY (291), TX

MSA: 26420

Low Income

7002.00*

Moderate Income

7001.00* 7003.00 7004.00 7006.00* 7013.00*

Middle Income

7005.00 7007.00* 7008.00* 7009.00* 7010.00* 7011.00* 7012.00* 7014.00*

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income 30-40%

6934.00*

Median Family Income 40-50%

6931.01*

Median Family Income 50-60%

6936.00* 6939.00*

Median Family Income 60-70%

6926.01 6926.02 6930.00 6938.00* 6941.01

Median Family Income 70-80%

6922.00* 6925.00 6927.00 6928.02* 6931.02* 6935.00*

Median Family Income 80-90%

6915.00* 6924.00* 6929.00 6940.00 6941.02* 6944.00

Median Family Income 90-100%

6901.00 6903.00* 6913.02* 6916.02* 6928.01* 6947.00*

Median Family Income 100-110%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

6914.00 6942.01*

Median Family Income 110-120%

6902.01* 6918.00 6923.00 6933.00 6946.00*

Median Family Income >= 120%

6902.02 6904.01* 6904.02 6905.00* 6906.01* 6906.02 6907.00* 6908.00* 6909.00* 6910.00* 6911.00*

6912.00* 6913.01* 6916.01* 6917.00* 6919.00 6920.01 6920.02* 6921.00 6932.00* 6937.00* 6942.02*

6943.01* 6943.02 6945.00

ASSESSMENT AREA - 0003

GREGG COUNTY (183), TX

MSA: 30980

Low Income

0011.00

Moderate Income

0010.00 0012.00* 0013.00 0014.00 0015.00*

Middle Income

0002.00 0003.00 0004.01 0005.02 0007.00 0008.00 0009.00 0102.00 0103.01 0103.02 0104.00

0105.00 0107.00

Upper Income

0004.02 0005.01 0006.00 0101.00 0106.00

Income Not Known

9800.00

HARRISON COUNTY (203), TX

MSA: 30980

Moderate Income

0201.02 0203.02 0204.01* 0204.02

Middle Income

0201.03 0201.04 0202.00 0205.01 0205.02 0206.04

Upper Income

0203.01 0206.03 0206.05 0206.06

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

RUSK COUNTY (401), TX

MSA: 30980

Moderate Income

9512.00

Middle Income

9501.00 9503.00 9504.00 9505.01 9505.02* 9507.00 9508.00 9509.00 9510.00* 9511.00

Upper Income

9502.00 9506.00

UPSHUR COUNTY (459), TX

MSA: 30980

Middle Income

9501.00 9502.00 9503.00 9504.00 9505.00 9506.00 9507.00

ASSESSMENT AREA - 0004

ANDERSON COUNTY (001), TX

MSA: NA

Moderate Income

9505.00 9506.00 9507.00

Middle Income

9501.00 9508.00 9509.01 9509.02 9510.00 9511.00

Upper Income

9504.01*

Income Not Known

9504.02*

ANGELINA COUNTY (005), TX

MSA: NA

Moderate Income

0005.00 0006.00 0007.00

Middle Income

0001.01 0001.02 0002.00 0003.01 0003.02 0004.00 0008.00 0009.01 0010.01* 0010.02 0011.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

0012.00 0013.00

Upper Income

0009.02

CHEROKEE COUNTY (073), TX

MSA: NA

Low Income

9507.00

Moderate Income

9504.00 9505.00 9511.00

Middle Income

9501.00 9502.00 9503.00 9506.00 9508.01 9508.02 9509.00 9510.00

HENDERSON COUNTY (213), TX

MSA: NA

Moderate Income

9506.01 9510.00 9512.00

Middle Income

9501.00 9502.00 9503.00 9504.00 9505.00 9506.02 9507.00* 9509.01 9509.02* 9513.00 9514.00

Upper Income

9508.00* 9509.03* 9511.00*

NACOGDOCHES COUNTY (347), TX

MSA: NA

Low Income

9509.00

Moderate Income

9506.00 9507.00 9510.00

Middle Income

9503.01 9503.02 9505.01 9508.00 9511.00

Upper Income

9501.00 9502.00 9504.00 9505.02

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

PANOLA COUNTY (365), TX

MSA: NA

Middle Income

9503.00 9504.00 9506.00

Upper Income

9501.00 9502.00 9505.00

RAINS COUNTY (379), TX

MSA: NA

Middle Income

9501.00 9502.00

SHELBY COUNTY (419), TX

MSA: NA

Moderate Income

9502.00 9503.00

Middle Income

9501.00 9504.00 9506.00*

Upper Income

9505.00

VAN ZANDT COUNTY (467), TX

MSA: NA

Moderate Income

9502.00

Middle Income

9501.00 9503.00 9504.00 9505.00 9507.00 9508.00 9509.00 9510.00

Upper Income

9506.00

WOOD COUNTY (499), TX

MSA: NA

Middle Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

9501.00* 9502.00* 9503.02 9504.00 9505.00 9506.01 9506.02 9507.00 9508.00

Upper Income

9503.01

ASSESSMENT AREA - 0005

SMITH COUNTY (423), TX

MSA: 46340

Low Income

0005.00 0006.00

Moderate Income

0001.00 0002.01 0002.02* 0003.00 0004.00 0007.00 0008.00 0016.04 0017.00 0018.01 0020.03

Middle Income

0009.00 0011.01 0012.00 0013.00 0014.01 0014.03 0014.04 0015.00 0016.01 0016.02 0018.02

0019.01 0020.07 0021.01 0021.02

Upper Income

0010.00 0011.02 0018.03 0019.05 0019.06 0019.07 0019.08 0020.04 0020.06 0020.08 0020.09

0022.00

Income Not Known

9800.00*

OUTSIDE ASSESSMENT AREA

MADISON COUNTY (089), AL

MSA: 26620

Middle Income

0110.22

PERRY COUNTY (105), AR

MSA: 30780

Middle Income

9529.00

LOS ANGELES COUNTY (037), CA

MSA: 31084

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

Median Family Income 80-90%

4046.00

Median Family Income >= 120%

4304.00

MARION COUNTY (083), FL

MSA: 36100

Middle Income

0025.02

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income >= 120%

0042.05

BOONE COUNTY (007), IL

MSA: 40420

Upper Income

0105.00

CADD0 PARISH (017), LA

MSA: 43340

Low Income

0253.00

Moderate Income

0243.03

Middle Income

0239.03 0239.04 0249.00

LEELANAU COUNTY (089), MI

MSA: NA

Middle Income

9705.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

SOCORRO COUNTY (053), NM

MSA: NA

Middle Income

9783.01

GRANVILLE COUNTY (077), NC

MSA: 20500

Middle Income

9707.01

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 40-50%

1053.00

ATASCOSA COUNTY (013), TX

MSA: 41700

Middle Income

9601.00

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 40-50%

1309.00

Median Family Income 110-120%

1417.00

BOWIE COUNTY (037), TX

MSA: 45500

Upper Income

0115.01

BRAZORIA COUNTY (039), TX

MSA: 26420

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

Moderate Income

6639.00

Middle Income

6620.00

Upper Income

6606.01 6606.02

BRAZOS COUNTY (041), TX

MSA: 17780

Middle Income

0018.03

CAMP COUNTY (063), TX

MSA: NA

Middle Income

9501.01 9501.02

CASS COUNTY (067), TX

MSA: NA

Middle Income

9501.00 9504.00 9506.00 9507.00

COLEMAN COUNTY (083), TX

MSA: NA

Moderate Income

9507.00

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 50-60%

0320.10

Median Family Income 70-80%

0304.06

Median Family Income 90-100%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

0311.00

Median Family Income >= 120%

0305.08 0305.26 0313.11 0313.17 0315.05 0316.37 0317.04 0320.11

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 40-50%

0072.01

Median Family Income 50-60%

0178.06

Median Family Income 60-70%

0008.00 0165.16

Median Family Income 70-80%

0100.00 0144.08

Median Family Income 80-90%

0122.04

Median Family Income 90-100%

0166.16

Median Family Income 110-120%

0204.00

Median Family Income >= 120%

0006.03 0006.05 0011.02 0073.01 0076.01 0079.06 0094.02 0130.04 0141.21 0141.26 0142.06

0181.24 0190.39

DELTA COUNTY (119), TX

MSA: NA

Moderate Income

9502.00

Middle Income

9501.00

DENTON COUNTY (121), TX

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

MSA: 19124

Median Family Income 80-90%

0215.23

Median Family Income 90-100%

0205.03

Median Family Income 100-110%

0203.06

Median Family Income >= 120%

0215.25 0216.27

DEWITT COUNTY (123), TX

MSA: NA

Upper Income

9705.00

ECTOR COUNTY (135), TX

MSA: 36220

Middle Income

0001.00

ELLIS COUNTY (139), TX

MSA: 19124

Middle Income

0617.00

ERATH COUNTY (143), TX

MSA: NA

Middle Income

9502.02

Upper Income

9502.01

FORT BEND COUNTY (157), TX

MSA: 26420

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

Median Family Income 100-110%

6722.00 6757.00

Median Family Income >= 120%

6731.02

FRANKLIN COUNTY (159), TX

MSA: NA

Middle Income

9502.00

Upper Income

9501.00

FREESTONE COUNTY (161), TX

MSA: NA

Middle Income

0001.00 0003.00 0007.00

GALVESTON COUNTY (167), TX

MSA: 26420

Middle Income

7239.00

HARDIN COUNTY (199), TX

MSA: 13140

Upper Income

0302.00

HAYS COUNTY (209), TX

MSA: 12420

Moderate Income

0109.08

Middle Income

0108.04 0108.08 0109.05

Upper Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

0108.09

HIDALGO COUNTY (215), TX

MSA: 32580

Median Family Income >= 120%

0235.04

HOPKINS COUNTY (223), TX

MSA: NA

Middle Income

9502.00 9504.02 9508.00

Upper Income

9503.00

HOUSTON COUNTY (225), TX

MSA: NA

Low Income

9504.00

Middle Income

9501.00 9505.00 9507.00

HUNT COUNTY (231), TX

MSA: 19124

Moderate Income

9607.00 9616.00

Middle Income

9615.01

JASPER COUNTY (241), TX

MSA: NA

Moderate Income

9503.00

KAUFMAN COUNTY (257), TX

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

MSA: 19124

Moderate Income

0505.00 0513.00

Middle Income

0507.03 0512.01 0512.02

Upper Income

0502.06

LEON COUNTY (289), TX

MSA: NA

Upper Income

9503.00

MCLENNAN COUNTY (309), TX

MSA: 47380

Moderate Income

0017.00

MADISON COUNTY (313), TX

MSA: NA

Moderate Income

0004.00

MARION COUNTY (315), TX

MSA: NA

Moderate Income

9502.00 9503.00

Middle Income

9501.00 9504.00

MORRIS COUNTY (343), TX

MSA: NA

Middle Income

9501.00 9502.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

NAVARRO COUNTY (349), TX

MSA: NA

Middle Income

9704.00 9706.00 9707.00

NEWTON COUNTY (351), TX

MSA: NA

Moderate Income

9502.00

NUECES COUNTY (355), TX

MSA: 18580

Middle Income

0008.00

POLK COUNTY (373), TX

MSA: NA

Middle Income

2101.01 2104.00 2105.00

ROBERTSON COUNTY (395), TX

MSA: 17780

Middle Income

9605.00

ROCKWALL COUNTY (397), TX

MSA: 19124

Upper Income

0401.02 0402.00 0405.06

SAN AUGUSTINE COUNTY (405), TX

MSA: NA

Moderate Income

9502.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

Middle Income

9501.00 9503.00

SAN JACINTO COUNTY (407), TX

MSA: NA

Middle Income

2001.02

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 30-40%

1231.00

Median Family Income >= 120%

1136.10 1139.07 1139.09 1233.00

TITUS COUNTY (449), TX

MSA: NA

Moderate Income

9505.00 9506.00

Middle Income

9502.00 9503.00 9508.00

Upper Income

9504.00

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income >= 120%

0017.51

TRINITY COUNTY (455), TX

MSA: NA

Moderate Income

9505.00

Middle Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

9501.00 9502.00 9503.00

WALKER COUNTY (471), TX

MSA: NA

Moderate Income

7908.00

Upper Income

7903.00

WILLIAMSON COUNTY (491), TX

MSA: 12420

Middle Income

0203.14

WILSON COUNTY (493), TX

MSA: 41700

Middle Income

0002.02

Upper Income

0001.03

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000005581

Institution: AUSTIN BANK TEXAS NA

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	364	364	0	0.00%
Small Farm Loans	144	144	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,063	1,063	0	0.00%
Total	1,573	1,573	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.



CRA Institution Disclosure 2022

Loans by County

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (113), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	304	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	304	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	304	0	0	0	0	0	0
STATE TOTAL	0	0	2	304	0	0	0	0	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OSCEOLA COUNTY (097), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
WALTON COUNTY (131), FL										
MSA 18880										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	0	0	0	0	1	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	1	14	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	29	0	0	0	0	2	29	0	0
STATE TOTAL	2	29	0	0	0	0	2	29	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SEDGWICK COUNTY (173), KS										
MSA 48620										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	35	0	0	0	0	1	35	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	35	0	0	0	0	1	35	0	0
STATE TOTAL	1	35	0	0	0	0	1	35	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CADDO PARISH (017), LA										
MSA 43340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	258	1	500	3	758	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	258	1	500	3	758	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	258	1	500	3	758	0	0
STATE TOTAL	0	0	2	258	1	500	3	758	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LE FLORE COUNTY (079), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	79	0	0	0	0	1	79	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	1	79	0	0
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	299	0	0	2	299	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	299	0	0	2	299	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OTTAWA COUNTY (115), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	1	730	1	18	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	1	730	1	18	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	97	2	299	1	730	4	396	0	0
STATE TOTAL	2	97	2	299	1	730	4	396	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDERSON COUNTY (001), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	38	1,441	7	1,172	11	4,730	39	4,334	0	0
Middle Income	51	1,923	4	599	3	1,150	54	3,294	0	0
Upper Income	3	111	0	0	0	0	3	111	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	92	3,475	11	1,771	14	5,880	96	7,739	0	0
ANGELINA COUNTY (005), TX										
MSA NA										
Inside AA 0002										
Low Income	2	125	1	150	0	0	2	125	0	0
Moderate Income	15	669	2	369	1	503	10	415	0	0
Middle Income	30	1,329	13	2,294	4	1,735	33	3,002	0	0
Upper Income	8	309	0	0	0	0	8	309	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	55	2,432	16	2,813	5	2,238	53	3,851	0	0
BASTROP COUNTY (021), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	653	0	0	0	0
Median Family Income 50-60%	0	0	1	250	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	653	0	0	0	0
BOWIE COUNTY (037), TX										
MSA 45500										
Outside Assessment Area										
Low Income	0	0	1	153	0	0	1	153	0	0
Moderate Income	1	16	0	0	0	0	1	16	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	1	153	0	0	2	169	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRAZOS COUNTY (041), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
CAMP COUNTY (063), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	338	0	0	0	0	2	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	338	0	0	0	0	2	10	0	0
CASS COUNTY (067), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	252	1	109	1	400	4	164	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	252	1	109	1	400	4	164	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHEROKEE COUNTY (073), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	61	2,784	16	2,609	5	1,544	65	5,534	0	0
Middle Income	220	8,862	40	6,512	11	5,252	193	12,497	0	0
Upper Income	13	383	2	400	3	2,471	14	710	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	294	12,029	58	9,521	19	9,267	272	18,741	0	0
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	700	1	700	0	0
Median Family Income >= 120%	3	247	1	250	3	1,663	6	1,910	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	247	1	250	4	2,363	7	2,610	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	298	1	298	0	0
Median Family Income 50-60%	1	34	0	0	0	0	1	34	0	0
Median Family Income 60-70%	2	28	0	0	0	0	2	28	0	0
Median Family Income 70-80%	0	0	0	0	1	417	1	417	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	500	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	75	1	119	1	839	3	1,033	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	137	1	119	4	2,054	8	1,810	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	25	0	0	0	0	1	25	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	2	1,750	2	850	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	0	0	2	1,750	3	875	0	0
ERATH COUNTY (143), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	70	0	0	0	0	1	70	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FREESTONE COUNTY (161), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	0	0	0	0	1	26	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	244	0	0	1	400	5	244	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	270	0	0	1	400	6	270	0	0
GALVESTON COUNTY (167), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
GREGG COUNTY (183), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	40	1,732	13	2,473	9	3,966	35	2,916	0	0
Middle Income	77	3,504	18	3,184	17	7,874	73	9,486	0	0
Upper Income	32	1,377	14	2,471	15	7,469	38	5,427	0	0
Income Not Known	2	148	0	0	0	0	2	148	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	151	6,761	45	8,128	41	19,309	148	17,977	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARDIN COUNTY (199), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	163	0	0	1	163	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	163	0	0	1	163	0	0
HARRIS COUNTY (201), TX										
MSA 26420										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	850	0	0	0	0
Median Family Income 50-60%	3	141	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	109	1	640	1	109	0	0
Median Family Income 70-80%	0	0	1	250	1	595	1	595	0	0
Median Family Income 80-90%	1	100	2	368	1	962	2	300	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	300	1	300	0	0
Median Family Income >= 120%	44	2,620	15	2,222	7	2,872	42	4,710	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	48	2,861	19	2,949	12	6,219	47	6,014	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRISON COUNTY (203), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	253	0	0	0	0	6	233	0	0
Middle Income	31	1,488	9	1,641	6	4,451	26	4,670	0	0
Upper Income	17	726	2	266	2	908	12	972	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	55	2,467	11	1,907	8	5,359	44	5,875	0	0
HAYS COUNTY (209), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
HENDERSON COUNTY (213), TX										
MSA NA										
Inside AA 0002										
Low Income	1	51	0	0	0	0	0	0	0	0
Moderate Income	1	55	0	0	0	0	1	55	0	0
Middle Income	9	446	2	347	3	1,259	11	1,385	0	0
Upper Income	6	365	0	0	0	0	6	365	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	917	2	347	3	1,259	18	1,805	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HIDALGO COUNTY (215), TX										
MSA 32580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	54	0	0	0	0	2	44	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	54	0	0	0	0	2	44	0	0
HOPKINS COUNTY (223), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	61	1	157	0	0	1	61	0	0
Upper Income	4	103	0	0	0	0	4	103	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	164	1	157	0	0	5	164	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOUSTON COUNTY (225), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	126	0	0	0	0	3	126	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	226	0	0	0	0	3	126	0	0
HOWARD COUNTY (227), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	0	0	0	0
HUNT COUNTY (231), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	37	0	0	0	0	1	37	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	1	37	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KAUFMAN COUNTY (257), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	464	1	464	0	0
Middle Income	0	0	0	0	1	313	1	313	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,277	2	777	0	0
KENDALL COUNTY (259), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	143	0	0	0	0	2	143	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	143	0	0	0	0	2	143	0	0
LAMAR COUNTY (277), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEON COUNTY (289), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	220	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	220	0	0	0	0	0	0
LIBERTY COUNTY (291), TX										
MSA 26420										
Inside AA 0004										
Low Income	0	0	0	0	1	750	0	0	0	0
Moderate Income	2	160	3	479	0	0	5	639	0	0
Middle Income	5	248	1	200	0	0	4	148	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	408	4	679	1	750	9	787	0	0
MADISON COUNTY (313), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	1	36	0	0
Upper Income	1	64	0	0	0	0	1	64	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	0	0	0	0	2	100	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (315), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	45	0	0	1	750	1	45	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	1	750	1	45	0	0
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	400	1	400	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	121	2	364	1	280	5	765	0	0
Median Family Income 70-80%	0	0	1	150	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	150	0	0	0	0	0	0
Median Family Income 90-100%	3	63	1	144	0	0	3	185	0	0
Median Family Income 100-110%	4	143	0	0	2	1,077	6	1,220	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	8	479	3	489	3	1,508	13	2,405	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	806	8	1,297	7	3,265	28	4,975	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORRIS COUNTY (343), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	306	0	0	0	0	9	306	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	306	0	0	0	0	9	306	0	0
NACOGDOCHES COUNTY (347), TX										
MSA NA										
Inside AA 0002										
Low Income	1	34	2	246	0	0	3	280	0	0
Moderate Income	15	667	1	120	2	800	9	564	0	0
Middle Income	53	2,293	3	556	4	1,786	55	3,522	0	0
Upper Income	22	968	5	700	4	2,818	27	4,211	0	0
Income Not Known	2	44	0	0	2	972	2	520	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	93	4,006	11	1,622	12	6,376	96	9,097	0	0
NUECES COUNTY (355), TX										
MSA 18580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	341	4	578	0	0	10	919	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	341	4	578	0	0	10	919	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PANOLA COUNTY (365), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	130	2	306	3	1,100	3	91	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	2	93	0	0	1	1,000	1	20	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	223	2	306	4	2,100	4	111	0	0
PARKER COUNTY (367), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
POLK COUNTY (373), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	23	0	0	0	0	1	23	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	46	0	0	0	0	1	46	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	69	0	0	0	0	2	69	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RAINS COUNTY (379), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	25	698	1	110	0	0	24	693	0	0
Upper Income	10	377	1	152	0	0	10	479	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,075	2	262	0	0	34	1,172	0	0
ROCKWALL COUNTY (397), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	85	1	168	1	400	3	653	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	1	168	1	400	3	653	0	0
RUSK COUNTY (401), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	115	1	201	1	500	5	316	0	0
Middle Income	21	887	5	781	2	1,125	23	2,065	0	0
Upper Income	6	294	0	0	1	725	1	725	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,296	6	982	4	2,350	29	3,106	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (419), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	113	0	0	0	0	2	113	0	0
Middle Income	22	639	1	238	1	400	24	1,277	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	752	1	238	1	400	26	1,390	0	0
SMITH COUNTY (423), TX										
MSA 46340										
Inside AA 0001										
Low Income	7	318	2	339	1	500	7	579	0	0
Moderate Income	65	3,355	18	2,827	9	3,164	56	4,828	0	0
Middle Income	157	6,887	27	4,364	27	13,592	143	15,846	0	0
Upper Income	70	2,413	15	2,854	12	5,599	69	5,790	0	0
Income Not Known	3	105	0	0	0	0	3	105	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	302	13,078	62	10,384	49	22,855	278	27,148	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	48	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	246	0	0	1	246	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	1	246	0	0	1	246	0	0
TITUS COUNTY (449), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	0	0	1	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	1	34	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	20	0	0	0	0	1	20	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
TRINITY COUNTY (455), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	99	0	0	0	0	2	74	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	99	0	0	0	0	2	74	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TYLER COUNTY (457), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	115	0	0	1	115	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	115	0	0	1	115	0	0
UPSHUR COUNTY (459), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	193	0	0	1	360	5	553	0	0
Middle Income	36	1,165	4	713	2	1,040	37	1,588	0	0
Upper Income	20	806	6	950	0	0	26	1,756	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	60	2,164	10	1,663	3	1,400	68	3,897	0	0
VAN ZANDT COUNTY (467), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	286	2	389	1	581	3	274	0	0
Middle Income	47	2,053	7	1,160	1	322	43	2,624	0	0
Upper Income	40	1,352	2	410	0	0	36	1,415	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	93	3,691	11	1,959	2	903	82	4,313	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALKER COUNTY (471), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	1	90	0	0	0	0	1	90	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	140	0	0	0	0	2	140	0	0
WILLACY COUNTY (489), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
WILSON COUNTY (493), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WOOD COUNTY (499), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	437	0	0	2	1,153	8	437	0	0
Upper Income	4	111	1	200	0	0	4	111	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	548	1	200	2	1,153	12	548	0	0
TOTAL INSIDE AA IN STATE	1,392	58,989	280	47,028	187	91,083	1,344	118,546	0	0
TOTAL OUTSIDE AA IN STATE	81	3,801	16	2,651	19	10,347	92	10,821	0	0
STATE TOTAL	1,473	62,790	296	49,679	206	101,430	1,436	129,367	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,392	58,989	280	47,028	187	91,083	1,344	118,546	0	0
TOTAL OUTSIDE AA	86	3,962	22	3,512	21	11,577	102	12,039	0	0
TOTAL INSIDE & OUTSIDE	1,478	62,951	302	50,540	208	102,660	1,446	130,585	0	0