



CRA Public File



PUBLIC DISCLOSURE

April 17, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Austin Bank, Texas National Association
Charter #5581

200 East Commerce Street
Jacksonville, Texas 75766

Office of the Comptroller of the Currency

1800 West Loop 281, Suite 306
Longview, Texas 75604

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

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Overall Community Reinvestment Act (CRA) Rating

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

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

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

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

The major factors that support this rating include:

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

Lending in Assessment Area

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

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

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

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

Description of Institution

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

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

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

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

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

Scope of the Evaluation

Evaluation Period/Products Evaluated

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

Selection of Areas for Full-Scope Review

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

Ratings

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

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

Discriminatory or Other Illegal Credit Practices Review

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

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

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

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

State Rating

State of Texas

CRA rating for the State of Texas: Outstanding

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

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

Description of Institution's Operations in Texas

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

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

Non MSA

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

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

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

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

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

Tyler MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Tyler MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	41	4.9	26.8	36.6	29.3	2.4
Population by Geography	217,552	2.4	25.7	39.9	32.0	0.0
Housing Units by Geography	88,145	1.9	24.7	40.8	32.6	0.0
Owner-Occupied Units by Geography	51,618	0.9	19.9	40.9	38.3	0.0
Occupied Rental Units by Geography	27,160	3.4	32.6	39.6	24.5	0.0
Vacant Units by Geography	9,367	3.4	27.9	43.7	24.9	0.0
Business by Geography	--	--	--	--	--	--
Farms by Geography	--	--	--	--	--	--
Family Distribution by Income Level	53,709	21.9	17.7	18.7	41.7	0.0
Household Distribution by Income Level	78,778	23.8	16.6	17.2	42.4	0.0
Median Family Income MSA - 46340 Tyler, TX MSA		\$57,823	Median Housing Value			\$130,763
			Median Gross Rent			\$852
			Families Below Poverty Level			12.1%
Source: 2015 ACS Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

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

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

Scope of Evaluation in Texas

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

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

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs.

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

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

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

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

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

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

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

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

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

Non MSA

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

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

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

Tyler MSA

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

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

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

Small Loans to Businesses

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

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

Non MSA

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

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

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

Tyler MSA

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

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

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

Lending Gap Analysis

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

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

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

Non MSA

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

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

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

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

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

Tyler MSA

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

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

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

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

Small Loans to Businesses

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

Non MSA

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

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

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

Tyler MSA

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

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

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

Community Development Lending

The institution is a leader in making community development loans.

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

Non MSA

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

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

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

Tyler MSA

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

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

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

Product Innovation and Flexibility

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

Conclusions for Areas Receiving Limited-Scope Reviews

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

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

INVESTMENT TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

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

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

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

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

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

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

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

Non MSA

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

Tyler MSA

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

Conclusions for Areas Receiving Limited-Scope Reviews

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

SERVICE TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

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

Retail Banking Services

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

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

Non MSA

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

Tyler MSA

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

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

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

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

Community Development Services

Austin Bank is a leader in providing community development services.

Non MSA

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

Tyler MSA

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

Conclusions for Areas Receiving Limited-Scope Reviews

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

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

Appendix A: Scope of Examination

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

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

Appendix B: Summary of MMSA and State Ratings

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

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

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare institution loan data to aggregate data from geographic areas larger than the institution’s AA.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the institution to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000)

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

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

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

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

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																2020		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Non MSA	424	67,463	51.3	1.1	3.3	0.6	11.9	14.2	7.8	72.4	70.3	73.6	14.6	12.3	18.0	0.0	0.0	0.0
Tyler	187	43,591	22.6	0.9	2.1	0.4	19.9	11.8	10.7	40.9	36.4	40.2	38.3	49.7	48.6	0.0	0.0	0.0
Longview	210	31,726	25.4	0.6	1.0	0.4	12.1	7.6	5.4	65.0	65.7	64.2	22.3	25.7	30.0	0.0	0.0	0.0
Liberty	6	977	0.7	2.0	33.3	1.5	37.6	50.0	44.2	60.4	16.7	54.3	0.0	0.0	0.0	0.0	0.0	0.0
Total	827	143,756	100.0	1.0	2.7	0.6	15.6	12.2	11.2	63.0	61.1	60.1	20.5	24.1	28.2	0.0	0.0	0.0
Source: 2015 ACS; 01/01/2020 - 12/31/2020 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0																		

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																2021		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Non MSA	452	87,806	47.5	1.0	2.4	0.4	10.7	12.8	7.4	74.2	72.6	76.1	14.1	12.2	16.1	0.0	0.0	0.0
Tyler	248	63,786	26.1	0.9	0.4	0.5	19.9	13.3	12.2	40.9	36.3	40.8	38.3	50.0	46.4	0.0	0.0	0.0
Longview	223	36,720	23.4	0.6	0.4	0.4	12.1	11.2	5.6	65.0	66.8	64.8	22.3	21.5	29.2	0.0	0.0	0.0
Liberty/Houston	29	14,506	3.0	6.5	3.4	3.4	24.9	20.7	15.4	28.5	27.6	29.3	40.0	48.3	51.9	0.1	0.0	0.1
Total	952	202,817	100.0	5.4	1.5	3.0	22.5	12.8	14.4	35.8	60.4	33.7	36.3	25.3	48.8	0.1	0.0	0.1
Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0																		

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																2020		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate
Non MSA	424	67,463	51.3	22.0	2.1	2.4	17.8	10.8	10.2	20.0	16.7	17.1	40.3	58.0	51.6	0.0	12.3	18.8
Tyler	187	43,591	22.6	21.9	4.3	2.4	17.7	10.2	11.4	18.7	12.3	18.8	41.7	54.5	46.0	0.0	18.7	21.4
Longview	210	31,726	25.4	21.6	1.9	2.3	17.2	11.4	11.2	19.0	17.1	19.9	42.2	55.7	44.2	0.0	13.8	22.4
Liberty	6	977	0.7	27.3	0.0	8.1	20.8	16.7	22.3	20.5	16.7	22.1	31.5	66.7	29.8	0.0	0.0	17.8
Total	827	143,756	100.0	22.3	2.5	2.9	17.8	10.9	11.8	19.5	15.8	18.7	40.5	56.7	46.2	0.0	14.0	20.3
Source: 2015 ACS; 01/01/2020 - 12/31/2020 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0																		

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																2021		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	% of Families	% Bank	Aggregate	% of Families	% Bank	Aggregate	% of Families	% Bank	Aggregate	% of Families	% Bank	Aggregate	% of Families	% Bank	Aggregate
Non MSA	452	87,806	47.5	21.6	2.9	2.7	17.9	9.5	10.1	20.1	15.7	17.6	40.4	58.6	48.3	0.0	13.3	21.4
Tyler	248	63,786	26.1	21.9	6.0	4.2	17.7	6.9	15.2	18.7	13.3	19.9	41.7	39.9	39.3	0.0	33.9	21.4
Longview	223	36,720	23.4	21.6	4.5	3.6	17.2	9.9	12.2	19.0	16.6	20.2	42.2	52.0	41.3	0.0	17.0	33.7
Liberty/Houston	29	14,506	3.0	26.8	3.4	3.0	16.9	6.9	13.1	17.1	6.9	18.8	39.3	58.6	42.7	0.0	24.1	22.4
Total	952	202,817	100.0	25.9	4.1	3.0	17.0	8.8	13.0	17.5	15.0	18.8	39.6	52.2	42.8	0.0	19.9	22.4
Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0																		

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																		2020		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Non MSA	1,554	108,425	45.1	9,410	1.6	4.3	1.6	18.5	22.5	17.7	67.7	68.0	67.7	12.2	5.3	13.0	0.0	0.0	0.0	
Tyler	933	81,990	27.1	7,130	6.2	5.4	6.4	17.5	14.8	18.0	34.6	34.1	32.8	41.4	45.8	42.6	0.2	0.0	0.3	
Longview	942	84,941	27.4	7,483	4.7	3.1	5.3	12.0	7.2	10.6	59.7	68.7	57.8	23.5	20.9	26.0	0.2	0.1	0.2	
Liberty/Houston	13	905	0.4	1,275	5.8	7.7	4.5	33.7	69.2	40.8	60.5	23.1	54.7	0.0	0.0	0.0	0.0	0.0	0.0	
Total	3,442	276,261	100.0	25,298	4.0	4.3	4.2	17.2	16.4	16.9	55.9	58.8	54.3	22.8	20.5	24.5	0.1	0.0	0.1	
Source: 2020 D&B Data; 01/01/2020 - 12/31/2020 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0																				

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																		2021		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Non MSA	1,406	101,653	47.6	10,479	1.7	0.5	1.4	25.1	20.3	15.4	56.3	44.7	70.4	16.9	2.6	12.7	0.0	0.0	0.0	
Tyler	682	71,417	23.1	6,951	3.5	1.3	5.8	29.5	13.9	17.6	39.6	17.7	33.4	27.2	12.6	42.9	0.2	0.0	0.3	
Longview	776	69,243	26.3	7,382	0.0	0.0	3.8	20.1	12.5	10.2	66.1	44.5	59.8	13.5	11.9	25.9	0.2	0.1	0.4	
Liberty/Houston	90	16,159	3.0	183,167	12.2	2.2	11.7	23.5	7.8	21.6	25.5	15.6	24.2	38.4	28.9	42.3	0.4	0.0	0.2	
Total	2,954	258,472	100.0	207,929	10.5	0.6	10.7	23.6	16.4	20.7	30.3	37.5	28.1	35.2	8.2	40.3	0.3	0.0	0.2	
Source: 2022 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0																				

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues										2020	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Non MSA	1,554	108,425	45.1	9,410	84.4	64.9	43.9	4.2	19.6	11.4	15.6
Tyler	933	81,990	27.1	7,130	85.7	52.6	40.5	4.2	26.6	10.0	20.8
Longview	942	84,941	27.4	7,483	82.2	52.9	36.9	4.8	26.2	13.0	20.9
Liberty/Houston	13	905	0.4	1,275	82.8	38.5	32.5	4.3	15.4	12.9	46.2
Total	3,442	276,261	100.0	25,298	84.1	58.2	40.3	4.4	23.3	11.6	18.6
Source: 2020 D&B Data; 01/01/2020 - 12/31/2020 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0											

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues										2021	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Non MSA	1,406	101,653	47.6	10,479	86.9	67.0	48.8	3.0	17.5	10.0	15.5
Tyler	682	71,417	23.1	6,951	87.7	59.7	46.5	3.2	24.0	9.1	16.3
Longview	776	69,243	26.3	7,382	85.7	60.1	45.5	3.6	25.6	10.7	14.3
Liberty/Houston	90	16,159	3.0	183,167	91.2	68.9	40.9	2.9	12.2	5.9	18.9
Total	2,954	258,472	100.0	207,929	90.5	63.5	41.6	3.0	21.0	6.6	15.5
Source: 2022 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.00.											



CRA Public Notice

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Comptroller; and comments received from the public relating to our performance in helping meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, Southwestern District, 500 North Akard Street, Dallas, Texas 75201-3394. You may send written comments about our performance in helping to meet community credit needs to **Debbie Braune, CRA Officer**, of Austin Bank, Texas, N.A., 100 Horton ST (P.O. Box 438) Whitehouse, Texas 75791 and Deputy Comptroller, Southwestern District, 500 North Akard Street, Dallas, Texas 75201-3394. Your letter, together with any response by us will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller, Southwestern District. You may also request from the Deputy Comptroller, Southwestern District, 500 North Akard Street, Dallas, Texas 75201-3394 an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of Austin Bancorp, Inc., a bank holding company. You may request from the Federal Reserve Bank of Dallas, Director-Applications Division, 2200 North Pearl Street, Dallas, Texas 75201, an announcement of applications covered by the CRA filed by bank holding companies.



Branches



OFFICES OPENINGS AND CLOSINGS

Date Opened	Date Closed	AA	Office	County	Census Tract	Revision Date
September 7, 2021 (Temporary)	July 14, 2023 (Relocated)	4	Creeside Park 26400 Kuykendahl Tomball, Texas 77375	Harris	5553.05	7/2023
June 6, 2022 (Temporary)	August 30, 2024 (Relocated)	4	Montgomery 107 Old River Rd Montgomery, TX 77356	Montgomery	6943.08	6/2022
	June 16, 2023 (Relocated)	3	Gilmer 1208 North Wood Gilmer, TX 75644	Upshur	9504.00	6/2023
June 20, 2023 (Relocated)		3	Gilmer 611 US Hwy 271 N Gilmer, TX 75644	Upshur	9504.00	6/2023
July 17, 2023 (Relocated)		4	Creeside Park 26502 Kuykendahl Tomball, Texas 77375	Harris	5553.05	7/2023
September 3, 2024 (Relocated)		4	Montgomery 18405 Hwy 105 Montgomery, TX 77356	Montgomery	6944.03	9/2024
Feburary 18, 2025 (Acquisition)		4	Cypress Creek 20333 State Hwy 249 Ste 100 Houston, Texas 77070	Harris	5543.01	2/2025
Feburary 18, 2025 (Acquisition)		4	Champion Forest 8500 Cypresswood Dr Ste 101 Spring, Texas 77379	Harris	5540.02	2/2025

3 = Longview MSA AA

4 = Houston AA

HOURS OF OPERATION			
MAIN OFFICE	Days Open	Lobby Hours	Drive-thru Hours
Cherokee Non-MSA Assessment Area			
Jacksonville (01) 200 E. Commerce St. Jacksonville, TX 75766 (903) 586-1526 Cherokee Cty Census Tract 9505.00	Monday -Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	N/A N/A N/A
ATM/ Drive-thru 100 W. Commerce St. Jacksonville, TX 75766 (903) 541-2083 Cherokee Cty Census Tract 9505.00	Monday - Thursday Friday Saturday	N/A N/A N/A	7:30 am - 5:30 pm 7:30 am - 6:00 pm 9:00 am - 12 noon
ATM near Tomato Bowl 635 E Rusk St Jacksonville, TX 75766 Cherokee Cty Census Tract 9506.00	Daily	NA	NA
BRANCH OFFICES	Days Open	Lobby Hours	Drive-thru Hours
Cherokee - Non-MSA Assessment Area			
Emory Office, Smart ATM (26) 610 West Lennon Emory, TX 75440 (903) 473-3412 Rains Cty Census Tract 9501.01	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:00 pm 7:30 am - 5:30 pm 9:00 am - 12 noon
Frankston Office, Smart ATM (07) 169 S Frankston (Hwy 155) Frankston, TX 75763 (903) 876-2212 Anderson Cty Census Tract 9501.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:00 pm 7:30 am - 5:30 pm 9:00 am - 12 noon
Garrison Office, Smart ATM (25) 583 S. US Hwy 59 Garrison, TX 75946-0400 (936) 347-2494 Nacogdoches Cty Census Tract 9501.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	8:00 am - 4:30 pm 8:00 am - 5:00 pm closed
Grand Saline Office, Smart ATM (21) 139 North Main 133 Frank (ATM) Grand Saline, TX 75140 (903) 962-4291 Van Zandt Cty Census Tract 9502.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:00 pm 7:30 am - 5:30 pm 9:00 am - 12 noon
Lufkin Office, Smart ATM (41) 2000 South John Redditt Drive Lufkin, TX 75904 (936) 899-7059 Angelina Cty Census Tract 0009.03	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm NA
Nacogdoches Office, Smart ATM (06) 3120 North Street Nacogdoches, TX 75965 (936) 559-5500 Nacogdoches Cty Census Tract 9505.01	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9:00 am - 12 noon
Palestine Office, Smart ATM (09) 2745 S Loop 256 Palestine, TX 75801 (903) 727-0530 Anderson Cty Census Tract 9508.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9:00 am - 12 noon
Palestine Drive Thru & Smart ATM (09) 110 E Spring Street Palestine, TX 75801 Anderson Cty Census Tract 9507.00	Monday - Friday	NA	8:00 am - 5:00 pm
Rusk Office, Smart ATM (44) 401 North Main Rusk, TX 75785 (903) 683-2254 Cherokee Cty Census Tract 9509.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5 pm 7:30 am - 5:30 pm 9:00 am - 12 noon
South Jacksonville, Smart ATM (05) 1700 South Jackson Jacksonville, TX 75766 (903) 589-8800 Cherokee Cty Census Tract 9506.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 6:00 pm closed

BRANCH OFFICES	Days Open	Lobby Hours	Drive-thru Hours
(continued) Cherokee - Non-MSA Assessment Area			
Timpson Office, Smart ATM (28) 352 Jacob Street Timpson, TX 75975 (936) 254-2494 Shelby Cty Census Tract 9502.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	8:00 am - 5:00 pm 8:00 am - 5:00 pm closed
Van Office, Smart ATM (30) 766 West Main Van, TX 75790 (903) 963-8691 Van Zandt Cty Census Tract 9508.01	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:00 pm 7:30 am - 5:30 pm 9:00 am - 12 noon
BRANCH OFFICES			
Tyler Assessment Area #2 Tyler MSA 46340			
Bullard Office, Smart ATM (03) 210 N Houston Bullard, TX 75757 (903) 894-6148 Smith Cty Census Tract 0019.15	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9:00 am - 12 noon
Cumberland Park, Smart ATM (20) 108 Market Square Blvd Tyler, TX 75703 (903) 561-7727 Smith Cty Census Tract 0020.13	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9:00 am - 12 noon
Lindale Office, Smart ATM (18) 603 S Main St Lindale, TX 75771 (903) 251-7010 Smith Cty Census Tract 0014.07	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9:00 am - 12 noon
Med Center Office, Smart ATM (12) 611 South Beckham Tyler, TX 75701 (903) 592-7933 Smith Cty Census Tract 0009.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7 am - 5:30 pm 7 am - 5:30 pm 9:00 am - 12 noon
Noonday Office, Smart ATM (08) 16909 Hwy 155 Flint, TX 75762 (903) 509-3333 Smith Cty Census Tract 0019.06	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm closed
South Tyler Office, Smart ATM (14) 5515 Old Bullard Road Tyler, TX 75703 (903) 561-5400 Smith Cty Census Tract 0019.10	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm closed
Tyler West Loop, Smart ATM (17) 1230 SSW Loop 323 Tyler, TX 75701 903-526-2220 Smith Cty Census Tract 0007.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9:00 am - 12 noon
Tyler - Downtown Office, Smart ATM (19) 305 South Broadway, Suite 100 Tyler, TX 75702 903-595-6585 Smith Cty Census Tract 0005.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	N/A N/A
Troup Office, Smart ATM (02) 507 West Duval Troup, TX 75789 (903) 842-3188 Smith Cty Census Tract 0021.01	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm closed
Whitehouse Office, Smart ATM (11) 100 Horton Street Whitehouse, TX 75791 (903) 839-4321 Smith Cty Census Tract 0020.09	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9:00 am - 12 noon

BRANCH OFFICES	Days Open	Lobby Hours	Drive-thru Hours
Longview AA 3 Longview MSA 30980			
Big Sandy Office, Smart ATM (32) 108 East Broadway Big Sandy, TX 75755 (903) 636-4344 Upshur Cty Census Tract 9505.02	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm closed
Gilmer Office, Smart ATM (23) 611 US Hwy 271 N Gilmer, TX 75644 (903) 843-5574 Upshur Cty Census Tract 9504.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9:00 am - 12 noon
Gladewater Office, Smart ATM (37) 1625 East Broadway Gladewater TX 75647 (903) 844-2805 Gregg Cty - Census Tract 0102.02	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9:00 am - 12 noon
Kilgore Office, Smart ATM (36) 1006 Stone Road Kilgore, TX 75662 (903) 983-1584 Gregg Cty - Census Tract 0106.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9:00 am - 12 noon
Longview-Bar K, Smart ATM (39) Hwy 259 & FM 2751 Longview, TX 75605 (903) 663-0000 Gregg Cty - Census Tract 0101.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm closed
Longview-Greggton, Smart ATM (24) 3400 W Marshall Ave Longview, TX 75604 (903) 759-3828 Gregg Cty Census Tract 0009.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm closed
Longview-Loop Office, Smart ATM (22) 308 E. Loop 281 Longview, TX 75605 (903) 758-8515 Gregg Cty Census Tract 0003.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9:00 am - 12 noon
Longview-Oak Forest, Smart ATM (38) 911 N W Loop 281 Longview, TX 75604 (903) 295-4400 Gregg Cty - Census Tract 0006.01	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm closed
Longview-Pinetree, Smart ATM (35) 2609 Gilmer Road Longview, TX 75604 (903) 247-2265 Gregg Cty Census Tract 0007.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9:00 am - 12 noon
Marshall Office, Smart ATM (34) 1210 East Pinecrest Marshall, TX 75670 (903) 935-2566 Harrison Cty Census Tract 0205.02	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9:00 am - 12 noon

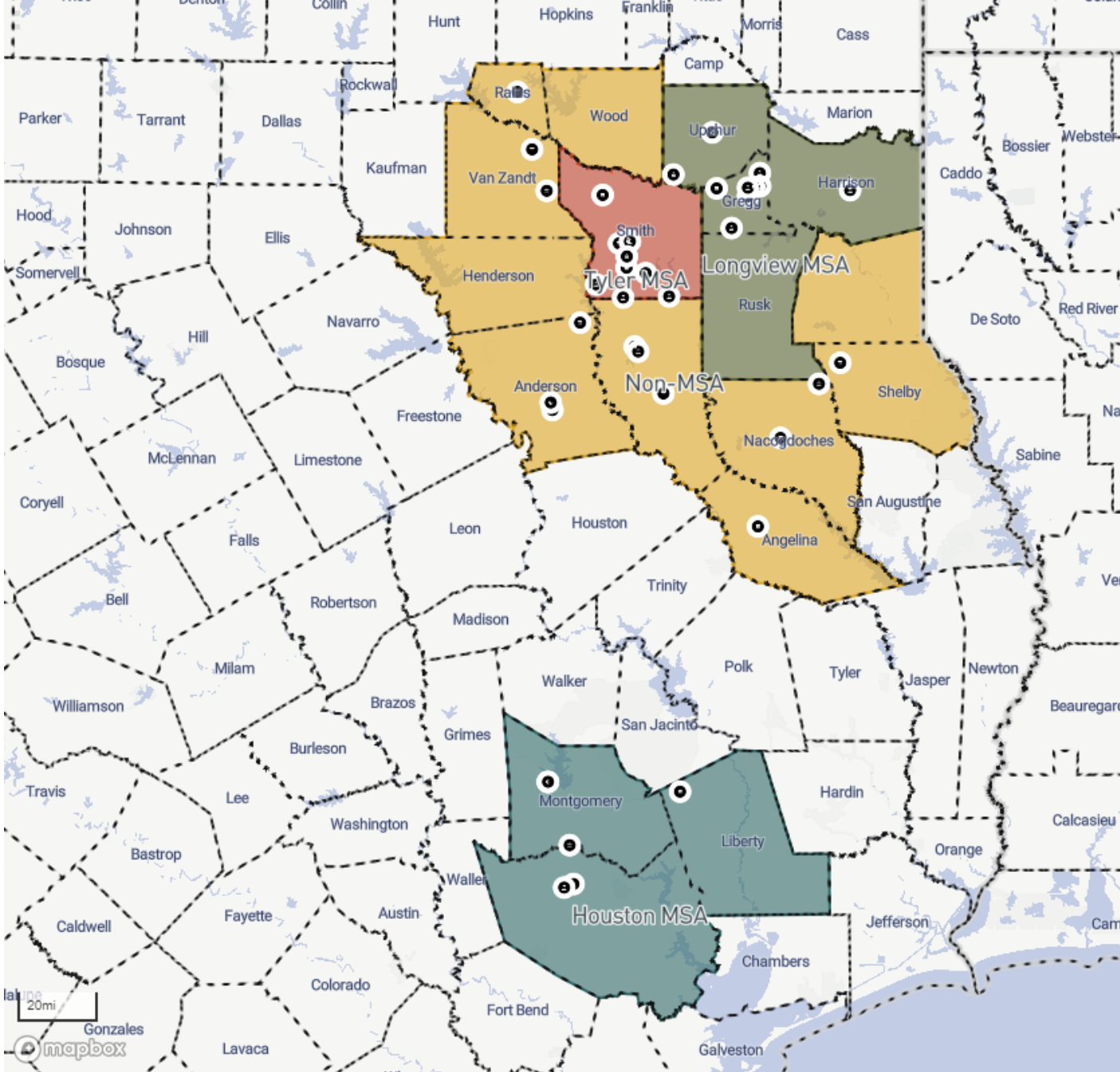
BRANCH OFFICES	Days Open	Lobby Hours	Drive-thru Hours
Houston Assessment Area - Houston-The Woodlands-Sugar Land MSA 26420			
Cleveland Office, Smart ATM (42) 807 E Houston St Cleveland, TX 77327 (281) 806-3136 Liberty Cty - Census Tract 7002.00	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	8:00 am - 5:30 pm 8:00 am - 5:30 pm 9:00 am - 12:00 pm
Creeside Park Office, Smart ATM (43) 26502 Kuykendahl Road Tomball, TX 77375 (832)-823-6200 Harris Cty - Census Tract 5553.05	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	8:30 am - 5:30 pm 8:30 am - 5:30 pm closed
Montgomery Office, Smart ATM (45) 18405 TX-105 Montgomery, TX 77356 (936)-276-6400 Montgomery Cty - Census Tract 6944.03	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	8:00 am - 5:30 pm 8:00 am - 5:30 pm closed
Cypress Creek, Office, Smart ATM (47) 20333 State Hwy 249 Ste 100 Houston TX 77070 Harris Cty - Census Tract 5543.01	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	8:00 am - 5:30 pm 8:00 am - 5:30 pm 9:00 am - 12:00 pm
Champion Forest Office, Smart ATM (48) 8500 Cypresswood Drive Ste 101 Spring TX 77379 Harris Cty - Census Tract 5540.02	Monday - Thursday Friday Saturday	9:00 am - 4:00 pm 9:00 am - 5:00 pm closed	8:00 am - 5:00 pm 8:00 am - 5:00 pm 9:00 am - 12:00 pm



Assessment Areas

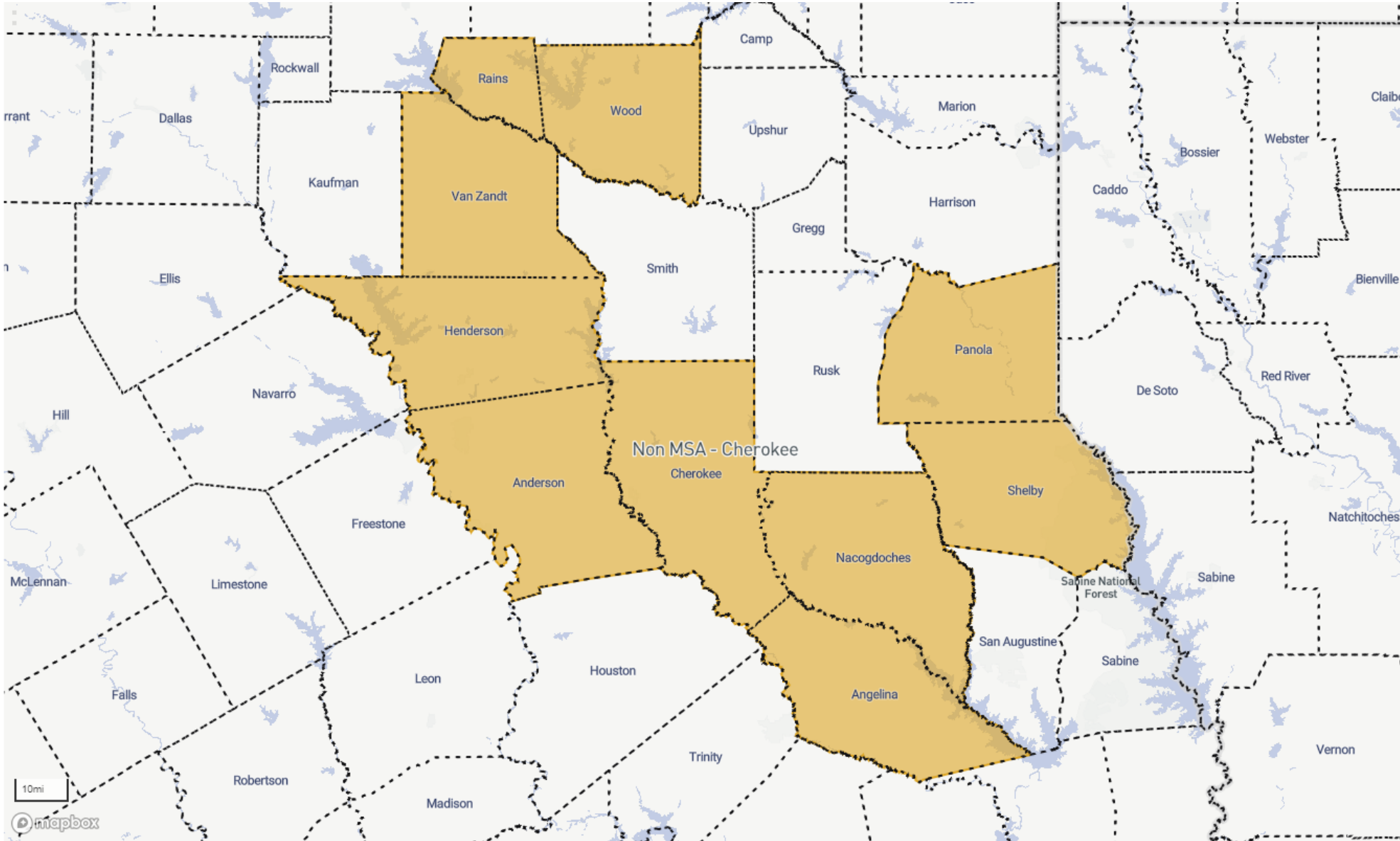
Assessment Set: COMBINED ASSESSMENT AREA

Combined Assessment Area W Branches



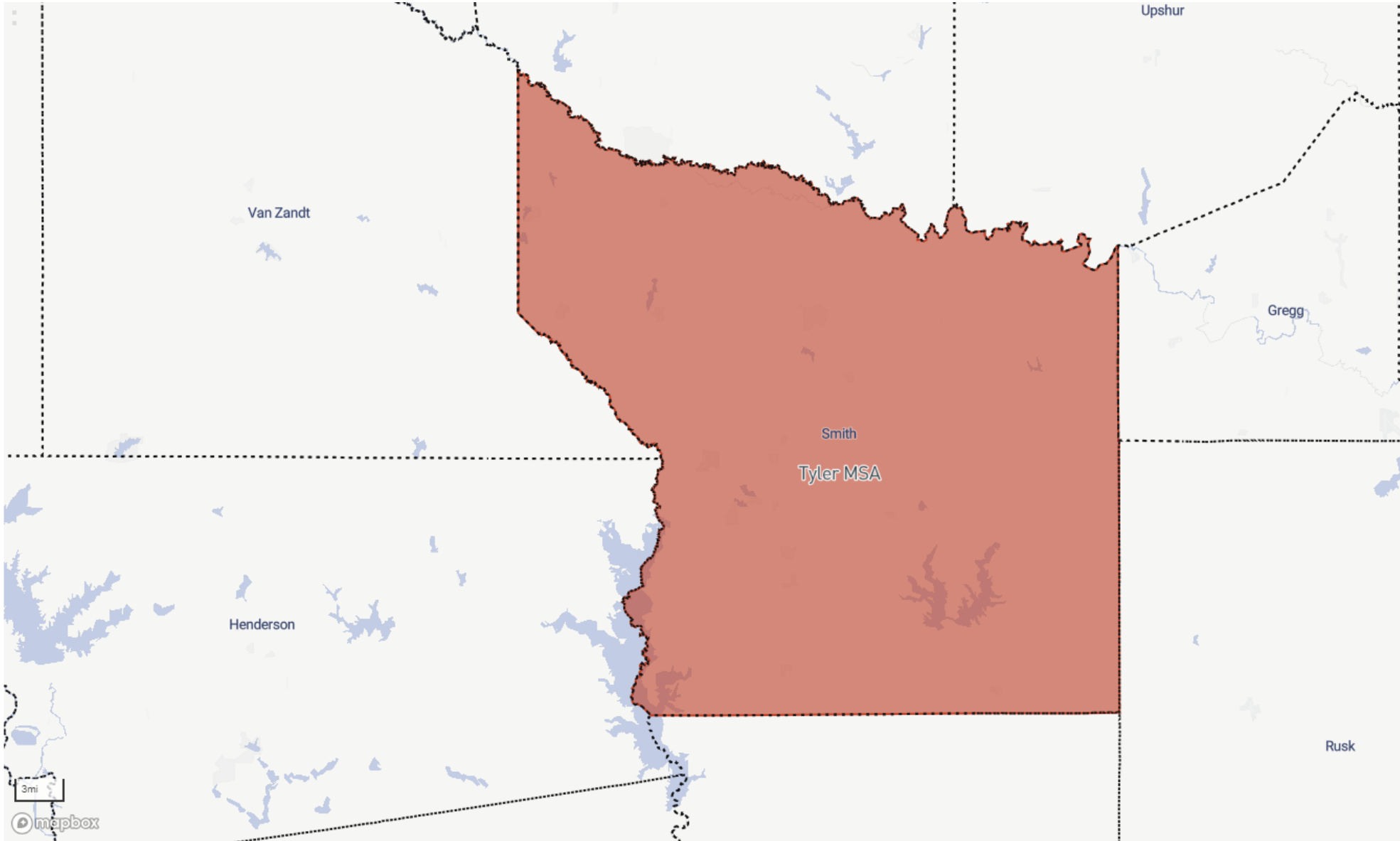
Assessment Set: AUSTIN BANK ASSESSMENT AREA

NonMSA Assessment Area



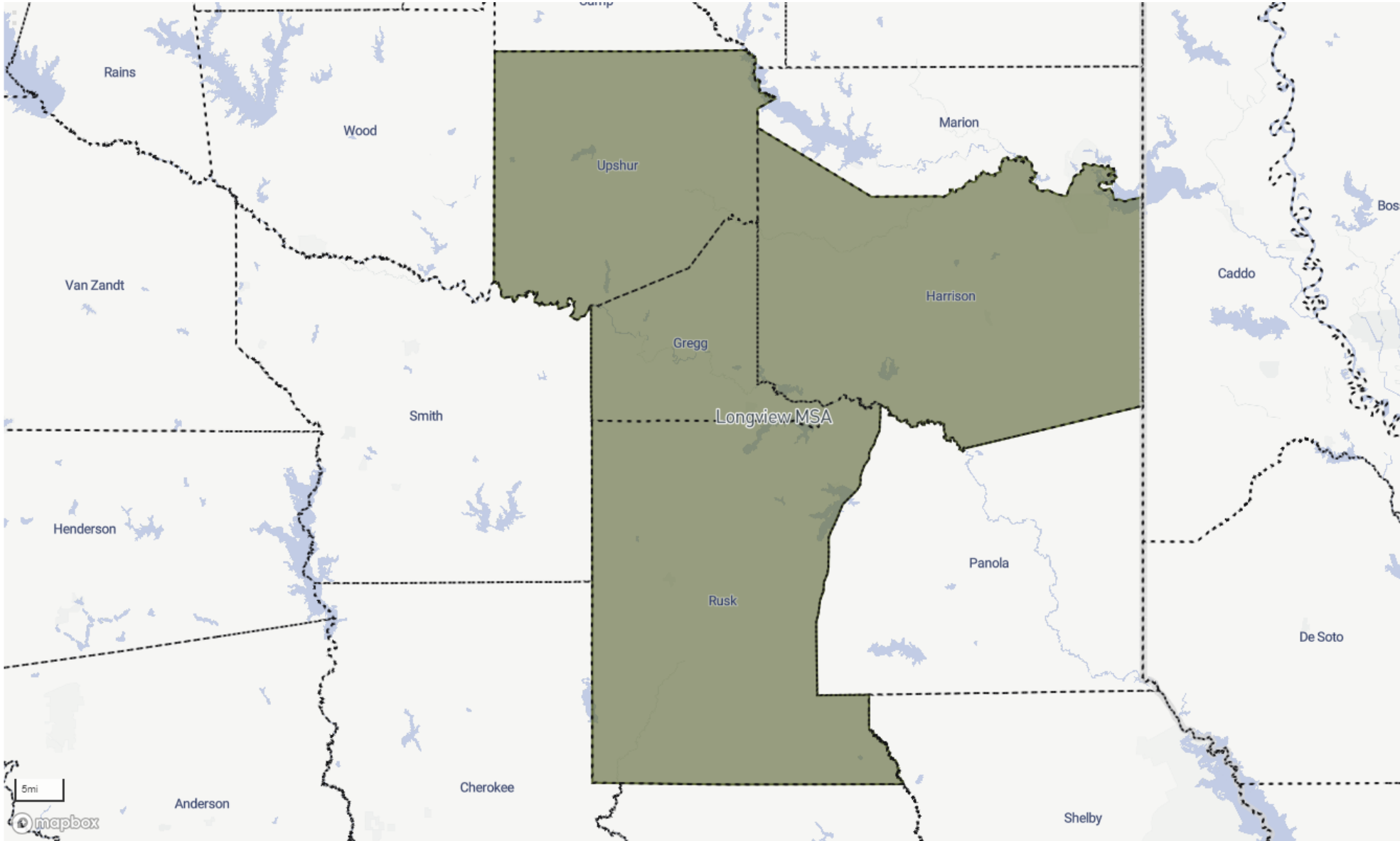
Assessment Set: AUSTIN BANK ASSESSMENT AREA

Tyler MSA Assessment Area



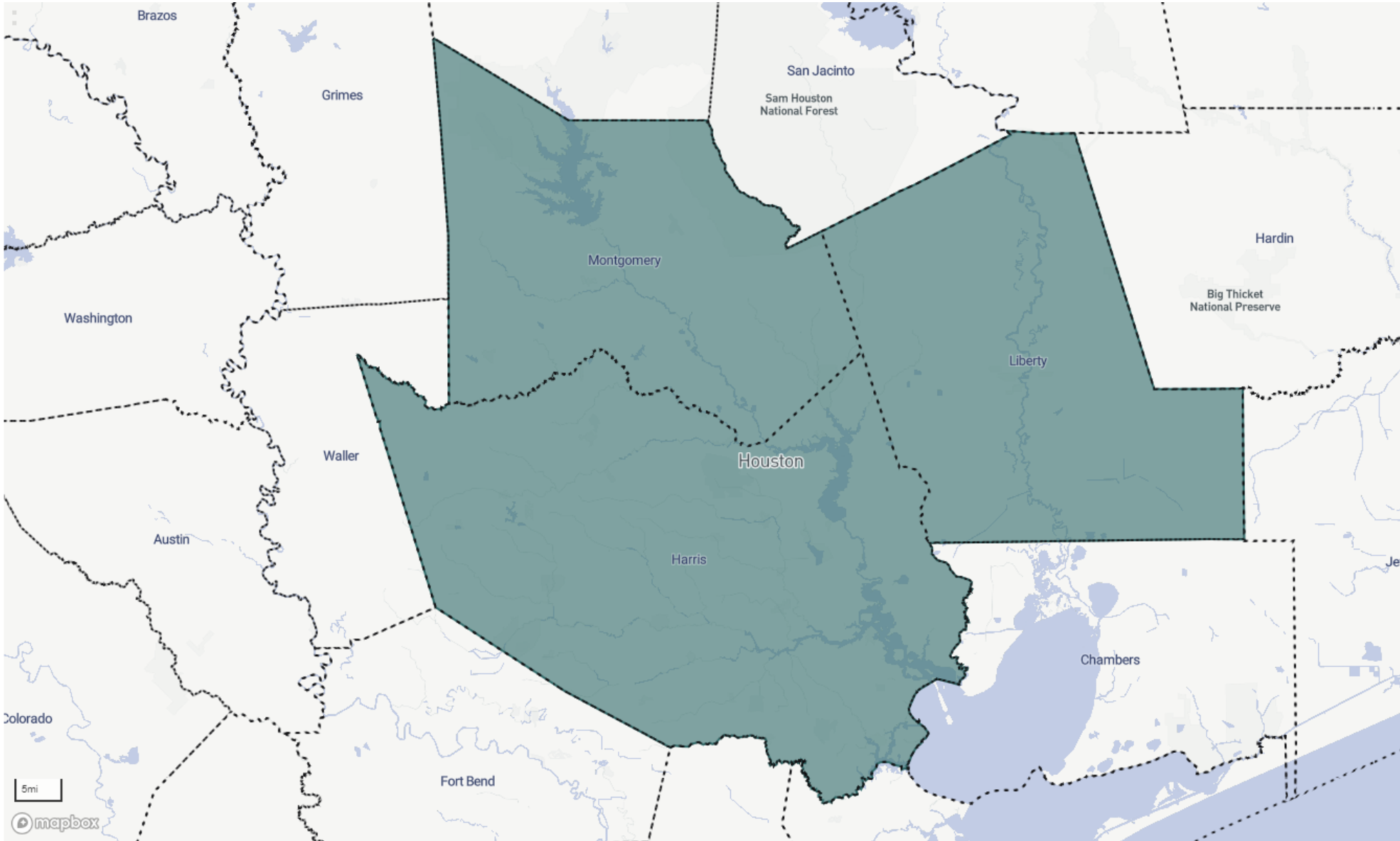
Assessment Set: AUSTIN BANK ASSESSMENT AREA

Longview MSA Assessment Area



Assessment Set: AUSTIN BANK ASSESSMENT AREA

Houston MSA Assessment Area



TRACTS LIST

Institution: AUSTIN BANK Assessment Set: AUSTIN BANK ASSESSMENT AREA (2023)

FIPS Codes

TEXAS (48) - SMITH COUNTY (423) - 56 Tracts

48 423 0001.00	48 423 0002.01	48 423 0002.02	48 423 0003.00	48 423 0004.00	48 423 0005.00	48 423 0006.00	48 423 0007.00	48 423 0008.00	48 423 0009.00
48 423 0010.00	48 423 0011.01	48 423 0011.02	48 423 0012.00	48 423 0013.00	48 423 0014.04	48 423 0014.05	48 423 0014.06	48 423 0014.07	48 423 0014.08
48 423 0015.01	48 423 0015.02	48 423 0016.02	48 423 0016.05	48 423 0016.06	48 423 0016.07	48 423 0016.08	48 423 0017.01	48 423 0017.02	48 423 0018.03
48 423 0018.04	48 423 0018.05	48 423 0018.06	48 423 0018.07	48 423 0019.06	48 423 0019.09	48 423 0019.10	48 423 0019.11	48 423 0019.12	48 423 0019.13
48 423 0019.14	48 423 0019.15	48 423 0019.16	48 423 0019.17	48 423 0020.03	48 423 0020.04	48 423 0020.06	48 423 0020.09	48 423 0020.10	48 423 0020.11
48 423 0020.12	48 423 0020.13	48 423 0021.01	48 423 0021.02	48 423 0022.00	48 423 9800.00				

TEXAS (48) - ANDERSON COUNTY (001) - 12 Tracts

48 001 9501.00	48 001 9504.01	48 001 9504.02	48 001 9505.00	48 001 9506.00	48 001 9507.00	48 001 9508.00	48 001 9509.01	48 001 9509.02	48 001 9510.01
48 001 9510.02	48 001 9511.00								

TEXAS (48) - ANGELINA COUNTY (005) - 21 Tracts

48 005 0001.02	48 005 0001.03	48 005 0001.04	48 005 0002.01	48 005 0002.02	48 005 0003.01	48 005 0003.02	48 005 0004.00	48 005 0005.00	48 005 0006.00
48 005 0007.00	48 005 0008.00	48 005 0009.02	48 005 0009.03	48 005 0009.04	48 005 0010.01	48 005 0010.02	48 005 0011.01	48 005 0011.02	48 005 0012.00
48 005 0013.00									

TEXAS (48) - CHEROKEE COUNTY (073) - 14 Tracts

48 073 9501.00	48 073 9502.01	48 073 9502.02	48 073 9503.01	48 073 9503.02	48 073 9504.00	48 073 9505.00	48 073 9506.00	48 073 9507.00	48 073 9508.01
48 073 9508.02	48 073 9509.00	48 073 9510.00	48 073 9511.00						

TEXAS (48) - HENDERSON COUNTY (213) - 28 Tracts

48 213 9501.01	48 213 9501.02	48 213 9502.01	48 213 9502.02	48 213 9503.01	48 213 9503.02	48 213 9503.03	48 213 9504.00	48 213 9505.00	48 213 9506.01
48 213 9506.03	48 213 9506.04	48 213 9507.00	48 213 9508.01	48 213 9508.02	48 213 9509.02	48 213 9509.03	48 213 9509.04	48 213 9509.05	48 213 9510.00
48 213 9511.01	48 213 9511.02	48 213 9512.01	48 213 9512.02	48 213 9513.00	48 213 9514.01	48 213 9514.02	48 213 9514.03		

TEXAS (48) - NACOGDOCHES COUNTY (347) - 17 Tracts

48 347 9501.00	48 347 9502.00	48 347 9503.03	48 347 9503.04	48 347 9503.05	48 347 9503.06	48 347 9504.01	48 347 9504.02	48 347 9505.01	48 347 9505.02
48 347 9506.00	48 347 9507.00	48 347 9508.00	48 347 9509.00	48 347 9510.01	48 347 9510.02	48 347 9511.00			

TEXAS (48) - PANOLA COUNTY (365) - 7 Tracts

48 365 9501.00	48 365 9502.00	48 365 9503.00	48 365 9504.01	48 365 9504.02	48 365 9505.00	48 365 9506.00
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TEXAS (48) - RAINS COUNTY (379) - 3 Tracts

48 379 9501.01	48 379 9501.02	48 379 9502.00
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TEXAS (48) - SHELBY COUNTY (419) - 7 Tracts

48 419 9501.00	48 419 9502.00	48 419 9503.00	48 419 9504.01	48 419 9504.02	48 419 9505.00	48 419 9506.00
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TEXAS (48) - VAN ZANDT COUNTY (467) - 14 Tracts

48 467 9501.00	48 467 9502.00	48 467 9503.00	48 467 9504.00	48 467 9505.00	48 467 9506.01	48 467 9506.02	48 467 9507.00	48 467 9508.01	48 467 9508.02
48 467 9509.01	48 467 9509.02	48 467 9510.01	48 467 9510.02						

TEXAS (48) - WOOD COUNTY (499) - 12 Tracts

48 499 9501.00	48 499 9502.00	48 499 9503.01	48 499 9503.03	48 499 9503.04	48 499 9504.01	48 499 9504.02	48 499 9505.00	48 499 9506.01	48 499 9506.02

48 499 9507.00

48 499 9508.00

TEXAS (48) - GREGG COUNTY (183) - 30 Tracts

48 183 0002.01	48 183 0002.02	48 183 0003.00	48 183 0004.01	48 183 0004.02	48 183 0005.01	48 183 0005.02	48 183 0006.01	48 183 0006.02	48 183 0007.00
48 183 0008.00	48 183 0009.00	48 183 0010.00	48 183 0011.00	48 183 0012.00	48 183 0013.00	48 183 0014.00	48 183 0015.00	48 183 0101.00	48 183 0102.01
48 183 0102.02	48 183 0103.01	48 183 0103.02	48 183 0104.01	48 183 0104.02	48 183 0105.01	48 183 0105.02	48 183 0106.00	48 183 0107.00	48 183 9800.00

TEXAS (48) - HARRISON COUNTY (203) - 16 Tracts

48 203 0201.03	48 203 0201.04	48 203 0201.05	48 203 0201.06	48 203 0202.01	48 203 0202.02	48 203 0203.01	48 203 0203.02	48 203 0204.01	48 203 0204.02
48 203 0205.01	48 203 0205.02	48 203 0206.03	48 203 0206.04	48 203 0206.05	48 203 0206.06				

TEXAS (48) - RUSK COUNTY (401) - 14 Tracts

48 401 9501.01	48 401 9501.02	48 401 9502.00	48 401 9503.00	48 401 9504.00	48 401 9505.01	48 401 9505.02	48 401 9506.00	48 401 9507.00	48 401 9508.00
48 401 9509.00	48 401 9510.00	48 401 9511.00	48 401 9512.00						

TEXAS (48) - UPSHUR COUNTY (459) - 10 Tracts

48 459 9501.01	48 459 9501.02	48 459 9502.00	48 459 9503.01	48 459 9503.02	48 459 9504.00	48 459 9505.01	48 459 9505.02	48 459 9506.00	48 459 9507.00
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TEXAS (48) - HARRIS COUNTY (201) - 1115 Tracts

48 201 1000.01	48 201 2104.00	48 201 2105.00	48 201 2106.00	48 201 2107.00	48 201 2108.00	48 201 2109.00	48 201 2110.00	48 201 2111.01	48 201 2111.02
48 201 2112.00	48 201 2113.01	48 201 2113.02	48 201 2114.00	48 201 2115.01	48 201 2115.02	48 201 2116.00	48 201 2117.00	48 201 2119.00	48 201 2123.00
48 201 2124.00	48 201 2125.00	48 201 2201.00	48 201 2202.00	48 201 2203.00	48 201 2204.00	48 201 2205.00	48 201 2206.00	48 201 2207.01	48 201 2207.02
48 201 2208.00	48 201 2209.00	48 201 2210.00	48 201 2211.00	48 201 2212.00	48 201 2213.01	48 201 2213.02	48 201 2214.00	48 201 2215.01	48 201 2215.02
48 201 2216.01	48 201 2216.02	48 201 2217.01	48 201 2217.02	48 201 2218.00	48 201 2219.00	48 201 2220.00	48 201 2221.00	48 201 2222.00	48 201 2223.00
48 201 2224.01	48 201 2224.02	48 201 2225.01	48 201 2225.02	48 201 2225.04	48 201 2225.05	48 201 2226.01	48 201 2226.02	48 201 2227.01	48 201 2227.02

48 201 2228.00	48 201 2229.00	48 201 2230.01	48 201 2230.02	48 201 2231.00	48 201 2301.00	48 201 2302.00	48 201 2303.00	48 201 2304.00	48 201 2305.00
48 201 2306.00	48 201 2307.00	48 201 2308.00	48 201 2309.00	48 201 2310.00	48 201 2311.00	48 201 2312.00	48 201 2313.00	48 201 2314.00	48 201 2315.00
48 201 2316.00	48 201 2317.00	48 201 2318.00	48 201 2319.00	48 201 2320.00	48 201 2321.00	48 201 2322.01	48 201 2322.02	48 201 2322.03	48 201 2323.03
48 201 2323.04	48 201 2323.05	48 201 2323.06	48 201 2324.02	48 201 2324.03	48 201 2324.04	48 201 2324.05	48 201 2325.00	48 201 2326.00	48 201 2327.01
48 201 2327.03	48 201 2327.04	48 201 2328.01	48 201 2328.02	48 201 2329.01	48 201 2329.02	48 201 2330.01	48 201 2330.02	48 201 2330.03	48 201 2331.01
48 201 2331.03	48 201 2331.04	48 201 2331.05	48 201 2332.00	48 201 2333.00	48 201 2334.00	48 201 2335.01	48 201 2335.02	48 201 2336.00	48 201 2337.01
48 201 2337.02	48 201 2337.03	48 201 2401.01	48 201 2401.02	48 201 2404.00	48 201 2405.03	48 201 2405.04	48 201 2405.05	48 201 2405.06	48 201 2406.00
48 201 2407.03	48 201 2407.04	48 201 2407.05	48 201 2407.06	48 201 2407.07	48 201 2408.02	48 201 2408.03	48 201 2408.04	48 201 2409.03	48 201 2409.04
48 201 2409.05	48 201 2409.06	48 201 2410.01	48 201 2410.02	48 201 2411.01	48 201 2411.03	48 201 2411.04	48 201 2411.05	48 201 2412.01	48 201 2412.02
48 201 2413.01	48 201 2413.02	48 201 2414.00	48 201 2415.01	48 201 2415.02	48 201 2415.03	48 201 2501.01	48 201 2501.02	48 201 2502.01	48 201 2502.02
48 201 2503.03	48 201 2503.04	48 201 2503.05	48 201 2503.06	48 201 2504.03	48 201 2504.04	48 201 2504.05	48 201 2504.06	48 201 2504.07	48 201 2504.08
48 201 2505.00	48 201 2506.01	48 201 2506.02	48 201 2507.01	48 201 2507.02	48 201 2508.01	48 201 2508.02	48 201 2509.01	48 201 2509.02	48 201 2510.00
48 201 2511.00	48 201 2512.00	48 201 2513.00	48 201 2514.01	48 201 2514.02	48 201 2515.01	48 201 2515.03	48 201 2515.04	48 201 2515.05	48 201 2516.00
48 201 2517.01	48 201 2517.02	48 201 2518.00	48 201 2519.02	48 201 2519.03	48 201 2519.04	48 201 2520.01	48 201 2520.02	48 201 2520.03	48 201 2521.00
48 201 2522.01	48 201 2522.02	48 201 2523.03	48 201 2523.04	48 201 2523.05	48 201 2523.06	48 201 2524.00	48 201 2525.00	48 201 2526.01	48 201 2526.02
48 201 2527.00	48 201 2528.00	48 201 2529.01	48 201 2529.02	48 201 2530.00	48 201 2531.01	48 201 2531.02	48 201 2532.01	48 201 2532.02	48 201 2533.00
48 201 2535.01	48 201 2535.02	48 201 2536.01	48 201 2536.02	48 201 2537.00	48 201 2538.00	48 201 2539.00	48 201 2540.00	48 201 2541.00	48 201 2542.00
48 201 2543.00	48 201 2544.00	48 201 2546.00	48 201 2547.00	48 201 2548.00	48 201 3101.01	48 201 3101.02	48 201 3102.00	48 201 3103.00	48 201 3104.00
48 201 3105.00	48 201 3106.00	48 201 3107.00	48 201 3108.00	48 201 3109.00	48 201 3110.01	48 201 3110.02	48 201 3111.00	48 201 3112.00	48 201 3113.00
48 201 3114.00	48 201 3115.01	48 201 3115.02	48 201 3116.00	48 201 3117.01	48 201 3117.02	48 201 3118.00	48 201 3119.00	48 201 3120.00	48 201 3122.00
48 201 3123.00	48 201 3124.00	48 201 3125.01	48 201 3125.02	48 201 3126.01	48 201 3126.02	48 201 3126.03	48 201 3127.00	48 201 3128.00	48 201 3129.01
48 201 3129.02	48 201 3130.00	48 201 3131.01	48 201 3131.02	48 201 3132.01	48 201 3132.02	48 201 3133.00	48 201 3134.00	48 201 3135.00	48 201 3136.00
48 201 3137.00	48 201 3138.01	48 201 3138.02	48 201 3139.01	48 201 3139.02	48 201 3140.01	48 201 3140.03	48 201 3140.04	48 201 3140.05	48 201 3143.01
48 201 3143.02	48 201 3144.01	48 201 3144.02	48 201 3201.00	48 201 3202.01	48 201 3202.02	48 201 3205.00	48 201 3206.01	48 201 3206.02	48 201 3207.00
48 201 3208.00	48 201 3209.01	48 201 3209.02	48 201 3210.01	48 201 3210.02	48 201 3211.01	48 201 3211.02	48 201 3212.00	48 201 3213.01	48 201 3213.02
48 201 3214.01	48 201 3214.02	48 201 3215.00	48 201 3216.00	48 201 3217.00	48 201 3218.00	48 201 3219.00	48 201 3220.00	48 201 3221.00	48 201 3222.00

48 201 3226.00	48 201 3227.01	48 201 3227.02	48 201 3228.00	48 201 3229.00	48 201 3230.00	48 201 3231.00	48 201 3232.00	48 201 3233.00	48 201 3234.00
48 201 3235.00	48 201 3236.01	48 201 3236.02	48 201 3237.01	48 201 3237.02	48 201 3238.01	48 201 3238.02	48 201 3239.00	48 201 3240.00	48 201 3241.01
48 201 3241.02	48 201 3242.00	48 201 3301.01	48 201 3301.02	48 201 3302.00	48 201 3303.01	48 201 3303.02	48 201 3303.03	48 201 3304.00	48 201 3305.00
48 201 3306.00	48 201 3307.00	48 201 3308.01	48 201 3308.02	48 201 3309.01	48 201 3309.02	48 201 3311.00	48 201 3312.00	48 201 3313.00	48 201 3314.00
48 201 3315.01	48 201 3315.02	48 201 3316.02	48 201 3316.03	48 201 3316.04	48 201 3317.00	48 201 3318.00	48 201 3319.00	48 201 3320.00	48 201 3321.00
48 201 3322.00	48 201 3323.00	48 201 3324.00	48 201 3325.00	48 201 3326.00	48 201 3327.00	48 201 3328.00	48 201 3329.00	48 201 3330.00	48 201 3331.00
48 201 3332.01	48 201 3332.03	48 201 3332.04	48 201 3332.05	48 201 3333.01	48 201 3333.02	48 201 3335.01	48 201 3335.02	48 201 3336.00	48 201 3337.00
48 201 3338.01	48 201 3338.02	48 201 3339.03	48 201 3339.04	48 201 3339.05	48 201 3339.06	48 201 3340.01	48 201 3340.02	48 201 3340.03	48 201 3341.01
48 201 3341.02	48 201 3401.01	48 201 3401.02	48 201 3402.01	48 201 3402.02	48 201 3402.03	48 201 3403.01	48 201 3403.02	48 201 3404.00	48 201 3405.01
48 201 3405.02	48 201 3406.00	48 201 3407.01	48 201 3407.02	48 201 3408.00	48 201 3409.00	48 201 3410.01	48 201 3410.02	48 201 3411.01	48 201 3411.02
48 201 3412.01	48 201 3412.03	48 201 3412.04	48 201 3413.02	48 201 3413.03	48 201 3413.04	48 201 3414.00	48 201 3415.01	48 201 3415.02	48 201 3416.00
48 201 3417.00	48 201 3418.00	48 201 3420.01	48 201 3420.02	48 201 3421.00	48 201 3422.00	48 201 3423.00	48 201 3424.00	48 201 3425.00	48 201 3427.00
48 201 3428.01	48 201 3428.02	48 201 3429.00	48 201 3430.00	48 201 3431.00	48 201 3432.00	48 201 3433.01	48 201 3433.02	48 201 3436.01	48 201 3436.02
48 201 3437.00	48 201 3501.01	48 201 3501.02	48 201 3501.03	48 201 3501.04	48 201 3502.01	48 201 3502.02	48 201 3503.00	48 201 3504.00	48 201 3505.00
48 201 3506.01	48 201 3506.03	48 201 3506.04	48 201 3507.00	48 201 3508.01	48 201 3508.03	48 201 3508.04	48 201 4101.01	48 201 4101.02	48 201 4102.01
48 201 4102.02	48 201 4103.00	48 201 4104.01	48 201 4104.02	48 201 4105.01	48 201 4105.02	48 201 4106.01	48 201 4106.02	48 201 4107.03	48 201 4107.04
48 201 4107.05	48 201 4107.06	48 201 4108.01	48 201 4108.02	48 201 4109.00	48 201 4110.01	48 201 4110.02	48 201 4110.03	48 201 4111.00	48 201 4112.00
48 201 4113.01	48 201 4113.02	48 201 4114.00	48 201 4115.03	48 201 4115.04	48 201 4115.05	48 201 4115.06	48 201 4115.07	48 201 4116.00	48 201 4117.00
48 201 4118.01	48 201 4118.02	48 201 4119.01	48 201 4119.02	48 201 4120.00	48 201 4122.01	48 201 4122.02	48 201 4123.00	48 201 4124.00	48 201 4125.00
48 201 4126.00	48 201 4127.00	48 201 4128.00	48 201 4129.01	48 201 4129.02	48 201 4130.00	48 201 4131.00	48 201 4132.03	48 201 4132.04	48 201 4132.05
48 201 4132.06	48 201 4133.01	48 201 4133.02	48 201 4201.00	48 201 4202.00	48 201 4203.00	48 201 4204.00	48 201 4205.00	48 201 4206.00	48 201 4207.00
48 201 4208.00	48 201 4209.00	48 201 4210.00	48 201 4211.01	48 201 4211.03	48 201 4211.04	48 201 4212.03	48 201 4212.04	48 201 4212.05	48 201 4212.06
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48 201 4229.00	48 201 4230.01	48 201 4230.02	48 201 4231.00	48 201 4232.01	48 201 4232.03	48 201 4232.04	48 201 4233.01	48 201 4233.03	48 201 4233.04

48 201 4234.01	48 201 4234.02	48 201 4235.00	48 201 4236.00	48 201 4301.01	48 201 4301.02	48 201 4302.00	48 201 4303.00	48 201 4304.00	48 201 4305.00
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48 201 4312.05	48 201 4312.06	48 201 4313.02	48 201 4313.03	48 201 4313.04	48 201 4314.01	48 201 4314.03	48 201 4314.04	48 201 4315.03	48 201 4315.04
48 201 4315.05	48 201 4315.06	48 201 4316.00	48 201 4317.01	48 201 4317.02	48 201 4318.01	48 201 4318.03	48 201 4318.04	48 201 4319.01	48 201 4319.02
48 201 4320.03	48 201 4320.04	48 201 4320.05	48 201 4320.06	48 201 4321.01	48 201 4321.02	48 201 4322.00	48 201 4323.01	48 201 4323.02	48 201 4323.03
48 201 4324.01	48 201 4324.02	48 201 4325.01	48 201 4325.02	48 201 4326.00	48 201 4327.03	48 201 4327.04	48 201 4327.05	48 201 4327.06	48 201 4328.03
48 201 4328.04	48 201 4328.05	48 201 4328.06	48 201 4329.01	48 201 4329.03	48 201 4329.04	48 201 4330.03	48 201 4330.04	48 201 4330.05	48 201 4330.06
48 201 4330.07	48 201 4331.00	48 201 4332.01	48 201 4332.02	48 201 4333.00	48 201 4334.00	48 201 4335.03	48 201 4335.04	48 201 4335.05	48 201 4335.06
48 201 4335.07	48 201 4336.01	48 201 4336.02	48 201 4401.01	48 201 4401.02	48 201 4501.00	48 201 4502.00	48 201 4503.01	48 201 4503.02	48 201 4504.01
48 201 4504.02	48 201 4505.00	48 201 4506.00	48 201 4507.00	48 201 4508.01	48 201 4508.03	48 201 4508.04	48 201 4509.00	48 201 4510.03	48 201 4510.04
48 201 4510.05	48 201 4510.06	48 201 4511.00	48 201 4512.00	48 201 4513.01	48 201 4513.02	48 201 4514.01	48 201 4514.04	48 201 4514.05	48 201 4514.06
48 201 4514.07	48 201 4515.01	48 201 4515.02	48 201 4516.03	48 201 4516.04	48 201 4516.05	48 201 4516.06	48 201 4517.00	48 201 4518.00	48 201 4519.02
48 201 4519.03	48 201 4519.04	48 201 4520.01	48 201 4520.02	48 201 4521.01	48 201 4521.02	48 201 4521.03	48 201 4522.02	48 201 4522.03	48 201 4522.04
48 201 4523.00	48 201 4524.01	48 201 4524.02	48 201 4525.01	48 201 4525.02	48 201 4526.01	48 201 4526.02	48 201 4527.01	48 201 4527.02	48 201 4527.03
48 201 4528.01	48 201 4528.02	48 201 4529.00	48 201 4530.01	48 201 4530.02	48 201 4531.00	48 201 4532.01	48 201 4532.02	48 201 4533.00	48 201 4534.01
48 201 4534.03	48 201 4534.04	48 201 4534.05	48 201 4535.01	48 201 4535.02	48 201 4536.01	48 201 4536.03	48 201 4536.04	48 201 4537.01	48 201 4537.02
48 201 4538.00	48 201 4539.01	48 201 4539.02	48 201 4540.00	48 201 4541.00	48 201 4542.00	48 201 4543.02	48 201 4543.03	48 201 4543.04	48 201 4543.05
48 201 4544.00	48 201 4545.02	48 201 4545.03	48 201 4545.04	48 201 4545.05	48 201 4546.00	48 201 4547.00	48 201 4548.01	48 201 4548.02	48 201 4549.01
48 201 4549.02	48 201 4550.00	48 201 4551.02	48 201 4551.03	48 201 4551.04	48 201 4552.00	48 201 4553.00	48 201 5101.00	48 201 5102.01	48 201 5102.02
48 201 5103.01	48 201 5103.02	48 201 5104.00	48 201 5105.00	48 201 5106.01	48 201 5106.02	48 201 5107.01	48 201 5107.02	48 201 5108.01	48 201 5108.02
48 201 5108.03	48 201 5109.01	48 201 5109.02	48 201 5110.01	48 201 5110.03	48 201 5110.04	48 201 5111.00	48 201 5112.01	48 201 5112.02	48 201 5113.01
48 201 5113.02	48 201 5114.00	48 201 5115.01	48 201 5115.02	48 201 5116.00	48 201 5201.00	48 201 5202.00	48 201 5203.01	48 201 5203.02	48 201 5204.00
48 201 5205.01	48 201 5205.02	48 201 5206.01	48 201 5206.03	48 201 5206.04	48 201 5207.00	48 201 5210.00	48 201 5211.00	48 201 5212.01	48 201 5212.02
48 201 5213.00	48 201 5214.01	48 201 5214.02	48 201 5215.01	48 201 5215.02	48 201 5216.00	48 201 5217.01	48 201 5217.02	48 201 5218.00	48 201 5219.00
48 201 5220.01	48 201 5220.02	48 201 5221.01	48 201 5221.02	48 201 5222.01	48 201 5222.02	48 201 5223.01	48 201 5223.02	48 201 5224.01	48 201 5224.02
48 201 5225.00	48 201 5301.01	48 201 5301.02	48 201 5302.00	48 201 5303.00	48 201 5304.00	48 201 5305.01	48 201 5305.02	48 201 5306.00	48 201 5307.01

48 201 5307.02	48 201 5308.00	48 201 5309.00	48 201 5310.00	48 201 5311.00	48 201 5312.00	48 201 5313.00	48 201 5314.00	48 201 5315.00	48 201 5316.00
48 201 5317.00	48 201 5318.00	48 201 5319.00	48 201 5320.03	48 201 5320.04	48 201 5321.01	48 201 5321.02	48 201 5322.00	48 201 5323.01	48 201 5323.02
48 201 5324.00	48 201 5325.02	48 201 5325.03	48 201 5325.04	48 201 5326.00	48 201 5327.00	48 201 5328.00	48 201 5329.00	48 201 5330.00	48 201 5331.00
48 201 5332.00	48 201 5333.01	48 201 5333.02	48 201 5334.01	48 201 5334.02	48 201 5335.00	48 201 5336.00	48 201 5337.01	48 201 5337.02	48 201 5338.02
48 201 5338.03	48 201 5338.04	48 201 5339.02	48 201 5339.03	48 201 5339.04	48 201 5340.01	48 201 5340.02	48 201 5340.03	48 201 5341.01	48 201 5341.02
48 201 5342.01	48 201 5342.03	48 201 5342.04	48 201 5342.05	48 201 5401.01	48 201 5401.02	48 201 5402.00	48 201 5405.02	48 201 5405.03	48 201 5405.04
48 201 5406.01	48 201 5406.02	48 201 5407.00	48 201 5408.00	48 201 5409.01	48 201 5409.03	48 201 5409.04	48 201 5410.04	48 201 5410.05	48 201 5410.06
48 201 5410.07	48 201 5410.08	48 201 5410.09	48 201 5411.00	48 201 5412.03	48 201 5412.04	48 201 5412.05	48 201 5412.06	48 201 5412.07	48 201 5413.01
48 201 5413.02	48 201 5414.01	48 201 5414.02	48 201 5414.03	48 201 5414.04	48 201 5415.00	48 201 5416.03	48 201 5416.04	48 201 5417.01	48 201 5417.02
48 201 5417.03	48 201 5418.01	48 201 5418.02	48 201 5419.01	48 201 5419.02	48 201 5420.01	48 201 5420.02	48 201 5420.03	48 201 5420.04	48 201 5421.03
48 201 5421.04	48 201 5421.05	48 201 5421.06	48 201 5421.07	48 201 5421.08	48 201 5422.01	48 201 5422.02	48 201 5422.03	48 201 5423.02	48 201 5423.03
48 201 5423.04	48 201 5423.05	48 201 5424.01	48 201 5424.02	48 201 5425.00	48 201 5426.00	48 201 5427.00	48 201 5428.00	48 201 5429.01	48 201 5429.02
48 201 5430.04	48 201 5430.05	48 201 5430.06	48 201 5430.07	48 201 5430.08	48 201 5430.09	48 201 5430.10	48 201 5430.11	48 201 5431.00	48 201 5432.01
48 201 5432.02	48 201 5501.01	48 201 5501.02	48 201 5502.01	48 201 5502.02	48 201 5503.03	48 201 5503.04	48 201 5503.05	48 201 5503.06	48 201 5503.07
48 201 5503.08	48 201 5504.03	48 201 5504.04	48 201 5504.05	48 201 5504.06	48 201 5504.07	48 201 5505.00	48 201 5506.01	48 201 5506.02	48 201 5506.03
48 201 5507.00	48 201 5508.00	48 201 5509.01	48 201 5509.02	48 201 5510.00	48 201 5511.01	48 201 5511.02	48 201 5512.01	48 201 5512.02	48 201 5513.00
48 201 5514.00	48 201 5515.01	48 201 5515.02	48 201 5516.01	48 201 5516.02	48 201 5517.02	48 201 5517.03	48 201 5517.04	48 201 5517.05	48 201 5518.00
48 201 5519.01	48 201 5519.02	48 201 5520.02	48 201 5520.03	48 201 5520.04	48 201 5521.01	48 201 5521.02	48 201 5521.03	48 201 5522.00	48 201 5523.01
48 201 5523.03	48 201 5523.04	48 201 5524.01	48 201 5524.02	48 201 5525.01	48 201 5525.02	48 201 5526.02	48 201 5526.03	48 201 5526.04	48 201 5527.01
48 201 5527.02	48 201 5528.01	48 201 5528.02	48 201 5529.01	48 201 5529.02	48 201 5530.01	48 201 5530.02	48 201 5531.01	48 201 5531.02	48 201 5532.01
48 201 5532.02	48 201 5533.00	48 201 5534.01	48 201 5534.03	48 201 5534.04	48 201 5534.05	48 201 5535.00	48 201 5536.01	48 201 5536.02	48 201 5537.00
48 201 5538.01	48 201 5538.03	48 201 5538.04	48 201 5539.01	48 201 5540.01	48 201 5540.02	48 201 5541.03	48 201 5541.04	48 201 5542.01	48 201 5542.02
48 201 5543.01	48 201 5543.02	48 201 5544.04	48 201 5544.05	48 201 5544.06	48 201 5544.07	48 201 5544.08	48 201 5544.09	48 201 5544.10	48 201 5545.01
48 201 5545.02	48 201 5546.00	48 201 5547.01	48 201 5547.02	48 201 5548.03	48 201 5548.04	48 201 5548.05	48 201 5548.06	48 201 5548.07	48 201 5548.08
48 201 5548.09	48 201 5549.02	48 201 5549.04	48 201 5549.05	48 201 5549.06	48 201 5549.07	48 201 5549.08	48 201 5550.01	48 201 5550.02	48 201 5551.01
48 201 5551.02	48 201 5552.00	48 201 5553.01	48 201 5553.03	48 201 5553.04	48 201 5553.05	48 201 5554.01	48 201 5554.03	48 201 5554.04	48 201 5555.01

48 201 5555.03	48 201 5555.04	48 201 5555.05	48 201 5556.00	48 201 5557.01	48 201 5557.03	48 201 5557.04	48 201 5560.00	48 201 5561.00	48 201 9800.00
48 201 9801.00	48 201 9802.00	48 201 9803.00	48 201 9804.00	48 201 9807.00					

TEXAS (48) - LIBERTY COUNTY (291) - 17 Tracts

48 291 7001.00	48 291 7002.00	48 291 7003.01	48 291 7003.02	48 291 7003.03	48 291 7004.00	48 291 7005.00	48 291 7006.00	48 291 7007.00	48 291 7008.01
48 291 7008.02	48 291 7009.00	48 291 7010.00	48 291 7011.00	48 291 7012.00	48 291 7013.00	48 291 7014.00			

TEXAS (48) - MONTGOMERY COUNTY (339) - 133 Tracts

48 339 6901.01	48 339 6901.02	48 339 6902.03	48 339 6902.04	48 339 6902.05	48 339 6902.06	48 339 6902.07	48 339 6903.00	48 339 6904.03	48 339 6904.04
48 339 6904.05	48 339 6904.06	48 339 6904.07	48 339 6904.08	48 339 6905.01	48 339 6905.02	48 339 6905.03	48 339 6906.03	48 339 6906.04	48 339 6906.05
48 339 6906.06	48 339 6906.07	48 339 6906.08	48 339 6906.09	48 339 6906.10	48 339 6907.01	48 339 6907.02	48 339 6908.00	48 339 6909.00	48 339 6910.00
48 339 6911.00	48 339 6912.01	48 339 6912.02	48 339 6913.01	48 339 6913.02	48 339 6914.01	48 339 6914.02	48 339 6914.03	48 339 6915.00	48 339 6916.01
48 339 6916.02	48 339 6917.00	48 339 6918.01	48 339 6918.02	48 339 6919.00	48 339 6920.03	48 339 6920.04	48 339 6920.05	48 339 6920.06	48 339 6920.07
48 339 6920.08	48 339 6920.09	48 339 6920.10	48 339 6921.01	48 339 6921.02	48 339 6921.03	48 339 6922.01	48 339 6922.02	48 339 6923.01	48 339 6923.02
48 339 6923.03	48 339 6923.04	48 339 6924.01	48 339 6924.02	48 339 6925.01	48 339 6925.02	48 339 6926.01	48 339 6926.03	48 339 6926.04	48 339 6926.05
48 339 6927.01	48 339 6927.02	48 339 6928.02	48 339 6928.03	48 339 6928.04	48 339 6929.00	48 339 6930.01	48 339 6930.02	48 339 6931.02	48 339 6931.03
48 339 6931.04	48 339 6932.01	48 339 6932.02	48 339 6933.01	48 339 6933.02	48 339 6933.03	48 339 6933.04	48 339 6934.01	48 339 6934.02	48 339 6935.01
48 339 6935.02	48 339 6935.03	48 339 6936.00	48 339 6937.01	48 339 6937.02	48 339 6937.03	48 339 6938.00	48 339 6939.01	48 339 6939.02	48 339 6939.03
48 339 6939.04	48 339 6940.01	48 339 6940.02	48 339 6941.03	48 339 6941.04	48 339 6941.05	48 339 6941.06	48 339 6941.07	48 339 6942.03	48 339 6942.04
48 339 6942.05	48 339 6942.06	48 339 6942.07	48 339 6942.08	48 339 6942.09	48 339 6942.10	48 339 6943.03	48 339 6943.04	48 339 6943.05	48 339 6943.06
48 339 6943.07	48 339 6943.08	48 339 6943.09	48 339 6944.01	48 339 6944.02	48 339 6944.03	48 339 6945.01	48 339 6945.02	48 339 6945.03	48 339 6946.01
48 339 6946.02	48 339 6946.03	48 339 6947.00							

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2023 FFIEC/ACS-1 Updates, 2022 Dun & Bradstreet (As of 01/04/2023). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.



Product Brochures



Austin Bank Products Brochures are located on the Austin Bank website

<https://www.austinbank.com/tools-resources/download-brochures>



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

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

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

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

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

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

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)
CADD0 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

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

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

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

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

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)
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

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)
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

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)
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

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)
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

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)
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

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)
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

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)
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	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	1	123	0	0	1	123	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	123	0	0	1	123	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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	92	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	92	0	0	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: 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

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)
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

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)
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

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)
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

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)
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

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)
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

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)
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

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)
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

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)
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

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)
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

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)
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

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)
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

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)
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

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)
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

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)
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

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)
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

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)
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



CRA Institution Disclosure 2023

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)
COLUMBIA COUNTY (027), 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	1	4	0	0	0	0	1	4	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	4	0	0	0	0	1	4	0	0
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	1	162	0	0	1	162	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	162	0	0	1	162	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	4	1	162	0	0	2	166	0	0
STATE TOTAL	1	4	1	162	0	0	2	166	0	0

Loans by County

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

State: COLORADO (08)

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)
ARAPAHOE COUNTY (005), CO										
MSA 19740										
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	49	0	0	0	0	1	49	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	38	0	0	0	0	1	38	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	87	0	0	0	0	2	87	0	0
GARFIELD COUNTY (045), CO										
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	150	0	0	1	150	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	150	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	87	1	150	0	0	3	237	0	0
STATE TOTAL	2	87	1	150	0	0	3	237	0	0

Loans by County

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

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)
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	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

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

State: IDAHO (16)

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)
TETON COUNTY (081), ID										
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	125	0	0	1	125	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	125	0	0	1	125	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	125	0	0	1	125	0	0
STATE TOTAL	0	0	1	125	0	0	1	125	0	0

Loans by County

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

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)
ASCENSION PARISH (005), LA										
MSA 12940										
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	320	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	320	0	0	0	0
CADD0 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	1	50	0	0	0	0	1	50	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	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	1	320	1	50	0	0
STATE TOTAL	1	50	0	0	1	320	1	50	0	0

Loans by County

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

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%	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	1	151	0	0	1	151	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	151	0	0	1	151	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	151	0	0	1	151	0	0
STATE TOTAL	0	0	1	151	0	0	1	151	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)
ANDERSON COUNTY (001), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	32	1,444	7	1,009	11	5,337	29	4,236	0	0
Middle Income	49	2,004	6	870	0	0	45	2,172	0	0
Upper Income	4	128	0	0	0	0	4	128	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	3,576	13	1,879	11	5,337	78	6,536	0	0
ANGELINA COUNTY (005), TX										
MSA NA										
Inside AA 0002										
Low Income	4	209	2	398	0	0	5	457	0	0
Moderate Income	13	403	1	174	3	1,440	14	964	0	0
Middle Income	38	1,577	7	1,154	4	1,718	38	2,113	0	0
Upper Income	4	118	0	0	0	0	4	118	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	2,307	10	1,726	7	3,158	61	3,652	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)
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	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%	2	42	0	0	0	0	2	42	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	2	42	0	0	0	0	2	42	0	0
BOWIE COUNTY (037), TX										
MSA 45500										
Outside Assessment Area										
Low Income	0	0	1	113	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	75	2	315	0	0	3	390	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	3	428	0	0	3	390	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)
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	0	0	0	0	0	0
Middle Income	0	0	0	0	1	719	1	719	0	0
Upper Income	1	49	0	0	2	1,896	3	1,945	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	49	0	0	3	2,615	4	2,664	0	0
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	2	162	0	0	0	0	2	162	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	162	0	0	0	0	2	162	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	24	0	0	2	1,236	1	24	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	24	0	0	2	1,236	1	24	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)
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	4	193	0	0	2	776	5	594	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	193	0	0	2	776	5	594	0	0
CHEROKEE COUNTY (073), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	40	1,812	13	2,143	6	3,822	43	5,291	0	0
Middle Income	173	7,170	31	4,962	8	3,096	167	10,001	0	0
Upper Income	11	309	0	0	0	0	11	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	224	9,291	44	7,105	14	6,918	221	15,601	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)
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	1	657	1	657	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	66	3	636	0	0	2	218	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	66	3	636	1	657	3	875	0	0
DALLAM COUNTY (111), 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	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	25	0	0	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: 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	2	1,069	2	1,069	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	1	434	1	434	0	0
Median Family Income 60-70%	1	9	0	0	0	0	1	9	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	50	1	200	0	0	2	250	0	0
Median Family Income 100-110%	0	0	0	0	2	993	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	4	203	0	0	0	0	3	193	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	6	262	1	200	5	2,496	9	1,955	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)
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%	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	60	0	0	1	601	2	661	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	60	0	0	1	601	2	661	0	0
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

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)
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	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	1	56	0	0	0	0	1	56	0	0
FANNIN COUNTY (147), 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	120	0	0	1	120	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	120	0	0	1	120	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)
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	2	1,062	2	1,062	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	0	0	2	1,062	2	1,062	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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	224	2	822	2	822	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	224	2	822	2	822	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)
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	25	0	0	0	0	1	25	0	0
Upper Income	5	137	0	0	1	1,000	5	137	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	162	0	0	1	1,000	6	162	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	72	1	250	0	0	2	322	0	0
Upper Income	0	0	1	207	0	0	1	207	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	72	2	457	0	0	3	529	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	44	1,929	12	2,286	5	2,362	39	3,917	0	0
Middle Income	50	2,204	11	1,917	11	5,037	38	4,322	0	0
Upper Income	31	1,340	13	2,274	8	5,230	26	2,182	0	0
Income Not Known	2	151	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	127	5,624	36	6,477	24	12,629	103	10,421	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)
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	1	131	0	0	1	131	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	105	1	142	1	850	0	0	0	0
Median Family Income 50-60%	1	93	0	0	2	1,121	2	1,121	0	0
Median Family Income 60-70%	1	16	0	0	1	510	2	526	0	0
Median Family Income 70-80%	3	129	0	0	0	0	3	129	0	0
Median Family Income 80-90%	1	16	0	0	0	0	1	16	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	195	0	0	1	195	0	0
Median Family Income 110-120%	1	50	1	150	3	1,219	4	1,019	0	0
Median Family Income ≥ 120%	5	301	1	192	6	2,527	5	1,464	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	14	710	5	810	13	6,227	19	4,601	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	5	169	0	0	1	400	5	547	0	0
Middle Income	49	2,572	11	1,966	5	2,648	46	4,433	0	0
Upper Income	7	367	2	266	2	678	4	510	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	61	3,108	13	2,232	8	3,726	55	5,490	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)
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	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	7	460	2	397	2	1,174	10	1,531	0	0
Upper Income	6	245	1	130	1	430	8	805	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	730	3	527	3	1,604	19	2,361	0	0
HOOD COUNTY (221), 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	0	0	1	480	1	480	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	480	1	480	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)
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	1	397	0	0	0	0
Middle Income	6	279	0	0	0	0	0	0	0	0
Upper Income	2	101	0	0	0	0	2	101	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	380	0	0	1	397	2	101	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	2	196	0	0	0	0	1	96	0	0
Middle Income	0	0	1	101	0	0	1	101	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	196	1	101	0	0	2	197	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	2	114	0	0	0	0	2	114	0	0
Middle Income	0	0	0	0	1	340	1	340	0	0
Upper Income	0	0	1	120	0	0	1	120	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	114	1	120	1	340	4	574	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)
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	0	0	1	860	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	80	0	0	0	0	1	80	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	80	0	0	1	860	1	80	0	0
JEFFERSON COUNTY (245), 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	0	0	0	0	1	560	1	560	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	560	1	560	0	0
JOHNSON COUNTY (251), 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	0	0	1	170	0	0	1	170	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	170	0	0	1	170	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)
KAUFMAN COUNTY (257), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	1	375	1	375	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	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	2	875	1	375	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	1	35	0	0	0	0	1	35	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	35	0	0	0	0	1	35	0	0
LEE COUNTY (287), 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	96	0	0	0	0	2	96	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	96	0	0	0	0	2	96	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)
LIBERTY COUNTY (291), TX										
MSA 26420										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	169	0	0	0	0	2	119	0	0
Middle Income	3	179	1	160	1	506	4	339	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	348	1	160	1	506	6	458	0	0
LIVE OAK COUNTY (297), 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	556	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	556	0	0	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	2	92	0	0	1	480	2	92	0	0
Upper Income	1	60	0	0	0	0	1	60	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	152	0	0	1	480	3	152	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)
MARION COUNTY (315), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	136	1	400	1	136	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	136	1	400	1	136	0	0
MIDLAND COUNTY (329), TX										
MSA 33260										
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	31	0	0	0	0	1	31	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	31	0	0	0	0	1	31	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)
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	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%	5	269	0	0	1	255	5	463	0	0
Median Family Income 70-80%	0	0	1	150	1	760	1	760	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	5	136	1	155	3	1,750	5	1,331	0	0
Median Family Income 100-110%	3	184	1	162	2	1,246	2	569	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	5	237	7	1,035	1	312	6	758	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	826	10	1,502	8	4,323	19	3,881	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	4	188	0	0	0	0	4	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	4	188	0	0	0	0	4	188	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)
NACOGDOCHES COUNTY (347), TX										
MSA NA										
Inside AA 0002										
Low Income	3	125	2	241	0	0	5	366	0	0
Moderate Income	12	461	1	250	0	0	8	280	0	0
Middle Income	68	2,833	10	1,541	3	1,570	63	3,672	0	0
Upper Income	16	714	8	1,061	6	2,581	21	1,674	0	0
Income Not Known	1	19	2	392	2	772	2	538	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	100	4,152	23	3,485	11	4,923	99	6,530	0	0
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	5	128	3	392	2	800	7	395	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	1	20	0	0	0	0	1	20	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	148	3	392	2	800	8	415	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	1	250	0	0	1	250	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	1	250	0	0	1	250	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)
POLK COUNTY (373), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	171	0	0	0	0	4	171	0	0
Middle Income	12	423	0	0	0	0	12	423	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	16	594	0	0	0	0	16	594	0	0
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	29	843	1	185	0	0	27	712	0	0
Upper Income	5	144	0	0	1	516	6	660	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	34	987	1	185	1	516	33	1,372	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	2	95	0	0	1	400	2	475	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	95	0	0	1	400	2	475	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)
RUSK COUNTY (401), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	68	1	150	0	0	3	167	0	0
Middle Income	36	1,563	5	785	0	0	31	1,608	0	0
Upper Income	3	145	0	0	2	646	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	42	1,776	6	935	2	646	34	1,775	0	0
SAN AUGUSTINE COUNTY (405), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	157	0	0	1	157	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	157	0	0	1	157	0	0
SAN JACINTO COUNTY (407), 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	1	24	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	46	0	0	0	0	1	24	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)
SHELBY COUNTY (419), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	512	3	545	3	1,022	4	189	0	0
Middle Income	21	813	2	337	1	400	21	1,461	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	31	1,325	5	882	4	1,422	25	1,650	0	0
SMITH COUNTY (423), TX										
MSA 46340										
Inside AA 0001										
Low Income	4	149	0	0	1	336	4	435	0	0
Moderate Income	70	3,201	10	1,827	11	5,825	59	5,923	0	0
Middle Income	159	7,258	26	4,654	31	13,722	120	11,589	0	0
Upper Income	84	2,932	19	3,550	24	13,424	90	12,171	0	0
Income Not Known	1	50	0	0	0	0	1	50	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	318	13,590	55	10,031	67	33,307	274	30,168	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)
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%	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%	1	34	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	34	0	0	0	0	0	0	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	77	0	0	0	0	1	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	1	77	0	0	0	0	1	77	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)
TOM GREEN COUNTY (451), TX										
MSA 41660										
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	84	0	0	0	0	2	84	0	0
Upper Income	1	92	0	0	0	0	1	92	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	176	0	0	0	0	3	176	0	0
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

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)
TRINITY COUNTY (455), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	97	0	0	0	0	1	97	0	0
Middle Income	8	268	0	0	1	262	7	245	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	365	0	0	1	262	8	342	0	0
TYLER COUNTY (457), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	0	1	60	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	60	0	0	0	0	1	60	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	3	158	0	0	0	0	3	158	0	0
Middle Income	28	917	2	323	0	0	20	616	0	0
Upper Income	23	1,006	6	962	0	0	19	1,307	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	54	2,081	8	1,285	0	0	42	2,081	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)
VAN ZANDT COUNTY (467), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	214	0	0	0	0	2	114	0	0
Middle Income	38	1,424	6	1,008	2	904	31	2,336	0	0
Upper Income	32	1,312	0	0	2	1,596	20	1,583	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	74	2,950	6	1,008	4	2,500	53	4,033	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	75	0	0	0	0	1	75	0	0
Middle Income	2	59	1	234	0	0	2	59	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	134	1	234	0	0	3	134	0	0
WALLER COUNTY (473), 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	50	0	0	1	403	2	453	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	50	0	0	1	403	2	453	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)
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	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
WILLIAMSON COUNTY (491), 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%	1	91	0	0	0	0	1	91	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	45	0	0	0	0	1	45	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	2	136	0	0	0	0	2	136	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)
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
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	4	111	6	1,151	2	1,330	6	688	0	0
Upper Income	4	172	0	0	2	1,016	5	688	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	283	6	1,151	4	2,346	11	1,376	0	0
TOTAL INSIDE AA IN STATE	1,275	53,812	248	41,772	184	90,888	1,160	102,401	0	0
TOTAL OUTSIDE AA IN STATE	99	4,462	18	3,233	33	17,778	117	16,771	0	0
STATE TOTAL	1,374	58,274	266	45,005	217	108,666	1,277	119,172	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,275	53,812	248	41,772	184	90,888	1,160	102,401	0	0
TOTAL OUTSIDE AA	104	4,613	22	3,821	34	18,098	126	17,510	0	0
TOTAL INSIDE & OUTSIDE	1,379	58,425	270	45,593	218	108,986	1,286	119,911	0	0

Loans by County

Small Farm 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 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 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	77	0	0	0	0	3	77	0	0
Middle Income	42	1,441	9	1,368	4	1,482	52	3,869	0	0
Upper Income	7	284	0	0	0	0	7	284	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	52	1,802	9	1,368	4	1,482	62	4,230	0	0
ANGELINA COUNTY (005), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	298	1	233	0	0	7	464	0	0
Middle Income	15	649	1	215	0	0	15	649	0	0
Upper Income	6	212	0	0	0	0	6	212	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	28	1,159	2	448	0	0	28	1,325	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	1	200	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	200	0	0	0	0	0	0

Loans by County

Small Farm 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 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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	7	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	1	7	0	0	0	0	1	7	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	70	0	0	0	0	1	70	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	70	0	0	0	0	1	70	0	0
CHEROKEE COUNTY (073), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	463	2	430	0	0	7	463	0	0
Middle Income	162	6,267	25	3,811	4	1,537	178	10,672	0	0
Upper Income	9	465	1	151	1	275	11	891	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	179	7,195	28	4,392	5	1,812	196	12,026	0	0

Loans by County

Small Farm 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 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	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
DELTA COUNTY (119), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	88	0	0	0	0	2	88	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	88	0	0	0	0	2	88	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	1	39	0	0	0	0	1	39	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	39	0	0	0	0	1	39	0	0

Loans by County

Small Farm 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 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	1	58	0	0	0	0	0	0	0	0
Middle Income	1	31	0	0	0	0	1	31	0	0
Upper Income	4	180	1	219	0	0	5	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	6	269	1	219	0	0	6	430	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	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	15	0	0	0	0	1	15	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	15	0	0	0	0	1	15	0	0

Loans by County

Small Farm 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 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)
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	3	130	0	0	0	0	3	130	0	0
Upper Income	4	113	0	0	0	0	4	113	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	243	0	0	0	0	7	243	0	0
HENDERSON COUNTY (213), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	112	0	0	0	0	4	112	0	0
Middle Income	5	203	0	0	0	0	5	203	0	0
Upper Income	11	502	5	733	0	0	16	1,235	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	817	5	733	0	0	25	1,550	0	0
HOOD COUNTY (221), 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	176	0	0	1	176	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	176	0	0	1	176	0	0

Loans by County

Small Farm 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 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)
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	27	0	0	0	0	1	27	0	0
Upper Income	4	68	0	0	0	0	4	68	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	95	0	0	0	0	5	95	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	1	350	1	350	0	0
Middle Income	1	3	0	0	0	0	1	3	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	3	0	0	1	350	2	353	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	5	99	0	0	0	0	5	99	0	0
Middle Income	1	22	0	0	0	0	1	22	0	0
Upper Income	3	140	0	0	0	0	3	140	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	261	0	0	0	0	9	261	0	0

Loans by County

Small Farm 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 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)
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	1	134	0	0	1	134	0	0
Middle Income	1	27	0	0	0	0	1	27	0	0
Upper Income	1	48	0	0	0	0	1	48	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	75	1	134	0	0	3	209	0	0
LEE COUNTY (287), 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	94	0	0	0	0	2	94	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	94	0	0	0	0	2	94	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	1	100	1	201	0	0	2	301	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	100	1	201	0	0	2	301	0	0

Loans by County

Small Farm 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 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)
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	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	25	0	0	0	0	1	25	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	2	139	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	164	0	0	0	0	1	25	0	0
NACOGDOCHES COUNTY (347), 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	58	1,865	5	594	1	500	61	2,271	0	0
Upper Income	18	780	2	396	0	0	16	819	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	76	2,645	7	990	1	500	77	3,090	0	0

Loans by County

Small Farm 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 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)
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	16	644	4	752	1	500	21	1,896	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	16	644	4	752	1	500	21	1,896	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	3	108	0	0	0	0	3	108	0	0
Middle Income	10	230	0	0	0	0	10	230	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	13	338	0	0	0	0	13	338	0	0
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	18	308	0	0	1	325	19	633	0	0
Upper Income	8	175	0	0	0	0	8	175	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	26	483	0	0	1	325	27	808	0	0

Loans by County

Small Farm 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 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)
RUSK COUNTY (401), 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	15	596	6	755	1	420	16	1,316	0	0
Upper Income	1	33	0	0	0	0	1	33	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	16	629	6	755	1	420	17	1,349	0	0
SAN JACINTO COUNTY (407), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	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	1	75	0	0	0	0	0	0	0	0
SHELBY COUNTY (419), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	356	0	0	0	0	9	356	0	0
Middle Income	33	1,017	2	378	1	351	36	1,746	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	42	1,373	2	378	1	351	45	2,102	0	0

Loans by County

Small Farm 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 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)
SMITH COUNTY (423), TX										
MSA 46340										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	377	0	0	1	500	10	827	0	0
Middle Income	4	185	0	0	2	755	5	440	0	0
Upper Income	21	885	3	575	0	0	23	1,225	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	1,447	3	575	3	1,255	38	2,492	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	9	369	1	102	1	266	9	426	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	369	1	102	1	266	9	426	0	0
TYLER COUNTY (457), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	46	0	0	0	0	1	46	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	2	56	0	0	0	0	2	56	0	0

Loans by County

Small Farm 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 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	3	193	0	0	0	0	3	193	0	0
Middle Income	11	454	1	200	1	262	12	716	0	0
Upper Income	2	111	0	0	0	0	2	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	16	758	1	200	1	262	17	1,020	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	0	0	0	0	0	0	0	0	0	0
Middle Income	29	1,139	5	684	3	1,023	34	2,635	0	0
Upper Income	18	629	1	150	0	0	17	757	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	47	1,768	6	834	3	1,023	51	3,392	0	0
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	9	209	2	283	1	251	11	593	0	0
Upper Income	3	56	0	0	0	0	3	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	12	265	2	283	1	251	14	649	0	0
TOTAL INSIDE AA IN STATE	582	21,676	76	11,927	22	8,181	633	36,642	0	0

Loans by County

Small Farm 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 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)
TOTAL OUTSIDE AA IN STATE	51	1,770	5	813	2	616	54	2,613	0	0
STATE TOTAL	633	23,446	81	12,740	24	8,797	687	39,255	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	582	21,676	76	11,927	22	8,181	633	36,642	0	0
TOTAL OUTSIDE AA	51	1,770	5	813	2	616	54	2,613	0	0
TOTAL INSIDE & OUTSIDE	633	23,446	81	12,740	24	8,797	687	39,255	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: AUSTIN BANK TEXAS NA

PAGE: 1 OF 1

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 - SMITH COUNTY (423) - MSA 46340	440	56,928	274	30,168	0	0
TX - ANDERSON COUNTY (001) - MSA NA	109	10,792	78	6,536	0	0
TX - ANGELINA COUNTY (005) - MSA NA	76	7,191	61	3,652	0	0
TX - CHEROKEE COUNTY (073) - MSA NA	282	23,314	221	15,601	0	0
TX - HENDERSON COUNTY (213) - MSA NA	20	2,861	19	2,361	0	0
TX - NACOGDOCHES COUNTY (347) - MSA NA	134	12,560	99	6,530	0	0
TX - PANOLA COUNTY (365) - MSA NA	11	1,340	8	415	0	0
TX - RAINS COUNTY (379) - MSA NA	36	1,688	33	1,372	0	0
TX - SHELBY COUNTY (419) - MSA NA	40	3,629	25	1,650	0	0
TX - VAN ZANDT COUNTY (467) - MSA NA	84	6,458	53	4,033	0	0
TX - WOOD COUNTY (499) - MSA NA	18	3,780	11	1,376	0	0
TX - GREGG COUNTY (183) - MSA 30980	187	24,730	103	10,421	0	0
TX - HARRISON COUNTY (203) - MSA 30980	82	9,066	55	5,490	0	0
TX - RUSK COUNTY (401) - MSA 30980	50	3,357	34	1,775	0	0
TX - UPSHUR COUNTY (459) - MSA 30980	62	3,366	42	2,081	0	0
TX - HARRIS COUNTY (201) - MSA 26420	32	7,747	19	4,601	0	0
TX - LIBERTY COUNTY (291) - MSA 26420	8	1,014	6	458	0	0
TX - MONTGOMERY COUNTY (339) - MSA 26420	36	6,651	19	3,881	0	0

2023 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: AUSTIN BANK TEXAS NA

PAGE: 1 OF 1

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 - SMITH COUNTY (423) - MSA 46340	41	3,277	38	2,492	0	0
TX - ANDERSON COUNTY (001) - MSA NA	65	4,652	62	4,230	0	0
TX - ANGELINA COUNTY (005) - MSA NA	30	1,607	28	1,325	0	0
TX - CHEROKEE COUNTY (073) - MSA NA	212	13,399	196	12,026	0	0
TX - HENDERSON COUNTY (213) - MSA NA	25	1,550	25	1,550	0	0
TX - NACOGDOCHES COUNTY (347) - MSA NA	84	4,135	77	3,090	0	0
TX - PANOLA COUNTY (365) - MSA NA	21	1,896	21	1,896	0	0
TX - RAINS COUNTY (379) - MSA NA	27	808	27	808	0	0
TX - SHELBY COUNTY (419) - MSA NA	45	2,102	45	2,102	0	0
TX - VAN ZANDT COUNTY (467) - MSA NA	56	3,625	51	3,392	0	0
TX - WOOD COUNTY (499) - MSA NA	15	799	14	649	0	0
TX - GREGG COUNTY (183) - MSA 30980	7	488	6	430	0	0
TX - HARRISON COUNTY (203) - MSA 30980	7	243	7	243	0	0
TX - RUSK COUNTY (401) - MSA 30980	23	1,804	17	1,349	0	0
TX - UPSHUR COUNTY (459) - MSA 30980	18	1,220	17	1,020	0	0
TX - HARRIS COUNTY (201) - MSA 26420	1	15	1	15	0	0
TX - MONTGOMERY COUNTY (339) - MSA 26420	3	164	1	25	0	0

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	11	13,954	0	0
Purchased	0	0	0	0
Total	11	13,954	0	0
Consortium/Third Party Loans (optional)				

2023 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

ASSESSMENT AREA - 0001

SMITH COUNTY (423), TX

MSA: 46340

Low Income

0007.00

Moderate Income

0001.00 0002.01 0002.02* 0003.00 0004.00 0005.00 0006.00 0009.00 0014.05 0016.06 0016.08

0017.01 0019.10 0019.11 0020.03 0021.01

Middle Income

0008.00 0010.00 0011.01 0012.00 0013.00 0014.07 0014.08 0015.02 0016.02 0016.07 0017.02

0018.04 0018.05 0018.06 0018.07 0019.12 0019.14 0019.17 0020.04 0020.09 0020.10 0020.11

0022.00

Upper Income

0011.02 0014.04 0014.06 0016.05 0018.03 0019.06 0019.09 0019.13 0019.15 0019.16 0020.06

0020.12 0020.13 0021.02

Income Not Known

0015.01 9800.00*

ASSESSMENT AREA - 0002

ANDERSON COUNTY (001), TX

MSA: NA

Moderate Income

9505.00 9506.00 9507.00 9508.00 9509.01

Middle Income

9501.00 9509.02 9510.01 9511.00

Upper Income

9504.01* 9510.02

Income Not Known

9504.02*

ANGELINA COUNTY (005), TX

2023 Institution Disclosure Statement - Table 6

PAGE: 2 OF 22

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

MSA: NA

Low Income

0005.00

Moderate Income

0002.02 0004.00 0006.00 0010.01 0012.00 0013.00

Middle Income

0001.04 0002.01 0003.01 0003.02 0007.00 0008.00 0009.03* 0009.04 0010.02 0011.01 0011.02

Upper Income

0001.02 0001.03 0009.02

CHEROKEE COUNTY (073), TX

MSA: NA

Moderate Income

9504.00 9505.00

Middle Income

9501.00 9502.02 9503.01 9503.02 9506.00 9507.00 9508.01 9508.02 9509.00 9510.00 9511.00

Upper Income

9502.01

HENDERSON COUNTY (213), TX

MSA: NA

Low Income

9512.02*

Moderate Income

9505.00 9507.00* 9510.00*

Middle Income

9501.02 9502.02 9503.01 9503.02 9504.00* 9506.01* 9506.03* 9506.04* 9508.01* 9508.02* 9509.02*

9509.04* 9509.05* 9512.01* 9514.01 9514.03

Upper Income

9501.01 9502.01* 9503.03* 9509.03* 9511.01 9511.02* 9513.00 9514.02

NACOGDOCHES COUNTY (347), TX

2023 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

MSA: NA

Low Income

9509.00

Moderate Income

9506.00 9507.00 9510.02

Middle Income

9501.00 9502.00 9503.03 9503.04 9503.05 9503.06 9505.01 9508.00* 9511.00

Upper Income

9504.01 9504.02 9505.02

Income Not Known

9510.01

PANOLA COUNTY (365), TX

MSA: NA

Middle Income

9501.00 9502.00* 9503.00 9504.02* 9505.00 9506.00

Income Not Known

9504.01

RAINS COUNTY (379), TX

MSA: NA

Middle Income

9501.02 9502.00

Upper Income

9501.01

SHELBY COUNTY (419), TX

MSA: NA

Moderate Income

9501.00 9504.01 9504.02

Middle Income

9502.00 9503.00 9505.00 9506.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: AUSTIN BANK TEXAS NA

PAGE: 4 OF 22

Respondent ID: 0000005581

Agency: OCC - 1

VAN ZANDT COUNTY (467), TX

MSA: NA

Moderate Income

9502.00

Middle Income

9501.00 9504.00 9505.00* 9506.01 9506.02 9507.00 9508.01 9508.02 9510.02

Upper Income

9503.00 9509.01 9509.02 9510.01

WOOD COUNTY (499), TX

MSA: NA

Middle Income

9501.00* 9502.00 9503.03* 9503.04 9504.01 9504.02 9505.00 9506.01 9508.00*

Upper Income

9503.01* 9506.02 9507.00

ASSESSMENT AREA - 0003

GREGG COUNTY (183), TX

MSA: 30980

Moderate Income

0002.01* 0006.02 0009.00 0010.00 0012.00 0013.00 0014.00 0102.01 0102.02 0107.00

Middle Income

0003.00 0004.01 0004.02 0005.02 0007.00 0008.00 0011.00 0015.00* 0103.01* 0103.02 0104.01

0105.01 0106.00

Upper Income

0002.02 0005.01 0006.01 0101.00 0104.02 0105.02

Income Not Known

9800.00

HARRISON COUNTY (203), TX

MSA: 30980

Moderate Income

2023 Institution Disclosure Statement - Table 6

PAGE: 5 OF 22

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

0203.02 0204.01 0204.02

Middle Income

0201.03 0201.04 0201.05* 0201.06* 0202.01 0203.01* 0205.01 0205.02 0206.04 0206.05 0206.06

Upper Income

0202.02 0206.03

RUSK COUNTY (401), TX

MSA: 30980

Moderate Income

9507.00 9510.00*

Middle Income

9502.00 9503.00 9504.00 9505.01 9505.02 9506.00 9508.00* 9509.00 9511.00 9512.00

Upper Income

9501.01 9501.02

UPSHUR COUNTY (459), TX

MSA: 30980

Moderate Income

9503.01

Middle Income

9501.01 9502.00 9503.02 9504.00 9505.01 9505.02 9506.00

Upper Income

9501.02 9507.00

ASSESSMENT AREA - 0004

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 20-30%

2111.02* 2227.01* 2309.00* 2405.05* 2406.00* 3101.02* 3128.00* 3314.00* 4211.03* 4213.01* 4214.02*

4215.01* 4330.04* 4401.01 4510.05* 5320.03* 5405.04* 5501.02*

Median Family Income 30-40%

2115.02* 2207.01* 2207.02* 2208.00* 2210.00* 2215.01* 2215.02* 2221.00* 2224.01* 2224.02* 2225.01*

2023 Institution Disclosure Statement - Table 6

PAGE: 6 OF 22

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

2225.04*	2226.01*	2226.02*	2227.02*	2228.00*	2317.00*	2327.01*	2331.05*	2401.02*	2405.04*	2408.04*
3116.00*	3135.00*	3138.02*	3213.01*	3215.00*	3309.02*	3312.00*	3316.04*	3320.00*	3332.05*	4212.06*
4214.01*	4214.03*	4216.01*	4222.00*	4224.05*	4230.01*	4231.00*	4320.06*	4321.01*	4327.05*	4327.06*
4329.03*	4330.03*	4335.03*	4335.04*	4335.05*	4508.04*	4519.03*	4526.01*	4531.00*	4532.01*	4534.03*
5204.00*	5206.03*	5214.01*	5217.02*	5305.01*	5307.01*	5313.00*	5322.00*	5337.01*	5501.01*	5502.01*
5502.02*	5503.03*	5503.04*	5503.08*							
Median Family Income 40-50%										
2104.00*	2111.01*	2113.01*	2114.00*	2115.01*	2117.00	2119.00*	2201.00*	2204.00*	2205.00*	2209.00*
2211.00	2213.02*	2216.01*	2218.00*	2220.00*	2222.00*	2230.02*	2302.00*	2306.00*	2307.00*	2312.00*
2313.00*	2319.00*	2321.00*	2331.01*	2331.03*	2331.04*	2334.00*	2336.00*	2405.03*	2405.06*	2415.03*
2532.02	2536.02*	2544.00*	3104.00*	3105.00*	3109.00*	3110.01*	3118.00*	3122.00*	3134.00*	3136.00*
3139.02*	3143.01*	3206.02*	3212.00*	3230.00*	3233.00*	3235.00*	3242.00*	3311.00*	3316.02*	3317.00*
3318.00*	3319.00*	3322.00*	3323.00*	3328.00*	3333.01*	3335.01*	3405.02*	4211.01*	4211.04*	4212.03*
4212.04*	4212.05*	4216.02*	4218.01*	4224.04*	4225.02*	4228.00*	4229.00*	4230.02*	4232.04*	4325.01*
4328.03*	4328.05*	4328.06*	4329.01*	4330.06*	4330.07*	4331.00*	4332.01*	4335.07*	4504.01*	4510.03*
4522.03*	4527.03*	4533.00*	4536.03*	4539.02*	5206.01*	5210.00*	5211.00*	5212.01*	5214.02*	5217.01*
5301.01*	5307.02*	5319.00*	5321.02*	5326.00*	5330.00*	5333.02*	5336.00*	5339.02*	5405.03*	5503.06*
5503.07*	5519.02*	5525.01*	5526.03*							
Median Family Income 50-60%										
2105.00*	2107.00*	2108.00*	2110.00*	2113.02*	2116.00*	2123.00*	2124.00*	2203.00*	2206.00*	2212.00*
2214.00*	2217.01*	2219.00*	2223.00*	2225.02*	2229.00*	2301.00*	2303.00*	2304.00*	2305.00*	2308.00*
2311.00*	2315.00*	2316.00*	2320.00*	2323.04*	2325.00*	2327.03*	2330.01*	2337.01*	2337.02	2401.01*
2408.03*	2415.01*	2415.02*	2517.01*	2548.00*	3112.00*	3113.00*	3114.00*	3115.02*	3117.01*	3129.01*
3138.01*	3202.01*	3202.02*	3208.00*	3214.01*	3220.00*	3221.00*	3231.00*	3234.00*	3239.00*	3304.00*
3313.00*	3316.03*	3321.00*	3324.00*	3326.00*	3331.00*	3335.02*	3338.01*	3340.01*	3409.00*	3412.01*
4201.00*	4205.00*	4215.02*	4223.04*	4226.01*	4232.03*	4311.02*	4320.05*	4323.01*	4323.02*	4324.01*
4325.02*	4327.04*	4328.04*	4329.04*	4330.05*	4334.00*	4335.06*	4510.04*	4514.07*	4519.04*	4521.03*
4522.02*	4522.04*	4524.02*	4525.01*	4525.02*	4528.02*	4532.02*	4534.01*	4534.04*	4536.01*	4537.01*
4537.02*	4543.05*	4544.00*	5205.01*	5206.04*	5223.02*	5303.00*	5304.00*	5305.02*	5320.04*	5323.02*

2023 Institution Disclosure Statement - Table 6

PAGE: 7 OF 22

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

5329.00*	5332.00*	5333.01*	5334.02*	5337.02*	5339.04*	5340.01*	5402.00*	5420.03*	5509.01	5510.00*
5515.02*	5532.02*	5533.00*								
Median Family Income 60-70%										
2109.00*	2125.00*	2213.01*	2216.02*	2310.00*	2314.00*	2318.00*	2322.01*	2323.03*	2324.03*	2324.04*
2328.01*	2328.02*	2329.01*	2335.01*	2335.02*	2407.03*	2407.06*	2408.02*	2411.03*	2412.01*	2412.02*
2506.02*	2517.02*	2521.00*	2523.04*	2523.06*	2525.00*	2527.00*	2530.00*	2535.01*	2537.00*	2539.00
2540.00*	2546.00*	3103.00*	3108.00*	3110.02*	3111.00*	3115.01*	3140.01*	3206.01*	3207.00*	3210.01*
3211.02*	3219.00*	3222.00*	3229.00*	3236.01*	3237.01*	3238.02*	3241.01*	3302.00*	3303.02*	3303.03*
3305.00*	3307.00*	3315.01*	3332.01*	3332.03*	3333.02*	3337.00	3339.03*	4132.03*	4227.01*	4233.04*
4311.01*	4320.03*	4322.00*	4323.03*	4324.02*	4332.02*	4336.01*	4336.02*	4508.03*	4514.06*	4520.01*
4520.02*	4524.01*	4526.02*	4527.01*	4527.02*	4528.01*	4529.00*	4535.01*	4535.02*	5203.02*	5205.02*
5215.01*	5216.00*	5221.01*	5222.01*	5223.01*	5301.02*	5306.00*	5308.00*	5318.00*	5325.02*	5334.01*
5338.02*	5338.03*	5339.03*	5340.02*	5342.01*	5342.03*	5413.02*	5416.03*	5417.02*	5424.01*	5504.05*
5506.03*	5516.01*	5516.02*	5523.03*	5529.01*						
Median Family Income 70-80%										
2202.00*	2230.01*	2231.00*	2326.00*	2327.04*	2329.02*	2332.00*	2333.00*	2404.00*	2407.04*	2411.04*
2506.01*	2522.01*	2522.02*	2524.00*	2526.02*	2528.00	2538.00*	2541.00*	3107.00*	3126.03*	3133.00*
3137.00*	3140.03*	3201.00*	3209.01*	3226.00*	3227.01*	3228.00*	3306.00*	3309.01*	3325.00*	3327.00*
3329.00*	3330.00*	3341.01*	3341.02*	3411.01*	3413.02*	3422.00*	3430.00*	3437.00*	4213.02*	4224.03*
4225.01*	4233.01*	4236.00*	4321.02*	4515.01*	4518.00*	4538.00*	4541.00*	4543.02*	4543.03*	4543.04*
4548.01*	5203.01*	5212.02*	5213.00*	5222.02*	5323.01*	5327.00*	5335.00*	5414.02*	5418.01*	5421.04*
5504.04*	5506.01*	5508.00*	5509.02*	5511.01*	5511.02*	5523.01*	5536.02*			
Median Family Income 80-90%										
2106.00*	2225.05*	2337.03*	2407.05*	2409.04*	2409.06*	2410.01*	2410.02*	2411.01*	2411.05*	2502.01*
2514.02*	2526.01*	2529.02	2535.02*	2542.00*	2543.00*	2547.00*	3106.00*	3119.00*	3210.02*	3214.02*
3216.00*	3218.00*	3238.01*	3301.01*	3303.01*	3308.01*	3332.04*	3339.04*	3339.05*	3340.02*	3340.03*
3401.02*	3411.02*	3423.00*	3424.00*	3427.00*	3504.00*	3508.01*	3508.03*	4221.00*	4223.02*	4224.06*
4227.02*	4312.03*	4312.06*	4503.01*	4503.02*	4513.01*	4514.04*	4515.02*	4517.00*	4523.00*	4536.04*
4539.01*	4546.00*	5218.00*	5224.02*	5312.00*	5324.00*	5325.03*	5328.00*	5331.00*	5340.03*	5408.00*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: AUSTIN BANK TEXAS NA

PAGE: 8 OF 22

Respondent ID: 0000005581

Agency: OCC - 1

5409.03*	5410.05*	5420.01*	5421.05*	5427.00*	5430.10*	5505.00*	5512.01*	5520.04*	5525.02*	5528.02*
5531.02*	5549.07*	5554.04*								
Median Family Income 90-100%										
2323.05*	2323.06*	2324.02*	2407.07*	2409.03*	2502.02*	2503.04*	2503.06*	2529.01*	3123.00*	3126.01*
3139.01*	3144.01*	3144.02*	3205.00*	3209.02*	3213.02*	3217.00*	3227.02*	3236.02*	3237.02*	3301.02*
3315.02*	3407.01*	3410.01*	3413.03*	3413.04*	3425.00*	3505.00*	3506.03*	4101.02*	4132.04*	4202.00*
4226.02*	4232.01*	4234.01*	4234.02*	4312.04*	4333.00*	4504.02*	4530.02*	4540.00*	4542.00*	4548.02*
4553.00*	5219.00*	5220.01*	5220.02*	5221.02*	5224.01*	5314.00*	5315.00*	5321.01*	5325.04*	5406.01*
5406.02*	5413.01*	5414.04*	5415.00*	5418.02*	5420.04*	5421.06*	5421.08*	5422.01*	5422.03*	5423.04*
5424.02*	5506.02*	5517.05*	5522.00*	5524.01*	5526.02*	5527.01*	5538.04*	5542.01*	5542.02*	5547.01*
5549.08*	5555.01*	5560.00*								
Median Family Income 100-110%										
2330.03*	2409.05*	2414.00*	2501.02*	2503.05*	2505.00*	2516.00*	2523.03*	2523.05*	2533.00*	3101.01*
3127.00*	3211.01*	3240.00*	3308.02*	3336.00*	3339.06*	3405.01*	3412.03*	3417.00*	3421.00*	3436.02*
3501.03*	3501.04*	3502.02*	3506.01*	3507.00*	4107.05*	4206.00*	4326.00*	4401.02*	4508.01*	4511.00*
4516.05*	4549.02*	4552.00*	5116.00*	5338.04*	5341.02*	5405.02*	5407.00*	5409.04*	5412.04*	5412.06*
5417.03*	5421.03*	5421.07*	5422.02*	5423.05*	5430.08*	5430.09*	5430.11*	5432.01*	5432.02*	5507.00*
5512.02*	5514.00*	5521.01*	5524.02*	5527.02*	5530.02*	5531.01*	5532.01*	5537.00*	5540.01*	5548.05*
5549.06*	5550.02*	5552.00*	5554.01							
Median Family Income 110-120%										
2330.02*	2508.01*	2511.00*	2512.00*	2518.00*	2519.03	2536.01	3120.00*	3338.02*	3416.00*	3429.00*
3433.02*	3502.01*	4115.07*	4217.00*	4235.00*	4302.00*	4307.00*	4551.03*	5110.03*	5215.02*	5410.09*
5411.00*	5412.05*	5416.04*	5417.01*	5423.03*	5426.00*	5429.01*	5430.05*	5431.00*	5503.05*	5504.07*
5513.00*	5517.03*	5535.00*	5543.02*	5548.07*	5548.09*	5551.02*	5554.03	5555.03		
Median Family Income >= 120%										
1000.01*	2322.02*	2322.03*	2324.05*	2413.01*	2413.02*	2501.01*	2504.03*	2504.04*	2504.05*	2504.06*
2504.07*	2504.08*	2507.01*	2507.02*	2508.02*	2509.01*	2509.02	2510.00	2513.00*	2514.01*	2515.01*
2515.03*	2515.04*	2515.05*	2519.02*	2519.04*	2520.01*	2520.02*	2520.03*	2531.01*	2531.02	2532.01*
3102.00	3125.01*	3125.02*	3126.02*	3129.02*	3130.00*	3131.01*	3131.02*	3132.01*	3132.02*	3232.00*

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

3402.02	3402.03*	3403.01*	3403.02*	3404.00*	3406.00*	3407.02*	3408.00*	3410.02*	3412.04*	3414.00*
3415.01*	3415.02*	3418.00*	3420.01*	3420.02*	3428.01*	3428.02*	3431.00*	3432.00*	3433.01*	3501.02*
3503.00*	3506.04*	3508.04*	4102.01*	4102.02*	4103.00*	4104.01*	4104.02*	4105.01*	4105.02*	4106.01*
4107.03*	4107.04*	4107.06*	4108.01*	4108.02*	4109.00*	4110.01*	4110.02*	4110.03*	4111.00*	4112.00*
4113.01*	4113.02*	4114.00*	4115.03*	4115.05*	4115.06*	4116.00*	4117.00*	4118.01*	4118.02*	4119.01*
4119.02*	4120.00*	4122.01*	4122.02*	4123.00*	4124.00*	4125.00*	4126.00*	4127.00*	4128.00*	4129.02*
4130.00*	4131.00*	4132.05*	4133.01*	4133.02*	4203.00*	4204.00*	4207.00*	4208.00*	4209.00*	4210.00*
4218.02*	4219.00*	4220.00*	4301.01*	4301.02*	4303.00*	4304.00*	4305.00*	4306.00*	4308.00*	4309.00*
4310.01*	4310.02*	4313.02*	4313.04*	4314.01*	4314.03*	4314.04*	4315.03*	4315.04*	4315.05*	4315.06*
4316.00*	4317.01*	4317.02*	4318.01*	4318.03*	4318.04*	4319.02*	4320.04*	4327.03*	4501.00*	4502.00*
4505.00*	4506.00*	4507.00*	4509.00*	4510.06*	4512.00*	4513.02*	4514.01*	4516.03*	4516.04*	4516.06*
4519.02*	4521.01*	4545.02*	4545.03*	4545.04*	4545.05*	4547.00*	4549.01*	4550.00*	4551.02*	4551.04*
5101.00*	5102.02*	5103.01*	5103.02*	5104.00*	5105.00*	5106.01*	5106.02*	5107.01*	5107.02*	5108.01*
5108.02*	5108.03*	5109.01*	5109.02*	5110.01*	5110.04*	5111.00*	5112.01*	5112.02*	5113.01*	5113.02*
5114.00*	5115.01*	5115.02*	5201.00*	5202.00*	5207.00*	5225.00*	5302.00*	5309.00*	5310.00*	5311.00*
5316.00*	5317.00*	5341.01*	5342.04*	5342.05*	5401.01*	5401.02*	5409.01*	5410.04*	5410.06*	5410.07*
5410.08*	5412.03*	5412.07*	5414.01*	5419.01*	5419.02*	5420.02*	5423.02*	5425.00*	5428.00*	5429.02
5430.04*	5430.06*	5430.07*	5517.02*	5517.04*	5518.00*	5520.02*	5520.03*	5521.02*	5521.03*	5523.04*
5528.01*	5529.02*	5530.01*	5534.01*	5534.03*	5534.04*	5534.05*	5536.01*	5538.01*	5538.03*	5539.01*
5540.02*	5541.03*	5541.04*	5543.01*	5544.04*	5544.05*	5544.06*	5544.07*	5544.08*	5544.09*	5544.10*
5545.01*	5545.02*	5546.00*	5547.02*	5548.03*	5548.04*	5548.06*	5548.08*	5549.02*	5549.04*	5549.05*
5550.01*	5551.01*	5553.01*	5553.03*	5553.04*	5553.05*	5555.04*	5555.05*	5556.00*	5557.01	5557.03*
5557.04*	5561.00*	9802.00*	9807.00*							
Median Family Income Not Known										
2112.00*	2217.02*	2503.03*	3117.02*	3124.00*	3140.04*	3140.05*	3143.02*	3241.02*	3401.01*	3402.01*
3436.01*	3501.01*	4101.01*	4106.02*	4115.04*	4129.01*	4132.06*	4223.03*	4233.03*	4312.05*	4313.03*
4319.01*	4514.05*	4521.02*	4530.01*	4534.05*	5102.01*	5414.03*	5504.03*	5504.06*	5515.01*	5519.01*
5526.04*	9800.00*	9801.00*	9803.00*	9804.00*						

LIBERTY COUNTY (291), TX

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

MSA: 26420

Low Income

7002.00*

Moderate Income

7001.00 7003.01 7003.02* 7003.03* 7006.00* 7011.00* 7013.00* 7014.00*

Middle Income

7004.00 7005.00 7007.00* 7008.01* 7008.02* 7009.00* 7010.00 7012.00*

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income 30-40%

6925.02* 6933.02* 6934.01*

Median Family Income 40-50%

6904.07* 6934.02* 6935.03*

Median Family Income 50-60%

6914.03* 6926.01* 6931.03* 6931.04* 6938.00* 6939.03*

Median Family Income 60-70%

6922.01* 6925.01* 6930.01 6939.01 6940.02 6942.04

Median Family Income 70-80%

6901.02* 6903.00 6922.02* 6924.01* 6926.03* 6927.01* 6941.05 6941.06*

Median Family Income 80-90%

6916.02* 6920.07* 6926.05* 6931.02* 6933.03* 6935.02* 6936.00* 6941.04* 6942.03* 6942.09* 6946.03*

Median Family Income 90-100%

6902.03* 6904.05 6913.02* 6918.01* 6920.03 6923.02* 6928.02* 6928.03* 6929.00 6930.02* 6939.02*

6944.01 6944.03

Median Family Income 100-110%

6907.01 6916.01* 6928.04* 6940.01 6941.03* 6943.07* 6944.02 6947.00

Median Family Income 110-120%

6902.06* 6904.08* 6921.01* 6926.04* 6933.01* 6942.08* 6943.08* 6946.01*

Median Family Income >= 120%

6901.01* 6902.04* 6902.05* 6902.07* 6904.03 6904.04* 6904.06* 6905.01* 6905.02* 6905.03* 6906.03*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: AUSTIN BANK TEXAS NA

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Respondent ID: 0000005581

Agency: OCC - 1

6906.04*	6906.05*	6906.06	6906.07*	6906.08*	6906.09*	6906.10*	6907.02*	6908.00*	6909.00*	6910.00*
6911.00*	6912.01*	6912.02*	6913.01*	6914.02	6915.00*	6917.00*	6918.02*	6919.00*	6920.04*	6920.05*
6920.06*	6920.08*	6920.09*	6920.10*	6921.02*	6921.03	6923.01*	6923.03*	6923.04	6924.02*	6927.02*
6932.01*	6932.02*	6935.01*	6937.01*	6937.02*	6937.03*	6941.07	6942.05*	6942.06*	6942.07*	6942.10*
6943.03	6943.04*	6943.05*	6943.06*	6943.09*	6945.01*	6945.02*	6945.03			

Median Family Income Not Known

6914.01* 6933.04* 6939.04* 6946.02

OUTSIDE ASSESSMENT AREA

COLUMBIA COUNTY (027), AR

MSA: NA

Middle Income

9502.00

POLK COUNTY (113), AR

MSA: NA

Middle Income

9501.00

ARAPAHOE COUNTY (005), CO

MSA: 19740

Median Family Income 90-100%

0068.59

Median Family Income >= 120%

0851.00

GARFIELD COUNTY (045), CO

MSA: NA

Upper Income

9520.03

WALTON COUNTY (131), FL

MSA: 18880

2023 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

Middle Income
9506.04
TETON COUNTY (081), ID
MSA: NA
Upper Income
9601.06
ASCENSION PARISH (005), LA
MSA: 12940
Middle Income
0306.00
CADDO PARISH (017), LA
MSA: 43340
Middle Income
0249.00
OKLAHOMA COUNTY (109), OK
MSA: 36420
Median Family Income 60-70%
1053.00
BEXAR COUNTY (029), TX
MSA: 41700
Median Family Income 90-100%
1316.08
BOWIE COUNTY (037), TX
MSA: 45500
Low Income
0105.00
Middle Income
0115.01

2023 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

Upper Income

0109.03

BRAZORIA COUNTY (039), TX

MSA: 26420

Middle Income

6620.00

Upper Income

6601.00 6606.10 6631.00

BRAZOS COUNTY (041), TX

MSA: 17780

Middle Income

0008.00 0020.21

Upper Income

0001.06

CAMP COUNTY (063), TX

MSA: NA

Middle Income

9501.01 9502.00

CASS COUNTY (067), TX

MSA: NA

Middle Income

9501.02 9504.00 9506.01 9506.02 9507.00

COLEMAN COUNTY (083), TX

MSA: NA

Middle Income

9507.00

COLLIN COUNTY (085), TX

MSA: 19124

2023 Institution Disclosure Statement - Table 6

PAGE: 14 OF 22

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 60-70%

0309.03

Median Family Income >= 120%

0305.42 0313.08 0313.29 0315.10 0316.77

DALLAM COUNTY (111), TX

MSA: NA

Middle Income

9501.00

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 30-40%

0109.04

Median Family Income 50-60%

0025.00

Median Family Income 60-70%

0122.12

Median Family Income 90-100%

0191.02 0207.00

Median Family Income 100-110%

0141.21

Median Family Income >= 120%

0006.06 0007.04 0007.06 0076.01

DELTA COUNTY (119), TX

MSA: NA

Moderate Income

9502.00

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income >= 120%

2023 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

0203.11 0216.48
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
Upper Income
9502.04
FANNIN COUNTY (147), TX
MSA: NA
Middle Income
9504.02
FORT BEND COUNTY (157), TX
MSA: 26420
Median Family Income 90-100%
6756.00
FRANKLIN COUNTY (159), TX
MSA: NA
Upper Income
9501.02
FREESTONE COUNTY (161), TX
MSA: NA
Middle Income

2023 Institution Disclosure Statement - Table 6

PAGE: 16 OF 22

Assessment Area(s) by Tract

Respondent ID: 0000005581

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

0007.00

Upper Income

0001.01

GALVESTON COUNTY (167), TX

MSA: 26420

Middle Income

7232.00 7239.00

Upper Income

7260.00

HAYS COUNTY (209), TX

MSA: 12420

Upper Income

0108.09

HOOD COUNTY (221), TX

MSA: NA

Upper Income

1601.00 1603.02

HOPKINS COUNTY (223), TX

MSA: NA

Moderate Income

9506.00

Middle Income

9501.00 9507.00

Upper Income

9502.00 9503.01 9503.02

HOUSTON COUNTY (225), TX

MSA: NA

Moderate Income

9501.01 9504.00 9506.00

2023 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

Middle Income
9501.02 9505.00
HUNT COUNTY (231), TX
MSA: 19124
Moderate Income
9607.00
Middle Income
9601.00 9613.00
Upper Income
9615.01
JASPER COUNTY (241), TX
MSA: NA
Moderate Income
9504.00
Upper Income
9507.02
JEFFERSON COUNTY (245), TX
MSA: 13140
Upper Income
0115.00
JOHNSON COUNTY (251), TX
MSA: 23104
Middle Income
1301.00
KAUFMAN COUNTY (257), TX
MSA: 19124
Low Income
0504.01
Moderate Income

2023 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

0513.01

Middle Income

0506.01

Upper Income

0502.13 0502.15

LAMAR COUNTY (277), TX

MSA: NA

Middle Income

0002.00

LEE COUNTY (287), TX

MSA: NA

Middle Income

0002.00

LEON COUNTY (289), TX

MSA: NA

Moderate Income

9503.01

LIVE OAK COUNTY (297), TX

MSA: NA

Middle Income

9501.00

MADISON COUNTY (313), TX

MSA: NA

Middle Income

0001.00 0004.00

Upper Income

0002.00

MARION COUNTY (315), TX

2023 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

MSA: NA
Moderate Income
9504.00
MIDLAND COUNTY (329), TX
MSA: 33260
Middle Income
0101.07
MORRIS COUNTY (343), TX
MSA: NA
Middle Income
9502.00
PARKER COUNTY (367), TX
MSA: 23104
Middle Income
1404.10
Upper Income
1404.15
POLK COUNTY (373), TX
MSA: NA
Moderate Income
2104.02
Middle Income
2101.04 2102.06 2104.01 2105.00
ROCKWALL COUNTY (397), TX
MSA: 19124
Upper Income
0402.03 0405.07
SAN AUGUSTINE COUNTY (405), TX

2023 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

MSA: NA

Moderate Income

9501.00

SAN JACINTO COUNTY (407), TX

MSA: NA

Moderate Income

2001.05

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 100-110%

1115.67

TITUS COUNTY (449), TX

MSA: NA

Middle Income

9504.00

TOM GREEN COUNTY (451), TX

MSA: 41660

Middle Income

0003.00

Upper Income

0017.10

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income >= 120%

0354.00

TRINITY COUNTY (455), TX

MSA: NA

Moderate Income

2023 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

9503.00
Middle Income
9501.00 9502.00 9504.00
TYLER COUNTY (457), TX
MSA: NA
Moderate Income
9502.01 9504.00
Middle Income
9501.00
WALKER COUNTY (471), TX
MSA: NA
Moderate Income
7905.00
Middle Income
7902.00 7904.02
WALLER COUNTY (473), TX
MSA: 26420
Middle Income
6803.02 6806.02
WILLACY COUNTY (489), TX
MSA: NA
Middle Income
9505.00
WILLIAMSON COUNTY (491), TX
MSA: 12420
Median Family Income 50-60%
0210.00
Median Family Income 90-100%
0209.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: AUSTIN BANK TEXAS NA

WILSON COUNTY (493), TX

MSA: 41700

Middle Income

0004.02

Respondent ID: 0000005581

Agency: OCC - 1

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

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	373	373	0	0.00%
Small Farm Loans	143	143	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	18	18	0	0.00%
Total	536	536	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.



HMDA

Home Mortgage Disclosure Act

Home Mortgage Disclosure Act Notice

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



CRA Public Comments

Any comments you would like to make or see about Austin Bank, Texas, N.A.'s performance in community needs should be forwarded to:

**Debbie Braune, CRA Officer
Austin Bank Texas, N.A.
PO Box 1537
Whitehouse, TX 75791**

Or call:

**903-871-2520
800-644-9275**

April 5, 2023

Office of the Comptroller of the Currency

RE: Case No. CS0260135

Consumer : [REDACTED]

Dear Madam or Sir:

In response to the Complaint of [REDACTED] of March 29, 2023, AUSTIN BANK would respond as follows:

1. **Loan Background** - On April 27, 2021, the Consumer executed a Promissory Note payable to AUSTIN BANK, in the amount of \$32,784.37 (Exhibit 2). The loan was for funds paid to [REDACTED] for the balance of the purchase price of a 2021 Forest River camper by the Consumer. In addition to the loan proceeds, the Consumer made a down payment of \$2,900.00 (Exhibit 3). The Consumer also signed a Consumer Security Agreement in favor of AUSTIN BANK wherein the Consumer granted a security interest to AUSTIN BANK in the newly acquired Forest River camper (Exhibit 4). Prior to the loan being finalized, the Consumer signed a written Disclosure Statement which sets out the finance charge and other required items (Exhibit 5). The Consumer timely paid the monthly installments due under the Promissory Note until the February 21, 2023 installment date. The Consumer has not made any installment payments on the Promissory Note since January 21, 2023, and is now in default due to the installments due for February 21 and March 21 not having been paid (Exhibit 6).
2. **Consumer's Complaint** - The Consumer, [REDACTED] complains that AUSTIN BANK failed to properly or legally respond to a document entitled **Affidavit of Truth** (Exhibit 1) which the Consumer mailed to the Bank on January 31, 2023. The Consumer claims that the Bank has committed violations and fraud in a consumer credit transaction and that the Bank has wrongfully continued collection activities after the **Affidavit of Truth** had been mailed. Specifically, in paragraph 1 of the **Affidavit of Truth**, the Consumer quotes 15 USC, Section 1604 (b), which refers to leasing automobiles and other durable goods and refers to "lack of adequate cost disclosures." The transaction in this case was a purchase transaction, having nothing to do with leasing. Paragraph 2 of the **Affidavit of Truth** complains that the Bank violated the provisions of 15 USC, Section 1605 regarding the determination of finance charges in the transaction. Paragraph 3 of the **Affidavit of Fact** addresses charges for property damage insurance and liability insurance being included in the determination of finance charges. In this

case there was no property damage insurance and no liability insurance involved, as AUSTIN BANK does not sell property damage or liability insurance products.

3. AUSTIN BANK's Response to the Consumer's Complaint -

- (A) Right of Rescission - Apparently the Consumer is also implying that the **Affidavit of Truth** and document titled **Right of Rescission** (Exhibit 8) have the effect of tolling any collection activities on the delinquent loan. The **Affidavit of Truth** attempted to invoke a statutory right of rescission. The Consumer erroneously assumes that the statutory right of rescission is applicable to the transaction with AUSTIN BANK. The transaction with AUSTIN BANK was simply a **purchase money transaction** for the purchase of a camper; accordingly, there is no statutory right of rescission for this transaction. The Consumer is attempting to rescind the transaction two years after the loan was made.

It is the position of AUSTIN BANK that the Consumer's complaints concerning the **Affidavit of Truth** and the **Right of Rescission** having the effect of tolling collection activities on a delinquent loan and authorizing rescission of the loan is simply without merit and without basis in the law.

- (B) Disclosure of Costs - In paragraph 3 of the **Affidavit of Truth**, the Consumer claims that property damage insurance and liability insurance costs are items which are required to be included in the Finance Charge (but only in lease transactions); however, AUSTIN BANK does not sell any property damage or liability insurance and did not sell any of these insurance items to the Consumer in this transaction. Further, the cost of the credit life insurance premium is clearly disclosed in the written Disclosure Statement and is included in the total Amount Financed as set out in the written Disclosure Statement that was signed by the Consumer at the time the loan was made (Exhibit 5). AUSTIN BANK does not require credit life insurance on any loan from the Bank. A customer's purchase of credit life insurance is entirely voluntary. While credit life insurance is not a requirement of any loan at AUSTIN BANK, the voluntary credit life insurance coverage offered to customers by the Bank is underwritten, the principal risk is assumed and the insurance processing is entirely provided by a third party, although purchased through AUSTIN BANK. The credit life insurance is entirely at the customer's option. Since the credit life insurance is entirely voluntary, the charges for credit life insurance are not required to be included within the amount of the Finance Charge disclosed under such circumstances. The Customer's Disclosure Statement does clearly set out all charges for the loan and the credit

life insurance acquired by the Customer. The amortization schedule sets out that the only "cost" that is included in the Finance Charge is the \$100 application fee, as per Regulation Z. The Consumer's allegations against AUSTIN BANK, as set forth in the **Affidavit of Truth** and the **Right of Rescission**, are simply erroneous and not applicable to the transaction.

The Consumer is a valued customer of AUSTIN BANK. When these allegations were raised in the Consumer's January 31, 2023 correspondence to the Bank, management of the Bank thoroughly investigated the Complaint and found no errors in the Disclosure. The Bank then forwarded the Complaint to outside legal counsel for review and again, no error was found. Russ Gideon, the President of the Bank, then responded to the Consumer's concerns and offered to visit with the customer and discuss the Consumer's concerns (Exhibit 7) if the Consumer contacted Mr. Gideon. The Consumer's only reply was to forward a written request for loan validation to the Bank pursuant to the Fair Debt Collection Practices Act, to which written response was timely made. The Consumer's loan remains in default and Bank has confirmed that all documents and disclosures are correct and in full compliance with all applicable laws and Regulations.

True copies of the following exhibits are attached hereto.

Exhibit 1 - Affidavit of Truth, signed by [REDACTED]

Exhibit 2 - Promissory Note, dated April 27, 2021, in the principal sum of \$32,784.39, signed by [REDACTED]

Exhibit 3 - Consumer Security Agreement, dated April 27, 2021, signed by [REDACTED]

Exhibit 4 - Down payment, Regions Bank Cashier's Check [REDACTED], in the amount of \$2,900.00.

Exhibit 5 - Disclosure Statement, dated April 21, 2021 and signed by [REDACTED]
[REDACTED]

Exhibit 6 - Loan payment history.

Exhibit 7 - Letter, dated February 21, 2023, from Russ Gideon, President/CEO of Austin Bank to [REDACTED]

Office of the Comptroller of the Currency
April 5, 2023
Page Four

Exhibit 8 - Right of Rescission

AUSTIN BANK appreciates the opportunity to clarify the erroneous concerns of its customer, [REDACTED]

Please feel free to contact me if additional information is required.

With regards,

Russ Gideon,
President/CEO

Affidavit of Truth

January 31, 2023



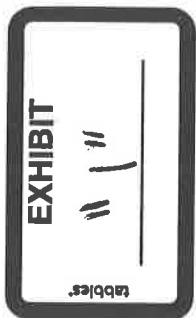
AUSTIN BANK, TEXAS NATIONAL ASSOCIATION
P.O. BOX 951
JACKSONVILLE, TEXAS 75766

PROPERTY: 2021 FOREST RIVER WILDWOOD
MODEL 36VBDS [REDACTED]

Notice to all, I, am that I am, the consumer in fact, natural person, original creditor, lender, executor, administrator, holder in due course for any and all derivatives thereof for the surname/given name [REDACTED] and I have been appointed and accept being the executor both public and private for all matters proceeding, and I hereby claim that I will [REDACTED] and autograph as the agent, attorney in fact, so be it;

Whereas, I of age, of majority, give this herein notice to all, I make solemn oath to the one and only most high of creation only, whoever that may be, and I depose the following facts, so be it, now present:

1. This Affidavit of Fact is **Pursuant 15 U.S. Code § 1601 (b)-** Congressional findings and declaration of purpose which states The Congress also finds that there has been a recent trend toward leasing automobiles and other durable goods for consumer use as an alternative to installment credit sales and that these leases have been offered without adequate cost disclosures.
2. Notice that under **15 U.S. Code § 1605-** Except as otherwise provided in this section, the amount of the finance charge in connection with any consumer credit transaction shall be determined as the sum of all charges, payable directly or indirectly by the person to whom the credit is extended and are aware that you, **Austin Bank, Texas National Association**, violated this right as shown in Exhibit (A) and (B) as the finance charge is not the sum of all charges.
3. You, **Austin Bank, Texas National Association**, shall also know that Examples of charges which are included in the finance charge include any of the following types of charges which are applicable as stated **Pursuant to 15 U.S. Code § 1605 (c) Property damage and liability insurance premiums included in finance charge**, charges or premiums for insurance, written in connection with any consumer credit transaction, against loss of or damage to



property or against liability arising out of the ownership or use of property, shall be included in the finance charge and are aware that you are in violation as this was not included in the finance charge.

4. You, **Austin Bank, Texas National Association**, are also in violation of 15 U.S. Code § 1605(a) The finance charge does not include charges of a type payable in a comparable cash transaction (i.e. deposits or monthly payments). Please see Exhibit (B) for a **deposit/ down payment** in the amount of \$2,900 and a payment schedule for **monthly payments**
5. Take further notice that you, **Austin Bank, Texas National Association**, did not include Exhibit (C), the Credit Insurance, in the amount of \$738.64 in the Finance Charge

"Let us inquire if this has been done There is no question of the **general doctrine** that **fraud vitiates** the **most solemn contracts, documents, and even judgments.**" Pursuant UNITED STATES vs THROCKMORTON | 98 U.S. 61| U.S

Fact, affiant is aware and has proof in the attachment labeled as Exhibit A, B and Exhibit C that Austin Bank, Texas National Association is in violation of 15 USC 1605(a)(b) and (c) just to name a few.

MAXIMS OF LAW

4. **TRUTH IS EXPRESSED IN THE FORM OF AN AFFIDAVIT**(Lev. 5:4-5; Lev. 6:3-5; Lev. 19:11-13; Num. 30:2; Mat. 5:33; James 5: 12).
5. **AN UNREBUTTED AFFIDAVIT STANDS AS TRUTH IN COMMERCE**(12 Pet. 1:25; Heb. 6:13-15;)
6. **AN UNREBUTTED AFFIDAVIT BECOMES THE JUDGEMENT IN COMMERCE** (Heb. 6:16-17;).
7. **IN COMMERCE FOR ANY MATTER TO BE RESOLVED MUST BE EXPRESSED**(Heb. 4:16; Phil. 4:6; Eph. 6:19-21)

I swear to all information provided herein, I do so under the penalty of perjury that the information I so affirm to be true, correct, accurate to the best of my ability and knowledge, so be it;

I do not accept this offer to contract.

I do not consent to these proceedings.

I do require subrogation of the bond to settle the charge.

On the date of 1-31-2023

[redacted] agent, [redacted]
[redacted] came before me today present as a flesh and
living being (non entity/non debtor) under oath to the most high of creation only
and provided the facts listed herein.

Your name printed

[redacted]

Your signature

[redacted]

Sworn to be affirmed by and subscribed before me on the 31st day of
January, year 20 23.

[redacted]

Notary Name

Notary Signature

Notary Seal:

[redacted]

PROOF OF MAILING

January 31, 2023



AUSTIN BANK, TEXAS NATIONAL ASSOCIATION
P.O. BOX 951
JACKSONVILLE, TX 75766

Please find the following documents enclosed in this letter as proof of mailing:

1. Affidavit of Truth
2. Exhibits as labeled in Affidavit with original source: Exhibit A, Exhibit B and Exhibit C
3. Right of Rescission
4. Invoice

INVOICE

5

Bill To:

AUSTIN BANK, TEXAS NATIONAL ASSOCIATIONS
P.O. BOX 951
JACKSONVILLE, TX 75766

Date: Jan 31, 2023

Payment Terms: Pay by Check

Due Date: Feb 20, 2023

Balance Due: \$2,900.00

Item	Quantity	Rate	Amount
Federally Protected Consumer Rights violations under 15 USC 1601	1	\$2,900.00	\$2,900.00

Subtotal: \$2,900.00

Tax (0%): \$0.00

Total: \$2,900.00

Notes:

Please return the deposit of \$2,900 that was paid to Austin Bank via check to [REDACTED]

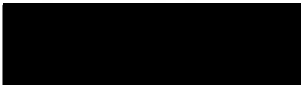


000000004100147135095504272021

PROMISSORY NOTE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$32,784.37	04-27-2021	05-11-2026		087	0	2480	
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

Borrower:



Lender:

Austin Bank, Texas National Association
Lufkin
P O Box 1537
Whitehouse, TX 75791

Principal Amount: \$32,784.37

Interest Rate: 6.350%

Date of Note: April 27, 2021

PROMISE TO PAY. I ("Borrower") promise to pay to Austin Bank, Texas National Association ("Lender"), or order, in lawful money of the United States of America, the principal amount of Thirty-two Thousand Seven Hundred Eighty-four & 37/100 Dollars (\$32,784.37), together with interest on the unpaid principal balance from April 27, 2021, calculated as described in the "INTEREST CALCULATION METHOD" paragraph using an interest rate of 6.350% per annum, until maturity. The interest rate may change under the terms and conditions of the "POST MATURITY RATE" section.

PAYMENT. I will pay this loan in 60 payments of \$640.85 each payment. My first payment is due June 11, 2021, and all subsequent payments are due on the same day of each month after that. My final payment will be due on May 11, 2026, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest as shown on the most recent statement or bill provided to me (if no statement or bill has been provided for any reason, it shall be applied to the unpaid interest accrued since the last payment); then to principal; then to any escrow or reserve account payments as required under any mortgage, deed of trust, or other security instrument or security agreement securing this Note; then to any late charges; and then to any unpaid credit insurance premiums, accrued to the date of receipt of payment. I will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

ADMINISTRATIVE FEE. I will pay an administrative fee in the amount of \$100.00. This fee is considered earned at the time the loan is made or refinanced and is not subject to refund.

AMOUNT FINANCED. The Amount Financed under this Note is \$32,684.37.

MAXIMUM INTEREST RATE. Under no circumstances will the interest rate on this Note exceed (except for any higher default rate shown below) the lesser of 18.000% per annum or the maximum rate allowed by applicable law.

INTEREST CALCULATION METHOD. Interest on this Note is computed on a 365/365 simple interest basis; that is, by applying the ratio of the interest rate over the number of days in a year (365 for all years, including leap years), multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this Note is computed using this method.

PREPAYMENT. I may prepay this Note in part or in full at any time before final maturity, whether by cash, a new loan, renewal, or otherwise. Prepayment in full shall consist of payment of the remaining unpaid principal balance together with all accrued and unpaid interest and all other amounts, costs and expenses for which I am responsible under this Note or any other agreement with Lender pertaining to this loan, and in no event will I ever be required to pay any unearned interest. Early payments will not, unless agreed to by Lender in writing, relieve me of my obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in my making fewer payments. I agree not to send Lender payments marked "paid in full", "without recourse", or similar language. If I send such a payment, Lender may accept it without losing any of Lender's rights under this Note, and I will remain obligated to pay any further amount owed to Lender. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: Austin Bank, Texas National Association; Lufkin; P O Box 1537; Whitehouse, TX 75791.

LOAN PAYMENT POSTING. Loan payments using a payment coupon, statement or account number will be credited on the date of receipt if the payment is made during regular business hours. This includes payments made by ACH, telephone transfer, internet banking and mobile banking. If you do not have your payment coupon, statement or account number when making your loan payment, we will consider your payment non-conforming. Non-conforming loan payments will be posted as soon as your loan is identified, or on our next business day, or no later than five business days from receipt. Saturdays, Sundays and Federal holidays are not business days and will not receive immediate credit.

Payments can be made in person at any of our offices, by mail, at the night depository, by telephone transfer, ACH, internet banking or mobile banking. Loan payments can be made at any office and each office has different open and close times. In general our cutoff times are:

Lobby and Night Depository: Monday - Thursday - 9:00 am to 4:00 pm and Friday - 9:00 am to 5:00 pm

Drive-thru: Monday - Friday 7:30 am to 5:30 pm

Mail payments: Monday - Friday during regular business hours (excluding Saturday, Sunday and Federal holidays).

LATE CHARGE. If a payment remains unpaid after 10 days or more, I will be charged 5.000% of the payment.

POST MATURITY RATE. The Post Maturity Rate on this Note is the lesser of (A) the maximum rate allowed by law or (B) 18.000% per annum. I will pay interest on all sums due after final maturity, whether by acceleration or otherwise, at that rate.

DEFAULT. I will be in default under this Note if any of the following happen:

Payment Default. I fail to make any payment when due under this Note.

Break Other Promises. I break any promise made to Lender or fail to perform promptly at the time and strictly in the manner provided in this Note or in any agreement related to this Note, or in any other agreement or loan I have with Lender.

Default in Favor of Third Parties. I or any Grantor defaults under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in favor of any other creditor or person that may materially affect any of my property or my ability to repay this Note or perform my obligations under this Note or any of the related documents.

False Statements. Any representation or statement made or furnished to Lender by me or on my behalf under this Note or the related documents is false or misleading in any material respect, either now or at the time made or furnished.

EXHIBIT

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tabbies

Death or Insolvency. Any Borrower or becomes insolvent; a receiver is appointed for any part of my property, I make an assignment for the benefit of creditors; or any proceeding is commenced either by me or against me under any bankruptcy or insolvency laws. However, my death will not be an event of default if as a result of the death the indebtedness is fully covered by credit life insurance.

Taking of the Property. Any creditor or governmental agency tries to take any of the property or any other of my property in which Lender has a lien. This includes taking of, garnishing of or levying on my accounts with Lender. However, if I dispute in good faith whether the claim on which the taking of the property is based is valid or reasonable, and if I give Lender written notice of the claim and furnish Lender with monies or a surety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

Defective Collateralization. This Note or any of the related documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

Collateral Damage or Loss. Any collateral securing this Note is lost, stolen, substantially damaged or destroyed and the loss, theft, substantial damage or destruction is not covered by insurance.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note.

LENDER'S RIGHTS. Upon default, Lender may declare the entire indebtedness, including the unpaid principal balance under this Note, all accrued unpaid interest, and all other amounts, costs and expenses for which I am responsible under this Note or any other agreement with Lender pertaining to this loan, immediately due, without notice, and then I will pay that amount.

ATTORNEYS' FEES; EXPENSES. Lender may hire an attorney to help collect this Note if I do not pay, and I will pay all of Lender's attorneys'

PROMISSORY NOTE
(Continued)

fees assessed by the court. I also will pay Lender all other amounts Lender actually incurs as court costs, lawful fees for filing, recording, releasing to any public office any instrument securing this Note; the reasonable cost actually expended for repossessing, storing, preparing for sale, and selling any security; and fees for noting a lien on or transferring a certificate of title to any motor vehicle offered as security for this Note, or premiums or identifiable charges received in connection with the sale of authorized insurance.

GOVERNING LAW. This Note will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Texas without regard to its conflicts of law provisions. This Note has been accepted by Lender in the State of Texas.

DISHONORED CHECK CHARGE. I will pay a processing fee of \$25.00 if any check given by me to Lender as a payment on this loan is dishonored.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all my accounts with Lender (whether checking, savings, or some other account). This includes all accounts I hold jointly with someone else and all accounts I may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. I authorize Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the indebtedness against any and all such accounts.

COLLATERAL. I acknowledge this Note is secured by the following collateral described in the security instrument listed herein:

(A) a Consumer Security Agreement dated April 27, 2021 made and executed between [REDACTED] and Lender on collateral described as titled collateral.

To the extent collateral previously has been given to Lender by any person which may secure this loan, whether directly or indirectly, it is specifically agreed that, to the extent prohibited by law, all such collateral consisting of household goods or real property will not secure this loan. In addition, if any collateral requires the giving of a right of rescission under Truth in Lending for this loan, such collateral also will not secure this loan unless and until all required notices of that right have been given.

This Note shall not be secured by any previously granted collateral if doing so would cause this loan or obligation to be subject to the limits on consumer credit extended to service members, their spouse and their dependents, as provided in 10 U.S.C. 987 and its implementing regulations.

SUCCESSOR INTERESTS. The terms of this Note shall be binding upon me, and upon my heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

GENERAL PROVISIONS. NOTICE: Under no circumstances (and notwithstanding any other provisions of this Note) shall the interest charged, collected, or contracted for on this Note exceed the maximum rate permitted by law. The term "maximum rate permitted by law" as used in this Note means the greater of (a) the maximum rate of interest permitted under federal or other law applicable to the indebtedness evidenced by this Note, or (b) the higher, as of the date of this Note, of the "Weekly Ceiling" or the "Quarterly Ceiling" as referred to in Sections 303.002, 303.003 and 303.006 of the Texas Finance Code. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. I do not agree or intend to pay, and Lender does not agree or intend to contract for, charge, collect, take, reserve or receive (collectively referred to herein as "charge or collect"), any amount in the nature of interest or in the nature of a fee for this loan, which would in any way or event (including demand, prepayment, or acceleration) cause Lender to charge or collect more for this loan than the maximum Lender would be permitted to charge or collect by federal law or the law of the State of Texas (as applicable). Any such excess interest or unauthorized fee shall, instead of anything stated to the contrary, be applied first to reduce the principal balance of this loan, and when the principal has been paid in full, be refunded to me. The right to accelerate maturity of sums due under this Note does not include the right to accelerate any interest which has not otherwise accrued on the date of such acceleration, and Lender does not intend to charge or collect any unearned interest in the event of acceleration. All sums paid or agreed to be paid to Lender for the use, forbearance or detention of sums due hereunder shall, to the extent permitted by applicable law, be amortized, prorated, allocated and spread throughout the full term of the loan evidenced by this Note until payment in full so that the rate or amount of interest on account of the loan evidenced hereby does not exceed the applicable usury ceiling. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. I and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive presentment, demand for payment, notice of dishonor, notice of intent to accelerate the maturity of this Note, and notice of acceleration of the maturity of this Note. Notwithstanding any other provision of this Note, I do not waive any right accruing to me under the provisions of the Texas Finance Code. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. The obligations under this Note are joint and several. This means that the words "I", "me", and "my" mean each and all of the persons signing below.

PRIOR TO SIGNING THIS NOTE, I READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. I AGREE TO THE TERMS OF THE NOTE.
I ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

BORROWER:
[REDACTED]



000000004100147135027004272021

CONSUMER SECURITY AGREEMENT

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$32,784.37	04-27-2021	05-11-2026	[REDACTED]	087	0	2480	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "*****" has been omitted due to text length limitations.

Grantor:



Lender:

Austin Bank, Texas National Association
Lufkin
P O Box 1537
Whitehouse, TX 75791

THIS CONSUMER SECURITY AGREEMENT dated April 27, 2021, is entered into between Dashawnna J. McClelland (referred to below as "I") and Austin Bank, Texas National Association (referred to below as "Lender").

GRANT OF SECURITY INTEREST. To secure the indebtedness described herein (including all obligations under the Note and this Agreement), I grant to Lender a security interest in all of the Property described below. I understand that the following statements set forth my responsibilities, as well as Lender's rights concerning the Property. I agree as follows:

PROPERTY DESCRIPTION. The word "Property" as used in this Agreement means the following described property in which I am giving to Lender a security interest for the payment of the indebtedness and performance of all other obligations under the Note and this Agreement:

2021 Forest River 36VBDs, [REDACTED]

In addition, the word "Property" also includes all the following: any and all accessions, attachments, accessories, replacements of and additions to any of the property described herein (such as tires or batteries attached to a car, a motor attached to a boat, or appliances and fixtures attached to a mobile home), whether added now or later, together with all proceeds (including insurance proceeds and refunds of insurance premiums) if any, and sums due from a third party who has damaged or destroyed the Property or from that party's insurer, whether due to judgment, settlement or other process.

Despite any other provision of this Agreement, Lender is not granted, and will not have, a nonpurchase money security interest in household goods, to the extent such a security interest would be prohibited by applicable law. In addition, if because of the type of any Property, Lender is required to give a notice of the right to cancel under Truth in Lending for the indebtedness, then Lender will not have a security interest in such Property unless and until such a notice is given.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all my accounts with Lender (whether checking, savings, or some other account). This includes all accounts I hold jointly with someone else and all accounts I may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. I authorize Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the indebtedness against any and all such accounts.

REPRESENTATIONS AND PROMISES WITH RESPECT TO THE PROPERTY. I represent and promise to Lender that:

Ownership. I am the lawful owner of the Property. The Property is free and clear of all loans, liens, security interests, mortgages, claims, and encumbrances except for those I have disclosed to Lender in writing prior to my signing this Agreement. I agree to defend Lender's rights in the Property against the claims and demands of all persons. I will not allow any other liens on the Property, even if they are junior to Lender's lien. I have the full authority and right to enter into this Agreement and to grant a security interest in the Property to Lender.

No Sale. Without Lender's prior written consent, I will not sell, lease, transfer, borrow against, or otherwise dispose of any of my rights in the Property unless and until all the indebtedness is paid in full.

Location of the Property. I agree to keep the Property at my address shown above unless Lender tells me I can move it. I will not do anything that requires applying for a certificate of title for the vehicle in another state. If I move from my address shown above to another location within the same state, I may move the Property to my new address, but only if I give Lender the new address in writing prior to my moving. In any event, I agree to keep Lender informed at all times of my current address.

Maintenance and Insurance. I will keep the Property in good condition and repair. If the Property is damaged, lost or stolen, I immediately will inform Lender. I will keep the Property fully insured against all loss or damage by fire, theft, collision, and such other hazards as Lender may require from time to time. The insurance will be on terms, including deductible provisions and endorsements, that are satisfactory to Lender, including stipulations that coverages will not be cancelled or diminished without at least ten (10) days prior written notice to Lender and not including any disclaimer of the insurer's liability for failure to give such notice. I understand I may obtain insurance from any insurance company authorized to do business in Texas. I MAY FURNISH THE REQUIRED INSURANCE WHETHER THROUGH EXISTING POLICIES OWNED OR CONTROLLED BY ME OR THROUGH EQUIVALENT INSURANCE FROM ANY INSURANCE COMPANY AUTHORIZED TO TRANSACT BUSINESS IN THE STATE OF TEXAS. I will provide Lender with the original insurance policy, or other proof satisfactory to Lender of the insurance coverage, together with all endorsements required by Lender, including an endorsement naming Lender as the party to whom all losses will be paid. If Lender receives a refund of any insurance premiums, I agree that the refund is Property covered by this Agreement. Lender may apply the refund to payment of any of the indebtedness. Any insurance policy which I deliver to Lender will be held to secure payment of the indebtedness. Until all indebtedness is paid in full, Lender is authorized, but shall not be required, to file any proof of loss, adjust any loss, receive and receipt for any sum payable, surrender any policy, discharge and release any insurer, endorse any loss or refund check or draft, and in general do in my name, or otherwise, any and all things with respect to the insurance or any insurance proceeds.

Licensing and Governmental Regulations. I agree to keep the Property licensed at all times as required by all applicable state and federal laws. In addition, I agree to pay when due all license fees, taxes and assessments relating to the Property or the use of the Property. I further agree that the Property will not be used for any unlawful purpose or in violation of any statute, law, ordinance, or regulation relating to the use, operation, or control of the Property.

Inspection. I agree that Lender or Lender's agents shall have the right from time to time to inspect the Property wherever located.

Financing Statements. I authorize Lender to file a UCC financing statement, or alternatively, a copy of this Agreement to perfect Lender's security interest. At Lender's request, I additionally agree to sign all other documents that are necessary to perfect, protect, and continue Lender's security interest in the Property. I will pay all filing fees, title transfer fees, and other fees and costs involved unless prohibited by law or unless Lender is required by law to pay such fees and costs. I irrevocably appoint Lender as my attorney-in-fact to execute documents necessary to transfer title if there is a default.

EXHIBIT

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Tables

Inspection. I agree that Lender or Lender's agents shall have the right from time to time to inspect the Property wherever located.

Financing Statements. I authorize Lender to file a UCC financing statement, or alternatively, a of this Agreement to perfect Lender's security interest. At Lender's request, I additionally agree to sign all other documents that are necessary to perfect, protect, and continue Lender's security interest in the Property. I will pay all filing fees, title transfer fees, and other fees and costs involved unless prohibited by law or unless Lender is required by law to pay such fees and costs. I irrevocably appoint Lender as my attorney-in-fact to execute documents necessary to transfer title if there is a default. Lender may file a copy of this Agreement as a financing statement. I will promptly notify Lender of any change to my name or the name of any individual Grantor, any individual who is a partner for a Grantor, and any individual who is a trustee or settlor or trustor for a Grantor under this Agreement. I will also promptly notify Lender of any change to the name that appears on the most recently issued, unexpired driver's license or state-issued identification card, any expiration of the most recently issued driver's license or state-issued identification card for me or any individual for whom I am required to provide notice regarding name changes.

LENDER'S EXPENDITURES. If I fail for any reason to maintain any insurance as required in this Agreement, Lender may buy similar insurance protecting Lender's interest only in the Property. All expenses paid by Lender for such purposes will then bear interest at the Note rate from the date paid by Lender to the date of repayment by me. To the extent permitted by applicable law, all such expenses will become a part of the Indebtedness and, at Lender's option, will be payable on demand. If such insurance is sold for a premium not fixed or approved by the State Board of Insurance, I will be so notified at the time of purchase thereof. I may cancel such insurance if I provide substitute equivalent coverage from a company authorized to transact business in Texas. This Agreement also will secure payment of these amounts.

DEFAULT. I will be in default if any of the following happens:

Payment Default. I fail to make any payment when due under the Indebtedness.

Break Other Promises. I break any promise made to Lender or fail to perform promptly at the time and strictly in the manner provided in this Agreement or in any agreement related to this Agreement.

Default in Favor of Third Parties. I default under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in favor of any other creditor or person that may materially affect any of my property or ability to perform my obligations under this Agreement or any of the Related Documents.

False Statements. Any representation or statement made or furnished to Lender by me or on my behalf under this Agreement or the

CONSUMER SECURITY AGREEMENT (Continued)

Related Documents is false or misleading in any material respect, either now or at the time made or furnished.

Death or Insolvency. I die or become incompetent or insolvent, a receiver is appointed for any part of my property, I make an assignment for the benefit of creditors, or any proceeding is commenced either by me or against me under any bankruptcy or insolvency laws. However, my death will not be an Event of Default if as a result of my death the indebtedness is fully covered by credit life insurance.

Taking of the Property. Any creditor or governmental agency tries to take any of the Property or any other of my property in which Lender has a lien. This includes taking of, garnishing of or levying on my accounts with Lender. However, if I dispute in good faith whether the claim on which the taking of the Property is based is valid or reasonable, and if I give Lender written notice of the claim and furnish Lender with monies or a surety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

Defective Collateralization. This Agreement or any of the Related Documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

Property Damage or Loss. The Property is lost, stolen, substantially damaged, sold, or borrowed against.

Insecurity. Lender in good faith believes itself insecure.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the Indebtedness.

LENDER'S RIGHTS. I may keep and use the Property so long as I am not in default under this Agreement. If I am in default, this is what Lender may do, in addition to any other rights Lender may have:

Accelerate Indebtedness. Lender may declare all Indebtedness immediately due and payable.

Other Rights and Remedies. In addition, Lender will have all the rights of a secured party under the Uniform Commercial Code and other applicable law. This means, among other rights, that Lender may enter upon the premises at the address shown above, provided Lender does so without a breach of the peace or a trespass, and take the Property peaceably and sell it. Lender may also, to the extent permitted by law, and provided Lender may do so without a breach of the peace or a trespass, enter upon other premises for the purpose of retaking the Property, and I consent to such entry. If the Property contains any goods not covered by this Agreement at the time of repossession, I agree that Lender may take such goods, provided that Lender makes reasonable efforts to return them to me after repossession. If Lender asks me to do so, I will gather the Property and make it available to Lender at a place reasonably convenient to both Lender and me.

Application of Proceeds. If Lender sells the Property, Lender will apply the "net proceeds" of the sale to reduce the amount owed Lender. "Net proceeds" means the sale price less the expenses of repossession, repair, sale, and as provided below, all of Lender's attorneys' fees assessed by the court and other collection expenses. I agree that, to the extent permitted by law, I will owe Lender any difference between the amount of the Indebtedness and the net proceeds Lender receives from the sale of the Property.

Notice. Unless the Property threatens to decline speedily in value or is of a type customarily sold on a recognized market, Lender will give me, and other persons as required by law, reasonable notice of the time and place of any public sale or of the time after which any private sale or any other intended disposition of the Property is to be made. The requirements of reasonable notice shall be met if such notice is given at least ten (10) days before the time of the sale or disposition, except as otherwise required by applicable law.

CROSS - COLLATERALIZATION. In addition to the Note, this Agreement secures all amounts that I may owe to Lender, whether owed now or later. This means that every loan I have now or obtain later with Lender is secured by this Agreement. This Agreement also secures all other amounts and obligations that I may owe to Lender (such as an overdraft on a checking account).

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Agreement:

Amendments and Interpretation. (1) What is written in this Agreement is my entire agreement with Lender concerning the Property. This Agreement may not be changed except by another written agreement between us. (2) If more than one person signs below, our obligations are joint and several. This means that the words "I," "me," and "my" mean each and every person or entity signing this Agreement, and that, if Lender brings a lawsuit, Lender may sue any one or more of us. I also understand Lender need not sue Borrower first, and that Borrower need not be joined in any lawsuit. (3) The names given to paragraphs or sections in this Agreement are for convenience purposes only. They are not to be used to interpret or define the provisions of this Agreement. (4) I agree that this Agreement is the most reliable evidence of my agreements with Lender.

Attorneys' Fees; Expenses. I agree to pay all of Lender's costs and expenses, including all of Lender's attorneys' fees assessed by the court and Lender's legal expenses, incurred in connection with the enforcement of this Agreement. Lender may hire or pay someone else to help enforce this Agreement or to collect the Indebtedness, and I shall pay the costs and expenses of such enforcement. Costs and expenses include all of Lender's attorneys' fees assessed by the court and legal expenses whether or not there is a lawsuit, including all of Lender's attorneys' fees assessed by the court and legal expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services. I also shall pay all court costs, in addition to all other sums provided by law. This Agreement also secures all of these amounts.

Caption Headings. Caption headings in this Agreement are for convenience purposes only and are not to be used to interpret or define the provisions of this Agreement.

Governing Law. This Agreement will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Texas without regard to its conflicts of law provisions. This Agreement has been accepted by Lender in the State of Texas.

Notices. Any notice required to be given under this Agreement shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Agreement. Any person may change his or her address for notices under this Agreement by giving formal written notice to the other person or persons, specifying that the purpose of the notice is to change the person's address. For notice purposes, I agree to keep Lender informed at all times of my current address. Unless otherwise provided or required by law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors. It will be my responsibility to tell the others of the notice from Lender.

No Waiver by Lender. I understand Lender will not give up any of Lender's rights under this Agreement unless Lender does so in writing. The fact that Lender delays or omits to exercise any right will not mean that Lender has given up that right. If Lender does agree in writing to give up one of Lender's rights, that does not mean I will not have to comply with the other provisions of this Agreement. I also understand that if Lender does consent to a request, that does not mean that I will not have to get Lender's consent again if the situation happens again. I further understand that just because Lender consents to one or more of my requests, that does not mean Lender will be required to consent to any of my future requests. I waive presentment, demand for payment, protest, notice of dishonor, notice of intent to

that the rest of this Agreement will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Agreement even if a provision of this Agreement may be found to be invalid or unenforceable.

Successors and Assigns. Subject to any limitations stated in this Agreement on transfer of my interest, this Agreement shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than me, Lender, without notice to me, may deal with my successors with reference to this Agreement and the indebtedness by way of forbearance or extension without releasing me from the obligations of this Agreement or liability under the indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Agreement.

DEFINITIONS. The following words shall have the following meanings when used in this Agreement:

Agreement. The word "Agreement" means this Consumer Security Agreement, as this Consumer Security Agreement may be amended or modified from time to time, together with all exhibits and schedules attached to this Consumer Security Agreement from time to time.

Borrower. The word "Borrower" means Dashawnna J. McClelland and includes all co-signers and co-makers signing the Note and all their successors and assigns.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Agreement in the default section of this Agreement.

Grantor. The word "Grantor" means Dashawnna J. McClelland.

Guaranty. The word "Guaranty" means the guaranty from guarantor, endorser, surety, or accommodation party to Lender, including

CONSUMER SECURITY AGREEMENT
(Continued)

without limitation a guaranty of all or part of the Note.

Indebtedness. The word "Indebtedness" means the indebtedness evidenced by the Note or Related Documents, including all principal and interest together with all other indebtedness and costs and expenses for which I am responsible under this Agreement or under any of the Related Documents.

Lender. The word "Lender" means Austin Bank, Texas National Association, its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Note.

Note. The word "Note" means the note or credit agreement dated April 27, 2021, in the principal amount of \$32,784.37 from [REDACTED] to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of and substitutions for the note or credit agreement.

Property. The word "Property" means all of my right, title and interest in and to all the Property as described in the "Property Description" section of this Agreement.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

I HAVE READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS CONSUMER SECURITY AGREEMENT AND AGREE TO ITS TERMS. THIS AGREEMENT IS DATED APRIL 27, 2021.

GRANTOR:

[REDACTED]

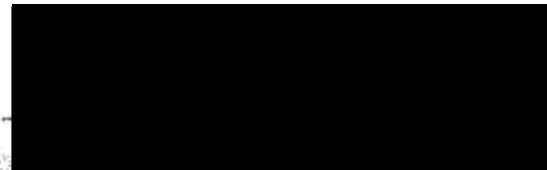
Exhibit B

Down payment



CASHIER'S CHECK

04/27/2021



TWO THOUSAND NINE HUNDRED DOLLARS AND 00 CENTS

PAY TO THE ORDER OF: AUSTIN BANK

VOID

\$2,900.00

Fee \$10.00

NOT NEGOTIABLE
CUSTOMER COPY

Regions Bank

Branch TX04712
CC004712

EXHIBIT

"4"

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Principal \$32,784.37	Loan Date 04-27-2021	Maturity 05-11-2026	Loan No [REDACTED]	Call / Coll 087	Account 0	Officer 2480	Initials
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References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "****" has been omitted due to text length limitations.

Austin Bank, Texas National Association
Lufkin
P O Box 1537
Whitehouse, TX 75791

PAYMENT SCHEDULE. My payment schedule will be 60 monthly payments of \$640.85 each, beginning June 11, 2021.

PROPERTY INSURANCE. I may obtain property insurance from anyone I want that is authorized to do business in Texas. I may furnish the required insurance whether through existing policies owned or controlled by me or through equivalent insurance from any insurance company authorized to transact business in the State of Texas.

SECURITY. A security interest is being given in the goods or property being purchased. In addition, Lender has also reserved a contractual right of setoff in my deposit accounts. In addition, collateral securing other loans with Lender may also secure this loan.

LATE CHARGE. If a payment remains unpaid after 10 days or more, I will be charged 5.000% of the payment.

PREPAYMENT. If I pay off early, I will not be entitled to a refund of part of the prepaid finance charge, and I will not have to pay a penalty.

I will look at my contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds.

I read and was given a completed copy of this Disclosure Statement on April 27, 2021, prior to signing the Note.

BORROWER:

Amount paid to others on my behalf: \$738.64
 \$738.64 for Credit Insurance

Other Disbursements:	\$34,845.73	\$34,845.73
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Total Financed Prepaid Finance Charges:	\$100.00
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Other Funds Contributed:
\$2,900.00 From Borrower (\$2,900.00)

Note Principal:	\$32,784.37
------------------------	--------------------

Prepaid Finance Charges:	\$32,784.37
	\$100.00

Financed:	
\$100.00 Administrative Fee	\$100.00

Amount Financed: \$32,684.37

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EXHIBIT

" 5 "

Note



Relationship

Date of Birth

Phone Number

Tax Identification



Additional Relationships

See Mailing Information

Account Classification



Warnings



Mailing Label



Loan To Date



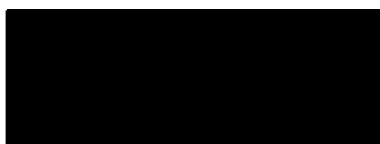
[^] Date	Description	Transaction Amount	Principal:	Interest:	Principal Balance
Apr 27, 2021	Original Rate	Interest Rate:	6.350000		
Apr 27, 2021	Insurance Premium	\$738.64	\$738.64		\$738.64
Apr 27, 2021	<u>LOAN ADVANCE</u>	\$32,045.73	\$32,045.73		\$32,784.37
Jun 11, 2021	Payment - Extra To Principal	\$640.85	\$384.19	\$256.66	\$32,400.18
Jul 12, 2021	Payment - Extra To Principal	\$640.85	\$466.12	\$174.73	\$31,934.06
Aug 11, 2021	Payment - Extra To Principal	\$640.85	\$474.19	\$166.66	\$31,459.87
Sep 13, 2021	Payment - Extra To Principal	\$640.85	\$460.24	\$180.61	\$30,999.63
Oct 12, 2021	Payment - Extra To Principal	\$640.85	\$484.46	\$156.39	\$30,515.17
Nov 12, 2021	Payment - Extra To Principal	\$640.85	\$476.28	\$164.57	\$30,038.89
Dec 13, 2021	Payment - Extra To Principal	\$640.85	\$478.85	\$162.00	\$29,560.04
Jan 11, 2022	Payment - Extra To Principal	\$640.85	\$491.72	\$149.13	\$29,068.32
Feb 11, 2022	Payment - Extra To Principal	\$640.85	\$484.09	\$156.76	\$28,584.23
Mar 11, 2022	Payment - Extra To Principal	\$640.85	\$501.61	\$139.24	\$28,082.62
Apr 11, 2022	Payment - Extra To Principal	\$640.85	\$489.40	\$151.45	\$27,593.22
May 11, 2022	Payment - Extra To Principal	\$640.85	\$496.84	\$144.01	\$27,096.38
Jun 13, 2022	Payment - Extra To Principal	\$640.85	\$485.29	\$155.56	\$26,611.09
Jul 11, 2022	Payment - Extra To Principal	\$640.85	\$511.23	\$129.62	\$26,099.86
Aug 11, 2022	Payment - Extra To Principal	\$640.85	\$500.09	\$140.76	\$25,599.77
Sep 12, 2022	Payment - Extra To Principal	\$640.85	\$498.34	\$142.51	\$25,101.43
Oct 11, 2022	Payment - Extra To Principal	\$640.85	\$514.21	\$126.64	\$24,587.22
Nov 14, 2022	Payment - Extra To Principal	\$640.85	\$495.42	\$145.43	\$24,091.80
Dec 12, 2022	Payment - Extra To Principal	\$640.85	\$523.50	\$117.35	\$23,568.30
Jan 17, 2023	<u>Regular Payment</u>	\$640.85	\$493.25	\$147.60	\$23,075.05
Feb 21, 2023	Automatic Late Charge	\$32.04			\$23,075.05
Mar 21, 2023	Automatic Late Charge	\$32.04			\$23,075.05

EXHIBIT

"6"



February 21, 2023



Dear [REDACTED]

Austin Bank is in receipt of your claim dated January 31, 2023 and received on February 8, 2023.

After careful review of the points made in the Affidavit of Truth and the documentation we have on file, we find that we are in compliance with Regulation Z – Truth-in-Lending Act for a consumer purchase transaction of the 2021 Forest River Wildwood recreational vehicle purchased new from [REDACTED] and financed with Austin Bank. We did appropriately disclose all costs related to the consumer purchase of the recreational vehicle for which a Right of Rescission does not apply to a "purchase" transaction.

The \$2,900.00 was the down payment provided by you via a Cashier's Check [REDACTED] from Regions Bank. Please understand that the total paid to [REDACTED] for the vehicle was \$34,845.73. The amount paid consists of \$31,945.73 from your loan with Austin Bank and \$2,900.00 paid from you by Cashier's Check. The \$2,900.00 you referenced in your correspondence was paid as your down payment to [REDACTED] not paid to Austin Bank.

Further, the original balance of your loan was \$32,684.37, which consisted of the above reference \$31,945.73 from Austin Bank and \$738.64 paid for credit life insurance. All of this as very clearly disclosed to you in the disclosure statement of April 27, 2021, which you included in your correspondence to Austin Bank.

Thank you for being a valued customer and bringing your concerns to our attention. We appreciate your business and for banking with Austin Bank. Should you desire to discuss this transaction further, please contact my office at 905-586-1526.

Sincerely,

Russ Gideon
President / CEO

200 E. Commerce Jacksonville, Texas 75766
903-586-1526 903-541-2086 Fax

Member FDIC



Austin Bank, Texas National Association

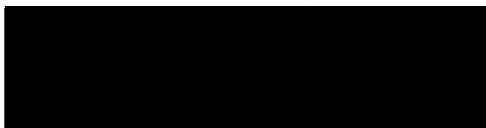
P.O. Box 951

Jacksonville, TX 75766

ATTN: Russ Gideon

RIGHT OF RESCISSION

January 31, 2023



AUSTIN BANK, TEXAS NATIONAL ASSOCIATION
200 E COMMERCE
JACKSONVILLE, TEXAS
75766

Pursuant to 15 U.S. Code § 1611(1)(3) you can be fined up to \$5000.00 for giving false, inaccurate information and fails to provide information which he is required to disclose and in this case you, **Austin Bank, Texas National Association**, willfully did when you failed to disclose and provide all information clearly to me as a consumer.;

Pursuant to 15 U.S. Code § 1635 (a) DISCLOSURE OF OBLIGOR'S RIGHT TO RESCIND, ... "the obligor shall have the right to rescind the transaction until midnight of the third business day following the consummation of the transaction or the delivery of the information and rescission forms required under this section"... I did not receive said disclosure nor was the disclosure mentioned or explained to me by a representative of **Austin Bank, Texas National Association**

Notice that Pursuant to 15 U.S. Code § 1635(b) upon receipt of this rescission I am not liable for any finance charge, security interest, etc. and becomes void effective immediately.

Take further notice that pursuant to Federal Truth in Lending Act, I hereby request the return of my deposit in the amount of \$2,900. 20 days after your receipt of this notice you have to return any money or property given and also **terminate and reflect that termination of the security interest and lien placed on the property** which in this case is a **2021 FOREST RIVER WILWOOD MODEL 36VBDS VIN#**

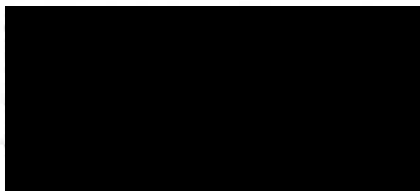


Your failure to comply with this rescission will result in civil liability for fraud
Pursuant to 15 U.S. Code § 1640

This Affidavit of Truth is dated the 31st Day of January in the year 2023

 [Agent/Beneficiary] Without Prejudice, All
Natural Inalienable Rights Reserved

SEAL
Jurat



State of Texas

County of Angelina

Subscribed and sworn before me this 31st day of January, A.D. 2023

WITNESS my hand and official seal Signature of Notary Public

