

# THE FIRST NATIONAL BANK OF HUGHES SPRINGS

## BRANCH OFFICES

Liberty City Branch 5228 FM 1252 W Kilgore, Texas 75662  Opened – 03/16/90	Harleton Branch 17045 Hwy 154 E Harleton, Texas 75651  Opened – 01/01/06	Bloomburg Branch 109 E. Main Bloomburg, Texas 75556  Opened – 09/12/2016
Omaha Branch Big League Bend Omaha, Texas 75571  Opened – 12/15/90	Winona Branch 315 N. Main Winona, Texas 75792  Opened – 05/09	Troup Branch 101 Railroad Street Troup, Texas 75789  Opened – 10/31/2016
Atlanta Branch 220 N. Louise Atlanta, Texas 75551  Opened – 01/01/94	Maud Branch Drive-In Branch 406 Broadway Street Maud, Texas 75567  Opened – 01/01/12	Marlin Branch 119 Craik St. Marlin, Texas 76661  Opened – 01/30/2017
	Redwater Branch 1113 Redwater Blvd. W Redwater, Texas 75573  Opened – 01/01/12	Lott Branch 101 W. Gassaway Lott, Texas 76656  Opened – 01/30/2017
Daingerfield Branch 706 Linda Drive Daingerfield, Texas 75638  Opened – 10/03/95	Tenaha Branch 210 Main Street Tenaha, Texas 75974  Opened – 03/03/2014	Marshall Branch 100 N. Columbus Marshall, TX 75670  Opened 04/14/2025
Jefferson Branch 202 North Polk Jefferson, Texas 75657  Opened – 08/09/99	Diana Branch 2131 US Hwy 259 Diana, Texas 75640  Opened – 07/06/2015	

## **GEOGRAPHIES SERVICED**

The Main office, Omaha Branch, Atlanta Branch, Queen City Branch, Daingerfield Branch and Bloomburg service all of Cass County and all of Morris County. The Liberty City Branch services Gregg County, MSA #30980, tracts 102.01, 104.01, 104.02 and 107. The Jefferson Branch services all of Marion County. The Harleton Branch and Marshall Branch services all of Harrison County, MSA #32220. The Maud and Redwater Branches services all of Bowie County, MSA #45500, specifically census tract 114.02, 114.03 and 114.04. The Tenaha Branch services all of Shelby County. The Diana Branch services all of Upshur County. The Troup branch services Smith County, MSA #46340 tracts 19.14, 19.15, 20.09, 21.01, 21.02 and 22 and Cherokee County tracts 9502.01 and 9502.02. The Marlin and Lott Branches service all of Falls County, MSA #47380. The Winona Branch services Smith County, MSA #46340, Census Tract 15.01 and 15.02.

**THE FIRST NATIONAL BANK OF HUGHES SPRINGS**

**MAIN OFFICE**

**SERVICES OFFERED:**

Demand Deposit Accounts

Savings Accounts

Certificates of Deposit

Retirement Accounts

MasterCard Debit Cards

Safe Deposit Boxes

Consumer Loans

Commercial Loans

Real Estate Mortgages

**LOBBY HOURS**

Monday through Thursday 9:00 a.m. to 4:00

p.m. Friday 9:00 a.m. to 5:00 p.m.

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m.

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

**THE FIRST NATIONAL BANK OF HUGHES SPRINGS**

**LIBERTY CITY BRANCH**

**SERVICES OFFERED:**

Demand Deposit Accounts

Savings Accounts

Certificates of Deposit

Retirement Accounts

MasterCard Debit Cards

Safe Deposit Boxes

Consumer Loans

Commercial Loans

Real Estate Mortgages

**LOBBY HOURS**

Monday through Thursday 9:00 a.m. to 4:00

p.m. Friday 9:00 a.m. to 5:00 p.m.

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m.

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

**THE FIRST NATIONAL BANK OF HUGHES SPRINGS**

**OMAHA BRANCH**

**SERVICES OFFERED:**

Demand Deposit Accounts

Savings Accounts

Certificates of Deposit

Retirement Accounts

MasterCard Debit Cards

Safe Deposit Boxes

Consumer Loans

Commercial Loans

Real Estate Mortgages

**LOBBY HOURS**

Monday through Thursday 9:00 a.m. to 4:00

p.m. Friday 9:00 a.m. to 5:00 p.m.

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

**THE FIRST NATIONAL BANK OF HUGHES SPRINGS**

**ATLANTA BRANCH**

**SERVICES OFFERED:**

Demand Deposit Accounts

Savings Accounts

Certificates of Deposit

Retirement Accounts

MasterCard Debit Cards

Safe Deposit Boxes

Consumer Loans

Commercial Loans

Real Estate Mortgages

**LOBBY HOURS**

Monday through Thursday 9:00 a.m. to 4:00

p.m. Friday 9:00 a.m. to 5:00 p.m.

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m.

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

**THE FIRST NATIONAL BANK OF HUGHES SPRINGS**

**DAINGERFIELD BRANCH**

**SERVICES OFFERED:**

Demand Deposit Accounts

Savings Accounts

Certificates of Deposit

Retirement Accounts

MasterCard Debit Cards

Safe Deposit Boxes

Consumer Loans

Commercial Loans

Real Estate Mortgages

**LOBBY HOURS**

Monday through Thursday 9:00 a.m. to 4:00

p.m. Friday 9:00 a.m. to 5:00 p.m.

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m.

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

**THE FIRST NATIONAL BANK OF HUGHES SPRINGS**

**JEFFERSON BRANCH**

**SERVICES OFFERED:**

Demand Deposit Accounts

Savings Accounts

Certificates of Deposit

Retirement Accounts

MasterCard Debit Cards

Safe Deposit Boxes

Consumer Loans

Commercial Loans

Real Estate Mortgages

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Monday through Thursday 9:00 a.m. to 4:00

p.m. Friday 9:00 a.m. to 5:00 p.m.

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m.

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

**THE FIRST NATIONAL BANK OF HUGHES SPRINGS**

**HARLETON BRANCH**

**SERVICES OFFERED:**

Demand Deposit Accounts

Savings Accounts

Certificates of Deposit

Retirement Accounts

MasterCard Debit Cards

Safe Deposit Boxes

Consumer Loans

Commercial Loans

Real Estate Mortgages

**LOBBY HOURS**

Monday through Thursday 9:00 a.m. to 4:00 p.m.

Friday 9:00 a.m. to 5:00 p.m.

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m.

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

**THE FIRST NATIONAL BANK OF HUGHES SPRINGS**

**WINONA BRANCH**

**SERVICES OFFERED:**

Demand Deposit Accounts

Savings Accounts

Certificates of Deposit

Retirement Accounts

MasterCard Debit Cards

Safe Deposit Boxes

Consumer Loans

Commercial Loans

Real Estate Mortgages

**LOBBY HOURS**

Monday through Thursday 9:00 a.m. to 4:00

p.m. Friday 9:00 a.m. to 5:00 p.m.

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m.

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

**THE FIRST NATIONAL BANK OF HUGHES SPRINGS**

**MAUD BRANCH**

**SERVICES OFFERED:**

Drive-through teller services

Night Deposit

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m.

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

**THE FIRST NATIONAL BANK OF HUGHES SPRINGS**

**REDWATER BRANCH**

**SERVICES OFFERED:**

Demand Deposit Accounts

Savings Accounts

Certificates of Deposit

Retirement Accounts

MasterCard Debit Cards

Safe Deposit Boxes

Consumer Loans

Commercial Loans

Real Estate Mortgages

**LOBBY HOURS**

Monday through Thursday 9:00 a.m. to 4:00

p.m. Friday 9:00 a.m. to 5:00 p.m.

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m.

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

**THE FIRST NATIONAL BANK OF HUGHES SPRINGS**

**TENAHA BRANCH**

**SERVICES OFFERED:**

Demand Deposit Accounts

Savings Accounts

Certificates of Deposit

Retirement Accounts

MasterCard Debit Cards

Safe Deposit Boxes

Consumer Loans

Commercial Loans

Real Estate Mortgages

**LOBBY HOURS**

Monday through Thursday 9:00 a.m. to 4:00

p.m. Friday 9:00 a.m. to 5:00 p.m.

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m.

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

**THE FIRST NATIONAL BANK OF HUGHES SPRINGS**

**DIANA BRANCH**

**SERVICES OFFERED:**

Demand Deposit Accounts

Savings Accounts

Certificates of Deposit

Retirement Accounts

MasterCard Debit Cards

Safe Deposit Boxes

Consumer Loans

Commercial Loans

Real Estate Mortgages

**LOBBY HOURS**

Monday through Thursday 9:00 a.m. to 4:00 p.m.

Friday 9:00 a.m. to 5:00 p.m.

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m.

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

**THE FIRST NATIONAL BANK OF HUGHES SPRINGS**

**BLOOMBURG BRANCH**

**SERVICES OFFERED:**

Demand Deposit Accounts

Savings Accounts

Certificates of Deposit

Retirement Accounts

MasterCard Debit Cards

Safe Deposit Boxes

Consumer Loans

Commercial Loans

Real Estate Mortgages

**LOBBY HOURS**

Monday through Thursday 9:00 a.m. to 4:00

p.m. Friday 9:00 a.m. to 5:00 p.m.

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m.

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

**THE FIRST NATIONAL BANK OF HUGHES SPRINGS**

**TROUP BRANCH**

**SERVICES OFFERED:**

Demand Deposit Accounts

Savings Accounts

Certificates of Deposit

Retirement Accounts

MasterCard Debit Cards

Safe Deposit Boxes

Consumer Loans

Commercial Loans

Real Estate Mortgages

**LOBBY HOURS**

Monday through Thursday 9:00 a.m. to 4:00

p.m. Friday 9:00 a.m. to 5:00 p.m.

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m.

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

**THE FIRST NATIONAL BANK OF HUGHES SPRINGS**

**MARLIN BRANCH**

**SERVICES OFFERED:**

Demand Deposit Accounts

Savings Accounts

Certificates of Deposit

Retirement Accounts

MasterCard Debit Cards

Safe Deposit Boxes

Consumer Loans

Commercial Loans

Real Estate Mortgages

**LOBBY HOURS**

Monday through Thursday 9:00 a.m. to 4:00 p.m. Friday

9:00 a.m. to 5:00 p.m.

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m.

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

**THE FIRST NATIONAL BANK OF HUGHES SPRINGS**

**LOTT BRANCH**

**SERVICES OFFERED:**

Demand Deposit Accounts

Savings Accounts

Certificates of Deposit

Retirement Accounts

MasterCard Debit Cards

Safe Deposit Boxes

Consumer Loans

Commercial Loans

Real Estate Mortgages

**LOBBY HOURS**

Monday through Thursday 9:00 a.m. to 4:00 p.m. Friday

9:00 a.m. to 5:00 p.m.

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m.

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

THE FIRST NATIONAL BANK OF HUGHES SPRINGS  
MARSHALL BRANCH

**SERVICES OFFERED:**

Demand Deposit Accounts

Savings Accounts

Certificates of Deposit

Retirement Accounts

MasterCard Debit Cards

Consumer Loans Commercial Loans

Real Estate Mortgages

**LOBBY HOURS**

Monday through Thursday 9:00 a.m. to 4:00 p.m.

Friday 9:00 a.m. to 5:00 p.m.

**DRIVE-IN HOURS**

Monday through Friday 8:00 a.m. to 5:00 p.m.

(SEE BROCHURES FOR ADDITIONAL INFORMATION)

**ASSESSMENT AREA I  
MAPS**

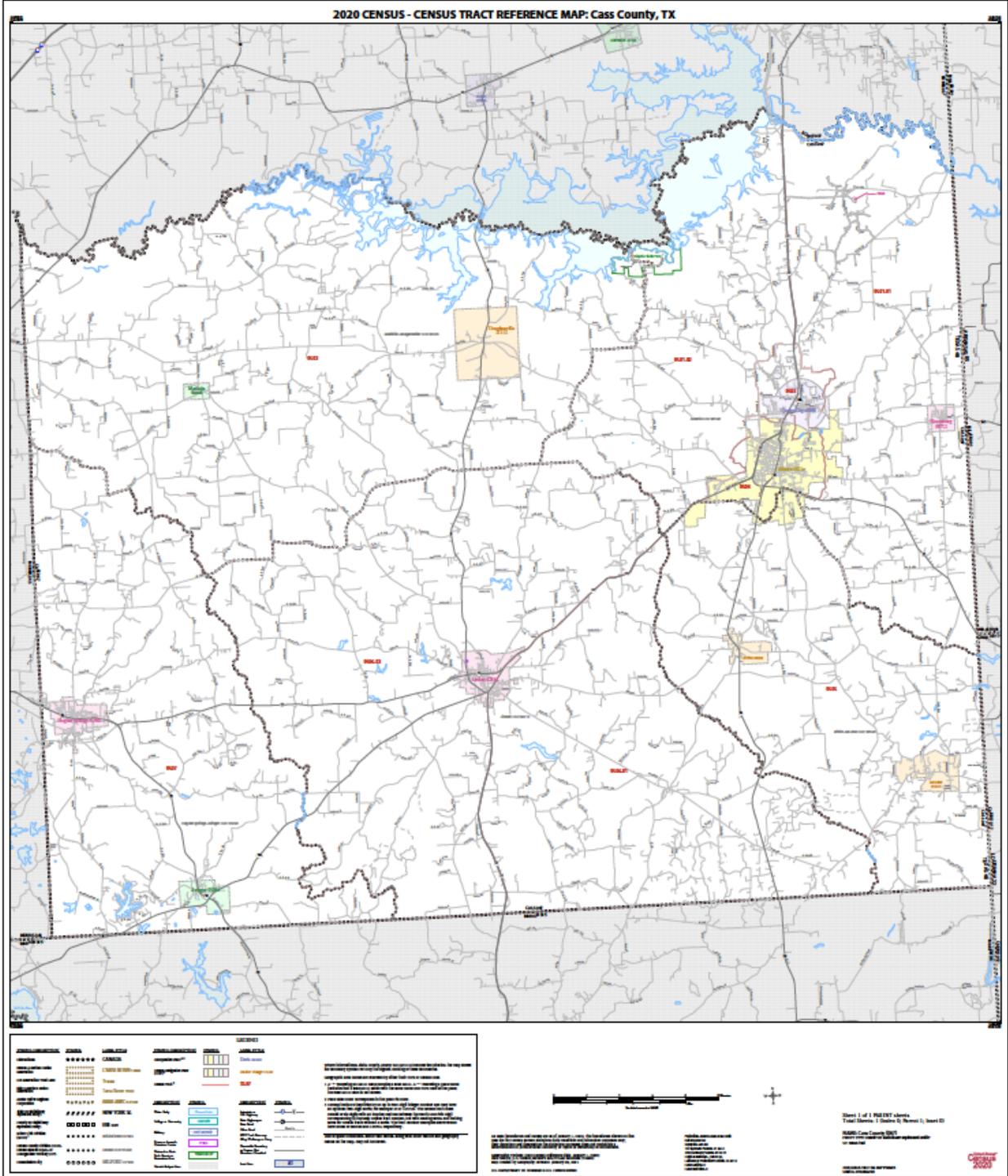
The First National Bank of Hughes Springs – Liberty City Branch’s assessment area is located in Gregg County, MSA #30980, Census Tracts 102.01, 104.01, 104.02 and 107.



**ASSESSMENT AREA II  
MAPS**

The First National Bank of Hughes Springs – Main Office, Omaha Branch, Atlanta Branch, Queen City Branch, Daingerfield Branch and Bloomburg Branch assessment area is all of Cass County and all of Morris County.

# Cass County, Texas

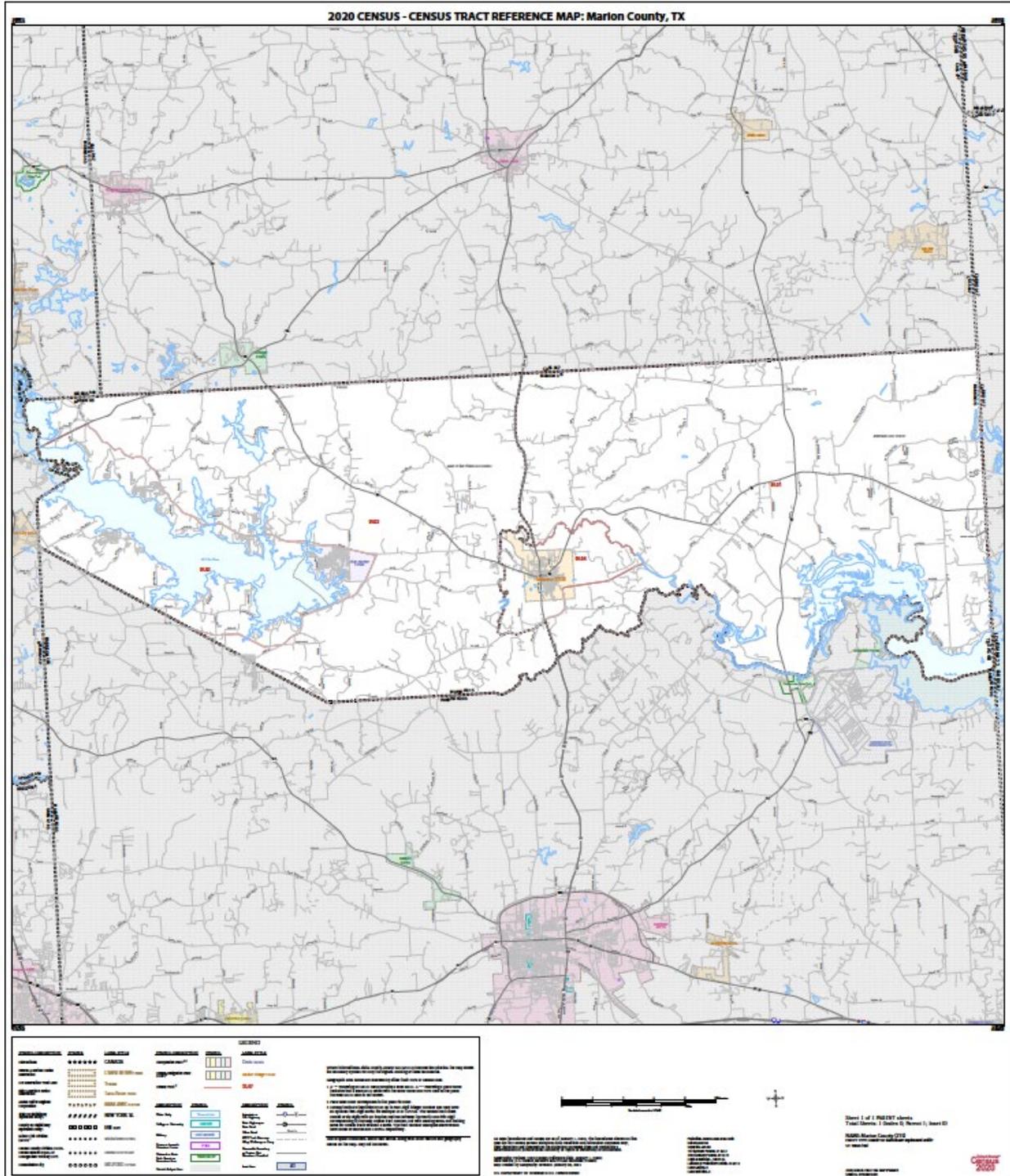




**ASSESSMENT AREA III  
MAPS**

The First National Bank of Hughes Springs – Jefferson Branch assessment area is all of Marion County.

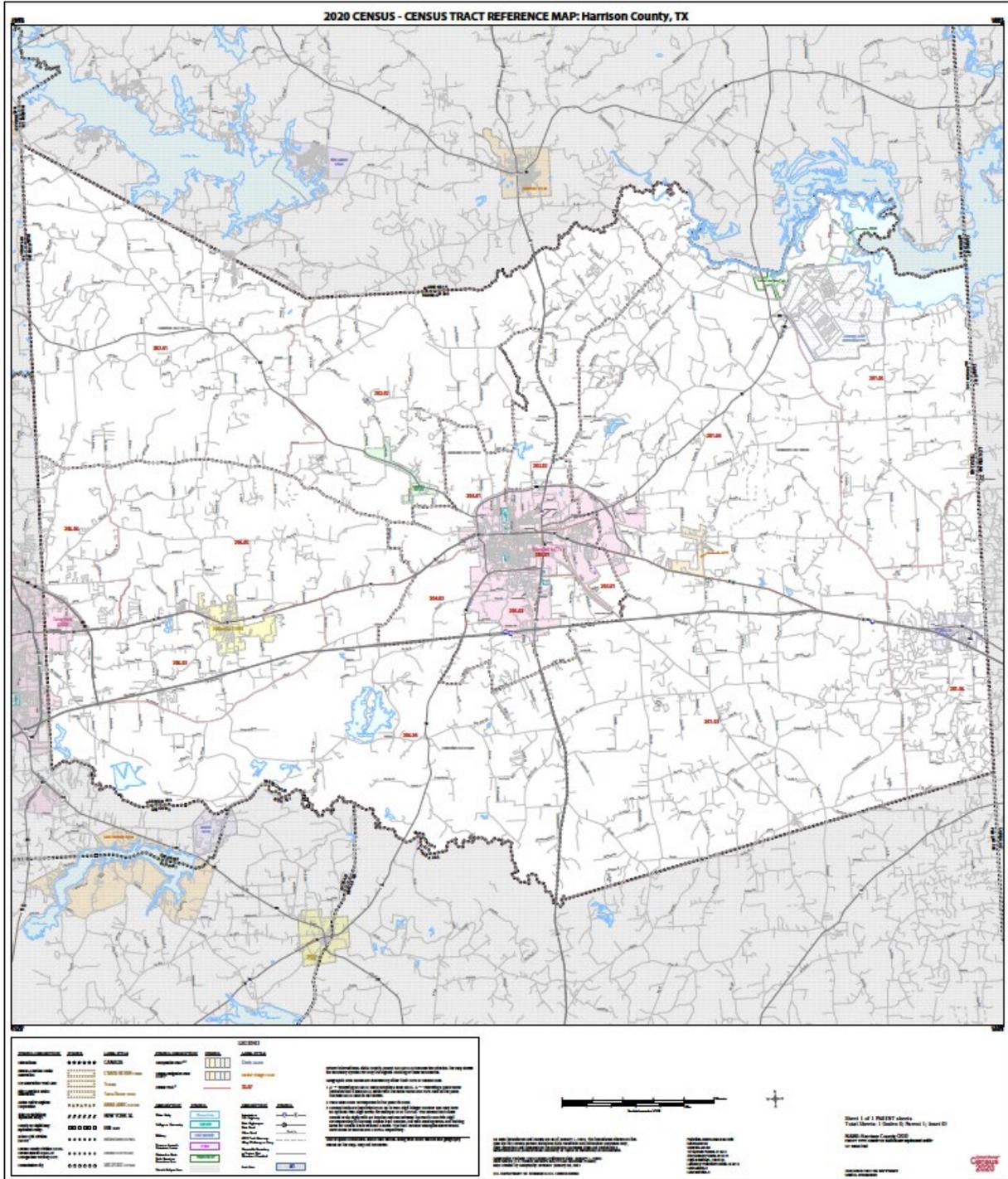
# Marion County, Texas



**ASSESSMENT AREA IV  
MAPS**

The First National Bank of Hughes Springs – Harleton Branch and Marshall Branch assessment area is all of Harrison County, MSA #32220.

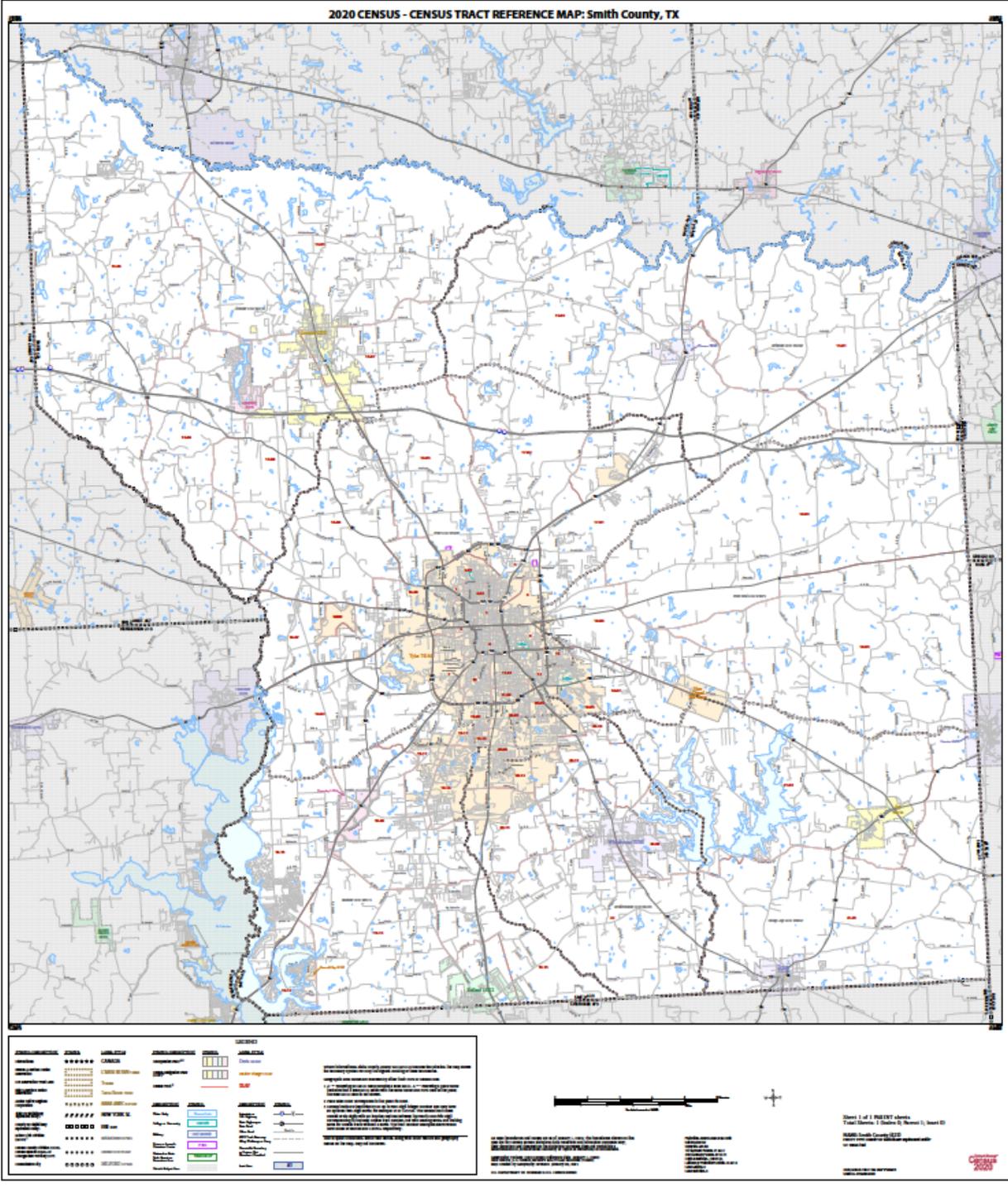
# Harrison County, Texas



**ASSESSMENT AREA V  
MAPS**

The First National Bank of Hughes Springs – Winona Branch’s assessment area is located in Smith County, MSA #46340, Census Tract 15.01 and 15.02.

# Smith County, Texas



**ASSESSMENT AREA VI  
MAPS**

The First National Bank of Hughes Springs – Maud and Redwater Branches assessment area is all of Bowie County, MSA #45500, specifically census tract 114.02, 114.03 and 114.04



**ASSESSMENT AREA VII  
MAPS**

The First National Bank of Hughes Springs – Tenaha Branch assessment area is all of Shelby County.

# Shelby County, Texas



**ASSESSMENT AREA VIII  
MAPS**

The First National Bank of Hughes Springs – Diana Branch assessment area is all of Upshur County, MSA #30980.

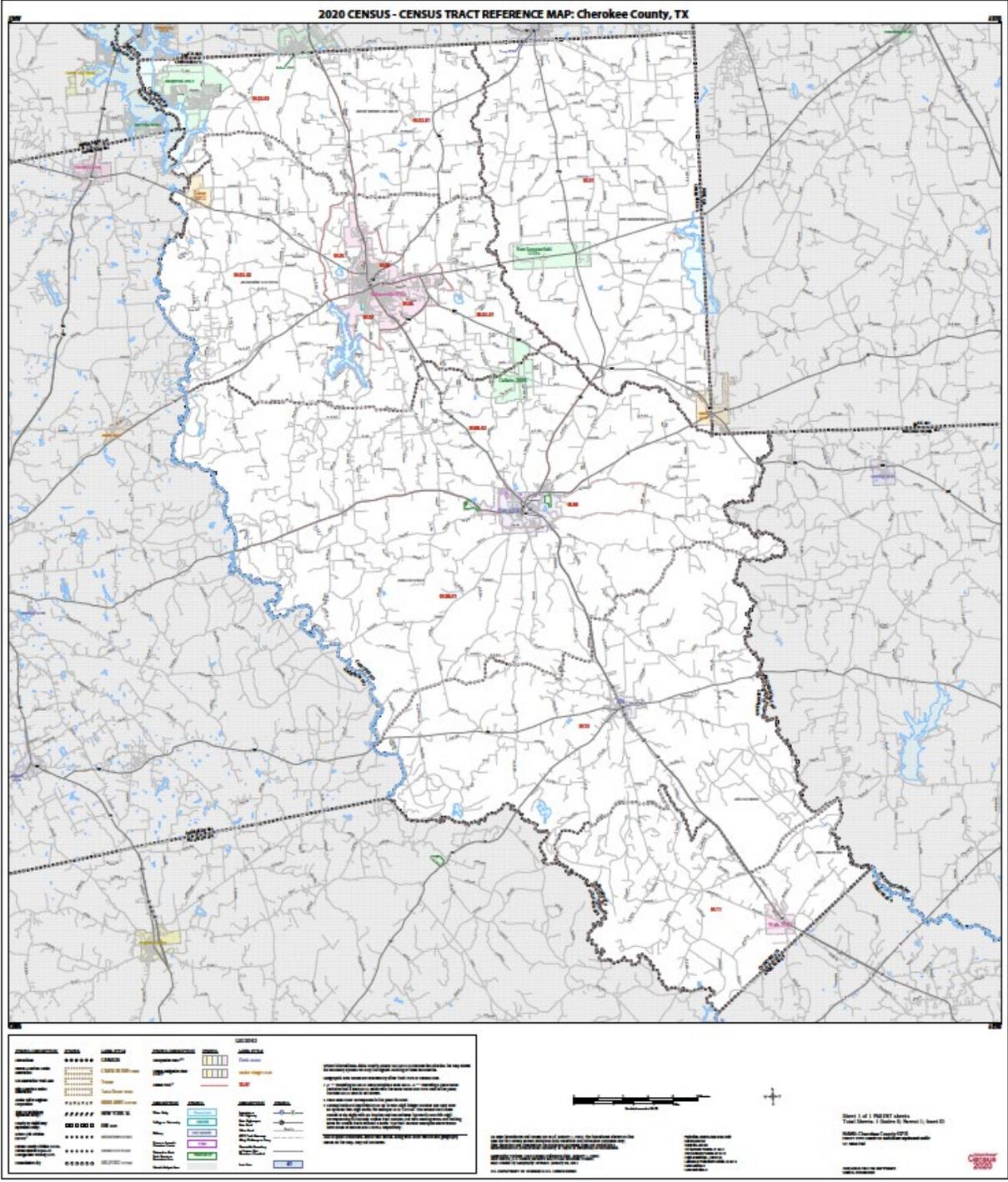


**ASSESSMENT AREA IX  
MAPS**

The First National Bank of Hughes Springs – Troup Branch assessment area is Smith County, MSA #46340, census tracts 19.14, 19.15, 20.09, 21.01, 21.02 and 22, Cherokee County, census tracts 9502.01 and 9502.02.



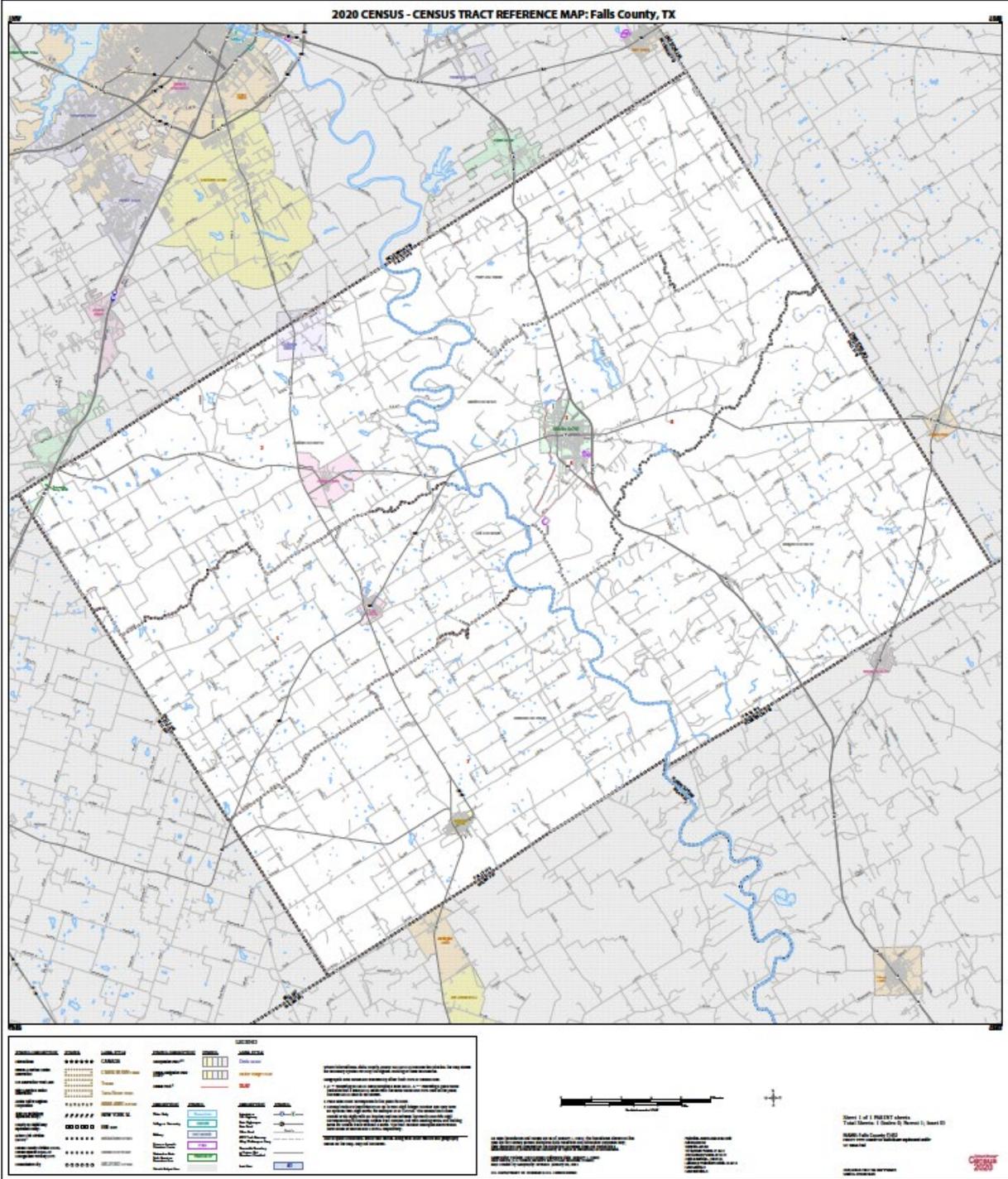
# Cherokee County, Texas



**ASSESSMENT AREA X  
MAPS**

The First National Bank of Hughes Springs – Marlin Branch and Lott Branch assessment area is all of Falls County, MSA #47380.

# Falls County, Texas



**The First National Bank of Hughes Springs Assessment Area List**

<b>Area</b>	<b>County</b>	<b>MSA</b>	<b>Tracts</b>	<b>Branch</b>	<b>Address</b>
1	Gregg	30980	102.01, 104.01, 104.02 and 107	Liberty City	5228 FM 1252 W, Kilgore, TX 75662
2	Cass	N/A	All – 9502, 9501.02, 9501.01, 9503, 9504, 9505, 9506.02, 9507 and 9506.01	Hughes Springs	505 E 1 <sup>st</sup> , Hughes Springs, TX 75656
	Morris	N/A		Atlanta	220 N. Louise, Atlanta, TX 75551
				Bloomburg	109 E. Main, Bloomburg, TX 75556
				Omaha	200 Big League Bend, Omaha, TX 75571
				Daingerfield	706 Linda Dr, Daingerfield, TX 75638
3	Marion	N/A	All – 9501, 9502, 9503 and 9504	Jefferson	202 N. Polk, Jefferson, TX 75657
4	Harrison	32220	All – 202.01, 202.02, 201.04, 203.02, 204.01, 205.01, 203.01, 205.02, 204.02, 206.05, 206.06, 206.03, 206.04, 201.03 and 201.06	Harleton	17045 St Hwy 154, Harleton, TX 75651
5	Smith	46340	15.01 and 15.02	Winona	315 N. Main, Winona, TX 75792
6	Bowie	45500	114.02, 114.03 and 114.04	Maud Redwater	406 Broadway, Maud, TX 75567 1113 Redwater Blvd, Redwater, TX 75573
7	Shelby	N/A	All – 9501, 9502, 9503, 9504.02, 9504.01, 9505, 9506	Tenaha	210 Main St., Tenaha, TX 75974
8	Upshur	30980	All – 9505.02, 9503.02, 9505.01, 9506, 9507, 9503.01, 9501.02, 9502 and 9501.01	Diana	2131 US Hwy 259 S, Diana, TX 75640
9	Smith Cherokee	46340 N/A	19.14, 19.15, 20.09, 21.01, 21.02 and 22 9502.01, 9502.02	Troup	101 FM 347, Troup, TX 75789
10	Falls	47380	2, 3, 4, 5, 6, 7 and 8	Marlin Lott	119 Craik, Marlin, TX 76661 101 Gassaway, Lott, TX 76656

# Common Features

## (Limits and Fees)

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First National Bank of Hughes Springs  
505 E 1st Street  
PO Box 188  
Hughes Springs, TX 75656  
903-639-2521

**The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:**

Account Activity Product	\$2.00
Account Balancing Assistance	\$25.00/HR
Account Closed Within 6 Months of Opening	\$25.00
Account Research	\$25.00/HR
Account Research Printed Pages	\$1.00
Amortization Schedule	None
Balance Inquiry by Phone (3 Free/Month)	\$1.00
Cashier Check - Customer	\$4.00
Cashier Check - Non Customer	\$8.00
Check Cashing Fee - Non Customer	\$10.00 or 2%
Collections - Customer	\$20.00
Collections - Non-Customer	N/A
Debit Card Replacement	\$10.00
Debit Card Replacement RUSH	\$75.00
Deposit Bag With Lock	\$30.00
Deposit Bag Small	\$5.00
Document Reproduction	\$1.00
Dormant Account - Balance Below \$500 (Per Statement Cycle)	\$10.00
Fax 1st Page	\$5.00
Fax Additional Page	\$1.00
Funds Transfer - Automatic	\$3.00
Funds Transfer - Telephone/One time	\$3.00

Inspection Fee	\$25.00
Insufficient Funds	\$25.00
Legal Processing (Garnishments/Levies) Plus Applicable Attorney's Fees	\$50.00
Legal Consultation Fee	At Cost
Notary Service 1st Signature	\$6.00
Notary Service Additional	\$1.00
Return Check for Loan Payment	\$30.00
Return Check Handling/Chargeback	\$5.00
Return Mail/Hold Mail	\$5.00
Safe Deposit Box - Drilling (Plus cost of replacement lock)	At Cost
Safe Deposit Box - Duplicate Key Made	\$50.00
Safe Deposit Box - Key Deposit	\$25.00
Statement - Extra	\$5.00
Statement - Snapshot	\$2.00
Stop Payment - ACH	\$30.00
Stop Payment - CHECKS	\$30.00
Temporary Checks	\$0.25
Wire Transfer - Fed	\$50.00
Wire Transfer - Incoming Customer	\$5.00
Wire Transfer - Incoming Non Customer	\$30.00
Wire Transfer - International Customer	\$55.00
Wire Transfer - International Non Customer	\$75.00
Wire Transfer - Outgoing Customer	\$20.00
Wire Transfer - Outgoing Non Customer	\$50.00

LOANS TO DEPOSIT RATIO QUARTERLY REPORT

First quarter ending March 31, 2021	65.22%
Second quarter ending June 30, 2021	64.68%
Third quarter ending September 30, 2021	62.21%
Fourth quarter ending December 31, 2021	60.17%

LOANS TO DEPOSIT RATIO QUARTERLY REPORT

First quarter ending March 31, 2022	60.63%
Second quarter ending June 30, 2022	60.68%
Third quarter ending September 30, 2022	67.59%
Fourth quarter ending December 30, 2022	66.99%

LOANS TO DEPOSIT RATIO QUARTERLY REPORT

First quarter ending March 31, 2023	69.02%
Second quarter ending June 30, 2023	75.17%
Third quarter ending September 29, 2023	76.37%
Fourth quarter ending December 29, 2023	77.10%

LOANS TO DEPOSIT RATIO QUARTERLY REPORT

First quarter ending March 29, 2024	77.32%
Second quarter ending June 28, 2024	82.70%
Third quarter ending September 30, 2024	87.46%
Fourth quarter ending December 31, 2024	83.44%

## LOANS TO DEPOSIT RATIO QUARTERLY REPORT

First quarter ending March 31, 2025	81.86%
Second quarter ending June 30, 2025	79.05%
Third quarter ending September 30, 2025	80.08%
Fourth quarter ending December 31, 2025	77.20%

# HMDA Disclosure Statement

## Home Mortgage Disclosure Act Notice

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



## **PUBLIC DISCLOSURE**

January 29, 2024

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

The First National Bank of Hughes Springs  
Charter Number 6922

505 East First  
Hughes Springs, Texas 75656

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 **Satisfactory**.

**The lending test is rated: Satisfactory.**

The major factors that support this rating include:

- The lending test rating is based on a reasonable loan-to-deposit (LTD) ratio, substantial majority of the institution's loans made in the assessment areas (AAs), a reasonable geographic distribution of loans and an excellent borrower distribution of loans.

### Loan-to-Deposit Ratio

Considering the institution's size, financial condition, and credit needs of the AAs, the institution's LTD ratio is reasonable. The institution's quarterly average LTD ratio was 62.3 percent since the prior CRA examination conducted in May 2021. The average quarterly LTD ratio of other financial institutions for the same timeframe was 75.7 percent.

### Lending in Assessment Area

A substantial majority of the institution's loans are inside its AAs.

The institution originated and purchased 82.5 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	210	83.3	42	16.7	252	25,053	79.6	6,410	20.4	31,463
Small Business	17	85.0	3	15.0	20	1,247	93.8	82	6.2	1,329
Consumer	14	70.0	6	30.0	20	115	56.9	87	43.1	202
Total	241	82.5	51	17.5	292	26,415	80.1	6,579	19.9	32,994

### Description of Institution

The First National Bank of Hughes Springs (FNB or institution) is a \$319 million financial institution, wholly owned by Chalybeate Springs Corporation, a one-bank holding company. The main office is located at 505 East First Street, Hughes Springs, Texas. In addition, the institution operates 16 full-service branches and a total of 13 automated teller machines (ATMs) located at various branches. A majority of the institution's offices are located in the nonmetropolitan counties of Cass, Marion, Morris, and Shelby. The institution has one branch located in Gregg County, one in Harrison County, and one in Upshur County, which are in the Longview Metropolitan Statistical Area (MSA). The institution also operates two branches in Smith County, which is in the Tyler MSA. Two branches are located in Bowie County,

which is in the Texarkana MSA. Lastly, the institution has two branches in Falls County, which is part of the Waco MSA.

FNB is a full-service community institution and offers a wide range of deposit and loan products and services to its customers. Consumer and commercial lending are FNB's primary business focus, with residential mortgages and farm loans comprising a smaller portion of the loan portfolio. As of December 31, 2023, net loans totaled \$218.7 million representing 68.5 percent of the institution's total assets.

There are no legal, financial, or other factors impeding the institution's ability to meet the community credit needs in its AA. The institution's CRA performance was previously evaluated as of May 3, 2021, resulting in an overall level of performance as "Satisfactory."

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of FNB using Small Bank performance criteria, which consists of the lending test. The evaluation covers the period from January 1, 2021, through December 31, 2022. The evaluation period is limited to two years due to the unavailability of 2023 data needed for a meaningful analysis. For the lending test, the OCC analyzed small business loans and consumer loans for the non-MSA, Longview MSA, and the Falls County MSA AAs. Consumer loans were analyzed for the Smith County MSA and Bowie County MSA AAs.

### **Selection of Areas for Full-Scope Review**

In each state where the institution has an office, one or more of AAs within that state was 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 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 non-MSA AA was given more weight due to the majority of the institution's deposits located in the AA.

New census data was released midway through the evaluation period. The OCC conducted two analyses as a result. Performance during 2021 was compared to data from the 2010 census and 2015 American Community Survey, while performance during 2022 was compared to data from the 2022 census.

The MMSA rating 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 bank's 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 financial institution, or in any AA by an affiliate whose loans have been considered as part of the financial 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<sup>1</sup>:** Satisfactory.

**The lending test is rated:** Satisfactory.

The major factors that support this rating include:

- A substantial majority of the institution's loans were originated within the AA.
- A reasonable LTD ratio.
- A reasonable distribution of loans in low- to moderate-income (LMI) geographies.
- An excellent distribution of loans to individuals of different income levels and businesses of different sizes.

### Description of Institution's Operations in Texas

FNB operates in five AAs in the state of Texas as mentioned in the Description of Institution and the Scope of the Evaluation sections. The AAs are comprised of the non-MSA AA, Falls County AA, Bowie County AA, Longview MSA AA, and the Smith County AA. The institution's primary business focus is commercial lending and consumer loans. Competitors include other state and federal community financial institutions, credit unions, and some of the largest financial institutions that have regional and nationwide footprints as well as nonbank financial entities that compete for consumer loans. A full-scope review will be performed on the non-MSA AA.

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

**Non-MSA**

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Non-MSA 2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	22	0.0	22.7	72.7	4.5	0.0
Population by Geography	89,812	0.0	18.7	78.2	3.1	0.0
Housing Units by Geography	43,195	0.0	20.8	76.3	2.9	0.0
Owner-Occupied Units by Geography	26,046	0.0	19.1	77.8	3.1	0.0
Occupied Rental Units by Geography	8,511	0.0	19.0	78.4	2.6	0.0
Vacant Units by Geography	8,638	0.0	27.6	69.7	2.6	0.0
Businesses by Geography	5,517	0.0	13.1	84.1	2.8	0.0
Farms by Geography	362	0.0	25.1	68.0	6.9	0.0
Family Distribution by Income Level	23,600	21.6	20.1	19.9	38.4	0.0
Household Distribution by Income Level	34,557	26.9	17.1	17.5	38.4	0.0
Median Family Income Non-MSAs – TX		\$52,198	Median Housing Value			\$81,892
			Median Gross Rent			\$611
			Families Below Poverty Level			14.3%
<i>Source: 2015 ACS and 2021 D&amp;B Data. Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Hugh Springs - Non-MSA 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	25	0.0	32.0	56.0	12.0	0.0
Population by Geography	81,189	0.0	27.8	60.8	11.4	0.0
Housing Units by Geography	42,420	0.0	28.4	61.6	10.0	0.0
Owner-Occupied Units by Geography	26,026	0.0	25.2	62.9	11.8	0.0
Occupied Rental Units by Geography	7,634	0.0	33.5	59.9	6.6	0.0
Vacant Units by Geography	8,760	0.0	33.3	59.0	7.7	0.0
Businesses by Geography	7,046	0.0	37.6	52.5	9.9	0.0
Farms by Geography	419	0.0	25.8	64.9	9.3	0.0
Family Distribution by Income Level	23,412	24.8	18.9	20.4	36.0	0.0
Household Distribution by Income Level	33,660	27.9	17.2	17.8	37.1	0.0
Median Family Income Non-MSAs - TX		\$61,785	Median Housing Value			\$96,263
			Median Gross Rent			\$614
			Families Below Poverty Level			14.1%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data. Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The institution's non-MSA AA consists of Cass, Morris, Marion, and Shelby Counties in their entirety, two tracts in Cherokee County in 2021, and three tracts in Cherokee County in 2022. FNB has seven branches within the AA, including the main branch located in Hughes Springs (Cass County). Other cities and communities located in Cass County include the cities and communities of Atlanta, Linden, Queen City, Douglassville, and Bloomberg. Morris County includes the cities of Daingerfield, Lonestar, Omaha, Naples, and other small communities. Marion County includes the city of Jefferson and other small communities. Shelby County includes the cities and communities of Center, Joaquin, Timpson, Tenaha, and other small communities. In 2021, the AA consisted of 22 tracts with no low-income census tracts (CTs) and five moderate-income CTs. In 2022, the AA consisted of 25 tracts with no low-income and eight moderate-income tracts.

During the performance evaluation period, the country was hit with the COVID-19 pandemic. During the pandemic, large scale shutdowns and closures put a strain on the local economies which resulted in a high unemployment rate. Since the peak of the pandemic, unemployment rates declined. The major employers include Tyson Foods, Lone Star Steel, International Paper, East Texas Medical Center, and local school districts. A contact in the AA indicate that economic condition is stable with small business lending as the primary need for the AA.

## **Scope of Evaluation in Texas**

As discussed earlier, the institution has five AAs. The non-MSA AA was selected for a full-scope review with 66 percent of the institution's deposits. Commercial and consumer loans will be reviewed for the full-scope AA. Refer to the table in Appendix A for a list of all AAs under review.

## **LENDING TEST**

The institution's performance under the lending test in Texas is rated Satisfactory.

## **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the institution's performance in the non-MSA AA is reasonable.

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

The institution exhibits a reasonable geographic distribution of loans in the State.

### ***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.

2021

The percentage of loans in moderate-income CTs exceeded the percentage of businesses in these geographies and was slightly below the aggregate. There were no low-income CTs in the AA.

2022

The percentage of loans in moderate-income CTs was below both the percentage of businesses in these geographies as well as the aggregate. There were no low-income CTs in the AA.

### ***Consumer Loans***

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

2021

The percentage of loans in moderate-income CTs exceeded the percentage of households in those geographies. There were no low-income CTs in the AA.

2022

The percentage of loans in moderate-income CTs exceeded the percentage of households in those geographies. There were no low-income CTs in the AA.

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

The institution exhibits an excellent distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the institution.

### ***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 originations and purchases of small loans to businesses.

2021

The institution's loans to businesses with revenues less than or equal to \$1 million exceeds the percentage of businesses located in the moderate-income geographies as well as the aggregate lending in those geographies.

2022

The institution's loans to businesses with revenues less than or equal to \$1 million exceeds the percentage of businesses located in the moderate-income geographies as well as the aggregate lending in those geographies.

### ***Consumer Loans***

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

2021

The institution's consumer lending to low-income borrowers was below the percentage of households located in those geographies; however, the institution's lending to moderate-income borrowers exceeded the percentage of households in the geography.

2022

The institution's consumer lending to LMI borrowers exceeded the percentage of households located in those geographies.

### **Responses to Complaints**

There were no complaints related to the institution's CRA performance within the State of Texas during the review period.

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

Based on limited-scope reviews, the institution's performance under the lending test in the Smith County MSA AA is stronger than the institution's overall performance under the lending test in the full-scope area. Based on limited-scope reviews, the institution's performance under the lending test in the Bowie County MSA, Falls County MSA, and Longview MSA AAs is consistent with the institution's overall performance under the lending test in the full-scope area. A geographic distribution analysis was not completed in Smith County in 2021 or Bowie County in 2021 or 2022 as there were no LMI CTs.

## 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”.

<b>Time Period Reviewed:</b>	1/1/2021 to 12/31/2022	
<b>Institution Products Reviewed:</b>	Small business and consumer loans	
<b>Affiliate</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>MMSAs</b>		
N/A		
<b>States</b>		
Texas		
Non-MSA	Full-Scope	Cass, Cherokee, Marion, Morris, and Shelby Counties
Longview MSA	Limited-Scope	Harrison and Upshur Counties and select tracts in Gregg County
Smith County MSA	Limited-Scope	2021 CTs -15, 19.08, 20.09, 21.01, 21.02, 22 2022 CTs - 15.01, 15.02, 19.14, 19.15, 20.09, 21.01, 21.02, 22
Falls County MSA	Limited-Scope	Falls County
Bowie County MSA	Limited-Scope	2021 CTs - 114.01, 114.02 2022 CTs - 114.02, 114.03, 114.04

## Appendix B: Summary of MMSA and State Ratings

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RATINGS      The First National Bank of Hughes Springs	
Overall Institution:	Lending Test Rating
The First National Bank of Hughes Springs	Satisfactory
MMSA or State:	
Texas	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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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, an institution subsidiary is controlled by the institution and is, therefore, an affiliate.

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders (Home Mortgage Disclosure Act 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 (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. CTs nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other nonvisible features in some instances. CTs 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 multifamily rental housing) for LMI individuals; community services targeted to LMI individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration 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 nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act:** The statute that requires the OCC to evaluate an institution's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the institution, and to take this record into account when evaluating certain corporate applications filed by the 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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified

into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full-Scope Review:** Performance 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 CT delineated by the U.S. Census Bureau in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in an 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 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**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 CT with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the 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 (MSA):** 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.

**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 an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a MMSA, the 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 noncumulative 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

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### Content of Standardized Tables

A separate set of tables is provided for each state. All MMSAs, 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 are treated 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 Federal Deposit Insurance Corporation and are available as of June 30<sup>th</sup> 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.

- 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 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) 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. The table also presents aggregate peer data for the years the data is available. 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.

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																<b>2021</b>		
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	% Businesses	% Institution Loans	Agg	% Businesses	% Institution Loans	Agg	% Businesses	% Institution Loans	Agg	% Businesses	% Institution Loans	Agg	% Businesses	% Institution Loans	Agg
Non MSA	20	1,234	27.9	0.0	0.0	0.0	13.1	15.0	18.3	84.1	85.0	78.2	2.8	0.0	3.6	0.0	0.0	0.0
Longview MSA	20	2,611	59.1	0.0	0.0	0.0	14.0	15.0	11.5	68.5	85.0	68.4	17.5	0.0	20.0	0.0	0.0	0.0
Falls County MSA	20	574	13.0	0.0	0.0	0.0	34.1	35.0	26.5	52.4	35.0	59.1	13.5	30.0	14.4	0.0	0.0	0.0
<b>Total</b>	<b>100</b>	<b>4,419</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>20.4</b>	<b>21.7</b>	<b>18.8</b>	<b>68.3</b>	<b>68.3</b>	<b>68.6</b>	<b>11.3</b>	<b>10.0</b>	<b>12.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

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

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																<b>2022</b>		
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	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Non MSA	20	753	12.8	0.0	0.0	0.0	37.6	25.0	31.4	52.5	60.0	56.7	9.9	15.0	11.9	0.0	0.0	0.0
Longview MSA	20	3,298	56.2	0.0	0.0	0.0	25.3	20.0	20.3	57.6	80.0	58.8	17.1	0.0	20.9	0.0	0.0	0.0
Falls County MSA	20	1,821	31.0	30.8	15.0	29.7	15.0	15.0	14.6	39.5	40.0	42.3	14.7	30.0	13.4	0.0	0.0	0.0
<b>Total</b>	<b>60</b>	<b>5,872</b>	<b>100.0</b>	<b>10.3</b>	<b>5.0</b>	<b>9.9</b>	<b>26.0</b>	<b>20.0</b>	<b>22.1</b>	<b>49.9</b>	<b>60.0</b>	<b>52.6</b>	<b>13.9</b>	<b>15.0</b>	<b>15.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

*Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Institution Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%*

- 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.

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>										<b>2021</b>	
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	20	1,234	27.9	1,488	84.6	100.0	45.6	3.6	0.0	11.8	0.0
Longview MSA	20	2,611	59.1	2,996	83.8	95.0	44.7	4.1	5.0	12.1	0.0
Falls County MSA	20	574	13.0	215	83.3	95.0	50.7	3.4	5.0	13.3	0.0
<b>Total</b>	<b>60</b>	<b>4,419</b>	<b>100.0</b>	<b>4,699</b>	<b>83.9</b>	<b>96.7</b>	<b>47.0</b>	<b>3.7</b>	<b>3.3</b>	<b>12.4</b>	<b>0.0</b>
<i>Source: 2021 D&amp;B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>											

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>										<b>2022</b>	
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	20	753	12.8	1,484	87.9	100.0	49.5	2.7	0.0	9.4	0.0
Longview MSA	20	3,298	56.2	2,419	87.3	95.0	52.4	3.0	5.0	9.7	0.0
Falls County MSA	20	1,821	31.0	246	88.2	95.0	51.6	2.2	5.0	9.5	0.0
<b>Total</b>	<b>60</b>	<b>5,872</b>	<b>100.0</b>	<b>4,149</b>	<b>87.8</b>	<b>96.7</b>	<b>51.2</b>	<b>2.6</b>	<b>3.3</b>	<b>9.5</b>	<b>0.0</b>
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>											

- 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.

<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>												<b>2021</b>	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Non MSA	20	156	19.9	0.0	0.0	19.1	35.0	78.0	60.0	3.0	5.0	0.0	0.0
Longview MSA	20	219	27.9	0.0	0.0	13.7	10.0	69.0	70.0	17.3	20.0	0.0	0.0
Smith County MSA	20	93	11.9	0.0	0.0	0.0	0.0	40.7	95.0	59.3	5.0	0.0	0.0
Falls County MSA	20	165	21.0	0.0	0.0	35.6	35.0	50.3	50.0	14.1	15.0	0.0	0.0
Bowie County MSA	20	151	19.3	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>100</b>	<b>784</b>	<b>100.0</b>	0.0	0.0	14.3	16.0	68.4	75.0	17.3	9.0	0.0	0.0

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

<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>												<b>2022</b>	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Institution Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Non MSA	20	155	20.6	0.0	0.0	27.1	30.0	62.2	65.0	10.7	5.0	0.0	0.0
Longview MSA	20	160	21.3	0.0	0.0	20.4	10.0	60.6	55.0	19.0	35.0	0.0	0.0
Smith County MSA	20	114	32.7	0.0	0.0	10.5	35.0	54.7	65.0	29.9	0.0	4.9	0.0
Falls County MSA	20	246	15.2	33.6	35.0	17.2	10.0	35.0	25.0	14.3	30.0	0.0	0.0
Bowie County MSA	20	77	10.2	0.0	0.0	0.0	0.0	22.9	50.0	77.1	50.0	0.0	0.0
<b>Total</b>	<b>100</b>	<b>752</b>	<b>100.0</b>	<b>1.8</b>	<b>7.0</b>	<b>20.3</b>	<b>17.0</b>	<b>57.5</b>	<b>52.0</b>	<b>19.7</b>	<b>24.0</b>	<b>0.7</b>	<b>0.0</b>

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data. Due to rounding, totals may not equal 100.0%*

- 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.

<b>Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>												<b>2021</b>	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Institution Loans	% of Households	% Bank Loans	% of Households	% Institution Loans
Non MSA	20	156	19.9	26.9	10.0	17.1	20.0	17.5	30.0	38.4	40.0	0.0	0.0
Longview MSA	20	219	27.9	23.3	15.0	15.5	30.0	17.0	20.0	44.2	35.0	0.0	0.0
Smith County MSA	20	93	11.9	20.2	55.0	12.8	5.0	14.7	30.0	52.3	10.0	0.0	0.0
Falls County MSA	20	165	21.0	29.3	20.0	18.0	25.0	15.6	20.0	37.1	35.0	0.0	0.0
Bowie County MSA	20	151	19.3	18.5	25.0	19.3	15.0	21.4	20.0	40.8	40.0	0.0	0.0
<b>Total</b>	<b>100</b>	<b>784</b>	<b>100.0</b>	<b>24.2</b>	<b>25.0</b>	<b>16.0</b>	<b>19.0</b>	<b>17.0</b>	<b>24.0</b>	<b>42.8</b>	<b>32.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Institution Data. Due to rounding, totals may not equal 100.0%

<b>Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>												<b>2022</b>	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Non MSA	20	155	20.6	27.9	35.0	17.2	25.0	17.8	5.0	37.1	35.0	0.0	0.0
Longview MSA	20	160	21.3	25.2	20.0	15.7	40.0	17.0	20.0	42.2	20.0	0.0	0.0
Smith County MSA	20	114	15.2	21.1	45.0	12.9	25.0	19.6	25.0	46.5	5.0	0.0	0.0
Falls County MSA	20	246	32.7	31.7	10.0	20.4	30.0	13.4	5.0	34.5	55.0	0.0	0.0
Bowie County MSA	20	77	10.2	20.2	30.0	10.2	20.0	25.0	25.0	44.6	25.0	0.0	0.0
<b>Total</b>	<b>100</b>	<b>752</b>	<b>100.0</b>	<b>25.7</b>	<b>28.0</b>	<b>15.8</b>	<b>28.0</b>	<b>17.7</b>	<b>18.0</b>	<b>40.8</b>	<b>26.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data. Due to rounding, totals may not equal 100.0%

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