



PUBLIC DISCLOSURE

February 13, 2023

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

The First National Bank of Shiner
Charter Number 5628

103 W. 7th
Shiner, TX 77984

Office of the Comptroller of the Currency

Houston Office
909 Fannin Street, Suite 1900
Houston, Texas 77010

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 CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**

The lending test is rated: Satisfactory.

The community development test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on a reasonable loan-to-deposit (LTD) ratio, a majority of loans being in the assessment area (AA), and a reasonable geographic distribution of loans. The borrower distribution was excellent for small loans to farms and consumer loans.
- The Community Development (CD) Test rating is based on a substantial amount of CD loans and CD investments and a reasonable amount of CD services.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of its AAs, First National Bank of Shiner's (FNB Shiner) LTD ratio is reasonable, given the bank's performance context. Our analysis included eight similarly situated banks with similar asset sizes, performance context, and external factors. These peer banks are also located in the same regional area in Texas as FNB Shiner. The bank's quarterly average LTD ratio during the evaluation period was 17.1 percent ranging from a low of 15.4 percent to a high of 20.1 percent. The comparator banks quarterly average LTD ratio was 32.9 percent for the same period, ranging from a low of 10.09 percent to a high of 64.8 percent. While FNB Shiner's LTD ratio was below the average of the comparator banks, its average is within the average range noted for the peer.

Some of the factors contributing to the bank's lower LTD ratio are typical to banks of FNB Shiner's size and some are unusual based on extenuating circumstances. One factor pertains to FNB Shiner's large amount of public fund deposits that are not available for lending, which increased 6 percent over the evaluation period. The bank's public fund deposit balance as of December 31, 2022, was \$154 million. Based on this, the adjusted LTD ratio for the fourth quarter of 2022 excluding these deposits would have increased the ratio from 15.4 percent to 18.5 percent.

In addition to this, a large part of FNB Shiner's AA is located in the Eagle Ford Shale, which is a major oil and gas exploration site in Texas. Lavaca, Gonzales, and Dewitt counties have experienced the most activity in relation to this site and have a significant number of wells within this location. Due to land leases to obtain mineral rights, a significant amount of money is poured into the affected communities from the oil and gas companies. The bank's customer base, as well as the customers of a few of the selected peer banks, have benefited from the influx of these oil and gas royalties. This has extraordinarily impacted FNB Shiner's deposit growth as customers deposit these funds at their respective local community banks.

Lending in Assessment Area

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

The bank originated and purchased 87 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, 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	58	82.9	12	17.1	70	10,697	79.2	2,807	20.8	13,504
Small Business	60	88.2	8	11.8	68	9,825	78.8	2,641	21.2	12,466
Small Farm	70	83.3	14	16.7	84	6,837	50.1	6,808	49.9	13,645
Consumer	80	90.9	8	9.1	88	1,022	89.7	117	10.3	1,139
Total	268	86.5	42	13.5	310	28,381	69.6	12,373	30.4	40,754

Description of Institution

FNB Shiner is a full-service community bank headquartered in Shiner, Texas. FNB Shiner is a wholly owned subsidiary of Industry Bancshares, Inc. (IBI), a multibank holding company also located in Texas. Other banks owned by IBI include Industry State Bank, Fayetteville Bank, Citizens State Bank, The First National Bank of Bellville, and Bank of Brenham.

FNB Shiner is a single-state institution and does not have any branches located outside of Texas. In addition to the main office in Shiner, the bank has four branches located in Cuero, Flatonia, Gonzales, and Goliad, Texas. Each branch, including the main office, has a deposit taking automatic teller machine (ATM), accessible lobby hours, and drive through facilities. The bank offers its customer base a full line of loan and deposit products, as well as other banking services including products for businesses, farms, consumers, and for purchasing residential real estate. The main office in Shiner and the branch in Cuero are located in upper-income census tracts (CTs). The branches in Flatonia, Goliad, and Gonzales are in middle-income CTs.

As of December 31, 2022, FNB Shiner had \$872 million in total assets with a tier 1 leverage capital ratio of 11.1 percent. The bank's strategy focuses on maintaining a large investment portfolio, which accounted for 77 percent of average assets at year-end 2022. FNB Shiner continues to make efforts to grow its loan portfolio based on the lending needs of its community and available loan opportunities.

FNB Shiner has two AAs that include the entire counties of Lavaca, Dewitt, Gonzales, Fayette, and Goliad. The Shiner AA includes Lavaca, Dewitt, Gonzales, and Fayette Counties, which are all located outside of a metropolitan statistical area (MSA). The Victoria AA includes Goliad County, which is located in the Victoria MSA. The counties in the bank's AAs are contiguous and meet the requirements of the regulation by not arbitrarily excluding low- or moderate-income CTs. The bank was rated "Satisfactory" at its last CRA examination dated March 10, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending and CD tests is January 1, 2020, through December 31, 2022. By dollar amount, the primary products are residential real estate, commercial loans, and agricultural loans. By number of loans, the primary product is consumer loans. All four products were given equal consideration during this evaluation. As there were demographic changes in 2022, we performed a separate analysis of loans originated in 2022.

For 2020 through 2021, we compared FNB Shiner's performance to peer performance using 2021 HMDA Aggregate Data and 2021 CRA Aggregate Data (aggregate data) to analyze home mortgage, small business, and small farm loans. For 2022, aggregate data was not available for comparison for those products. There is no aggregate data for consumer lending in any year.

Selection of Areas for Full-Scope Review

The bank has two AAs. A full-scope review was performed for both the Shiner AA and the Victoria AAs.

In each state where the bank has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank 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 bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The state of Texas is the only rating area. The state rating is based on performance in all bank AAs. While no loan product was given more weight over the other, we did place more weight on the Shiner AA in comparison to the Victoria AA since four out of five branches are located in the Shiner AA. Refer to the "Scope" section under each state 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, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank'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 Bureau of Consumer Financial Protection, 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 Texas¹: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- A reasonable geographic distribution of loans.
- An excellent distribution of loans to individuals of different income levels and businesses and farms of different sizes; and,
- A reasonable level of CD loans and a significant level of qualified CD investments and grants, and CD services.

Description of Institution's Operations in Texas

FNB Shiner operates one main office, four branches, and six ATMs within its two AAs. In 2022, the Shiner AA includes all 27 CTs in Dewitt, Fayette, Gonzales, and Lavaca counties. The Victoria AA includes two middle-income CTs in Goliad County. The main office in Shiner, TX is located in Lavaca County, which is positioned between Houston, TX and San Antonio, TX. The Shiner AA contains 87 percent of all bank deposits, while the Victoria AA has 13 percent.

Banking competition in the Shiner AA is moderate. As of June 30, 2022, there were 19 financial institutions operating 41 branches with an aggregate of \$5.3 billion in deposits. FNB Shiner holds the largest deposit market share position in the AA at 14.4 percent of total deposits, with Fayetteville Bank following at 12.16 percent and Prosperity Bank at 10.3 percent. Although banking competition in the Victoria AA is low with only three financial institutions in the market, Goliad County is adjacent to Victoria County, which does have significantly more financial institutions. As of June 30, 2022, there were three institutions operating a total of three branches with an aggregate of \$207 million in deposits. FNB Shiner holds the largest deposit market share at 55.4 percent.

Community Contacts

We contacted three local organizations in the bank's AAs to identify local area credit and CD needs. According to a contact in the Shiner AA, a primary credit need is lending to support capital infrastructure improvements such as adding new high-speed internet and water lines. An economic development corporation in the Victoria AA stated that financial institutions are responsive to the area's credit and CD needs; however, there are still lending opportunities involving small business, small farm, and home mortgage lending.

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

Due to the 2020 U.S. Census, there were several updates to CT income designations in 2022. Please refer to the tables below for demographic information.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Shiner (2020-2021)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	24	0.0	16.7	45.8	37.5	0.0
Population by Geography	85,110	0.0	16.8	44.4	38.8	0.0
Housing Units by Geography	42,193	0.0	12.5	47.2	40.2	0.0
Owner-Occupied Units by Geography	23,356	0.0	11.4	46.4	42.2	0.0
Occupied Rental Units by Geography	7,441	0.0	21.7	42.4	35.9	0.0
Vacant Units by Geography	11,396	0.0	9.0	52.1	39.0	0.0
Businesses by Geography	6,928	0.0	13.9	44.1	41.9	0.0
Farms by Geography	638	0.0	6.9	53.4	39.7	0.0
Family Distribution by Income Level	21,807	17.8	16.2	18.9	47.1	0.0
Household Distribution by Income Level	30,797	22.4	14.9	15.4	47.2	0.0
Median Family Income Non-MSA - TX	\$52,198	Median Housing Value				\$119,245
		Median Gross Rent				\$659
		Families Below Poverty Level				10.6%

*Source: 2015 ACS Census and 2021 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: Shiner 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	27	0.0	3.7	59.3	37.0	0.0
Population by Geography	84,249	0.0	3.6	67.4	29.0	0.0
Housing Units by Geography	42,806	0.0	3.2	67.3	29.5	0.0
Owner-Occupied Units by Geography	23,640	0.0	3.4	66.7	29.8	0.0
Occupied Rental Units by Geography	7,585	0.0	5.4	73.9	20.7	0.0
Vacant Units by Geography	11,581	0.0	1.4	64.1	34.5	0.0
Businesses by Geography	9,219	0.0	2.0	65.7	32.3	0.0
Farms by Geography	783	0.0	0.9	67.3	31.8	0.0
Family Distribution by Income Level	21,731	17.7	15.9	20.7	45.8	0.0
Household Distribution by Income Level	31,225	21.4	14.8	16.2	47.7	0.0
Median Family Income Non-MSAs - TX	\$61,785	Median Housing Value				\$162,486
		Median Gross Rent				\$690
		Families Below Poverty Level				9.0%

*Source: 2020 ACS Census and 2022 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: Victoria (2020-2021)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.0	0.0	100.0	0.0	0.0
Population by Geography	7,410	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	3,719	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	2,441	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	440	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	838	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	471	0.0	0.0	100.0	0.0	0.0
Farms by Geography	42	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	2,115	20.1	15.4	19.9	44.6	0.0
Household Distribution by Income Level	2,881	26.6	14.3	18.7	40.4	0.0
Median Family Income MSA - 47020 Victoria, TX MSA	\$60,302	Median Housing Value				\$115,349
		Median Gross Rent				\$691
		Families Below Poverty Level				12.1%

*Source: 2015 ACS Census and 2021 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: Victoria 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.0	0.0	100.0	0.0	0.0
Population by Geography	7,012	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	3,780	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	2,284	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	556	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	940	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	655	0.0	0.0	100.0	0.0	0.0
Farms by Geography	60	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	1,835	21.4	14.4	19.1	45.1	0.0
Household Distribution by Income Level	2,840	33.3	15.0	12.6	39.2	0.0
Median Family Income MSA - 47020 Victoria, TX MSA	\$71,697	Median Housing Value				\$132,919
		Median Gross Rent				\$380
		Families Below Poverty Level				6.8%

*Source: 2020 ACS Census and 2022 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.*

Scope of Evaluation in Texas

The rating for Texas is based on a full-scope review of both the Shiner and Victoria AAs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

The bank's performance under the Lending Test in Texas is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on full-scope reviews, the bank's lending performance in both the Shiner and Victoria AAs is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state. There were no low-income CTs in the Shiner AA, so our analysis focused on moderate-income CTs. We did not analyze the geographic distribution for the Victoria AA, as there were no low- or moderate-income CTs in the AA.

Home Mortgage Loans

Refer to Table O in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Overall, the geographic distribution of home mortgage loans is poor.

Shiner AA

For 2020 through 2021, the bank originated 5 percent of its mortgage loans in moderate-income CTs. This is below both the percent of owner-occupied housing units and the aggregate data of all financial institutions in those geographies. For 2022, there were not enough loans for a meaningful analysis.

Small Loans to Businesses

Refer to Table Q in appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Overall, the geographic distribution of small business loans is excellent.

Shiner AA

For 2020 through 2021, the bank originated 25 percent of its business loans in moderate-income CTs. This exceeds both the percent of businesses and the aggregate data of all financial institutions in those geographies.

For 2022, the bank originated 4 percent of its business loans in moderate-income CTs, which exceeds the percent of businesses in those geographies.

Small Loans to Farms

Refer to Table S in appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

Overall, the geographic distribution of small loans to farms is excellent.

Shiner AA

For 2020 through 2021, the geographic distribution of small loans to farms is excellent. The bank originated 13 percent of its small farm in moderate-income CTs. This significantly exceeds both the percent of farms and the aggregate data of all financial institutions in those geographies.

For 2022, the geographic distribution of small loans to farms is reasonable. The bank did not originate any small farm loans in moderate-income CTs; however, the percent of small farms in the AA is minimal at 1 percent.

Consumer Loans

Refer to Table U in appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

Overall, the geographic distribution of consumer loans is excellent.

Shiner AA

For 2020 through 2021, the geographic distribution of consumer loans is excellent. The bank originated 20 percent of its consumer loans in moderate-income CTs. This is above the percent of households at 14 percent.

For 2022, the geographic distribution of consumer loans is excellent. The bank originated 5 percent of its consumer loans in moderate-income CTs. This exceeds the percent of households at 4 percent.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

Refer to Table P in appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of home mortgage loans by income level of the borrower is reasonable.

Shiner AA

For 2020 through 2021, the distribution of home mortgage loans was reasonable. The percentage of home mortgage loans to low-income borrowers was 5 percent. This was significantly below the percentage of families but exceeds the aggregate data of all financial institutions. The percentage of home mortgage loans to moderate-income borrowers was 10 percent. This was below the percentage of families but is consistent with the aggregate data of all financial institutions. For 2022, there were not enough loans for a meaningful analysis.

Victoria AA

For 2020 through 2021, the distribution of home mortgage loans was reasonable. The percentage of home mortgage loans to low-income borrowers was 6 percent. This was significantly below the percentage of families but exceeds the aggregate data of all financial institutions. The percentage of home mortgage loans to moderate-income borrowers was 17 percent, which exceeds both the percentage of families and the aggregate data of all financial institutions. For 2022, there were not enough loans for a meaningful analysis.

Small Loans to Businesses

Refer to Table R in appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Overall, the borrower distribution of loans to businesses is reasonable.

Shiner AA

For 2020 through 2021, the percentage of loans to small businesses was 64 percent. This was lower than the percentage of small businesses but significantly exceeds the aggregate data of all financial institutions.

For 2022, the percentage of loans to small businesses was 75 percent, which was lower than the percentage of small businesses.

Victoria AA

There were not enough loans in any year for a meaningful analysis.

Small Loans to Farms

Refer to Table T in appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

Overall, the borrower distribution of small loans to farms is excellent.

Shiner AA

For 2020 through 2021, the percentage of loans to small farms was 79 percent. This was lower than the percentage of farms in the AA but exceeds the aggregate data of all financial institutions.

For 2022, the percentage of loans to small farms was 90 percent, which is somewhat lower than the percentage of farms in the AA.

Victoria AA

For 2020 through 2021, there were not enough loans for a meaningful analysis. For 2022, the percentage of loans to small farms was 95 percent, which is consistent with the percentage of farms in the AA.

Consumer Loans

Refer to Table V in appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The distribution of consumer loans by the income of the borrower is excellent.

Shiner AA

For 2020 through 2021, the percentage of consumer loans to low-income borrowers was 14 percent. This was somewhat lower than the percentage of families in the AA. The percentage of consumer loans to moderate-income borrowers was 43 percent, which significantly exceeds the percentage of families.

For 2022, the percentage of consumer loans to low- and moderate-income (LMI) borrowers was 33 percent and 29 percent, respectively. This exceeded the percentage of households in both income categories.

Victoria AA

For 2020 through 2021, there were not enough loans for a meaningful analysis. For 2022, the bank did not originate any consumer loans to low-income borrowers. The percentage of consumer loans to moderate-income borrowers was 20 percent, which exceeds the percentage of families in the AA.

Responses to Complaints

The bank did not have any CRA related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Texas is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA.

Number and Amount of CD Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Shiner	6	86.0	3,286	95.0
Victoria MSA	1	14.0	169	5.0

The bank originated seven CD loans totaling \$3.5 million during the evaluation period. FNB Shiner originated one CD loan for economic development purposes but a majority of loans in the Shiner AA supported affordable housing. These three loans were rental properties with rental units below the area's median rents. The remaining two loans were to companies that provided services to the community including LMI individuals. One loan totaling \$1.3 million was made to a regional mental health center that served both AAs.

In response to the COVID-19 pandemic, the bank originated 299 Small Business Administration Payment Protection Program (PPP) loans totaling \$16 million. Of the PPP loans originated, 80 percent were in the Shiner AA and 12 percent were in Victoria AA.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Shiner	1	1,298	94	40	95	67.9	1,338	2.7	0	0
Victoria	0	0	6	3	6	4.3	3	0.0	0	0
Broader Statewide	8	13,404	31	35,725	39	27.8	49,129	97.3	3	2,221
Total	9	14,702	131	35,768	140	100.0	50,470	100.0	3	2,221

During the evaluation period, FNB Shiner made a total of 131 donations and investments totaling \$35.8 million. Additionally, there were nine prior-period investments totaling \$14.7 million. Of the current period investments, FNB Shiner made 100 donations totaling \$43,653 to organizations in its AAs that provide community services to LMI families. FNB Shiner also helped support economic development by contributing \$710,713 to three SBA Small Business Investment Companies. The prior period balance was \$1.4 million, with a total commitment of \$4.4 million.

* '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.

Because of limited investment opportunities in its AAs, FNB Shiner purchased 15 investments totaling that benefitted the broader state of Texas. These investments included two bonds for disaster recovery totaling \$2.6 million, 12 school bonds totaling \$31.8 million, and one bond that helped provide affordable housing to LMI families totaling \$605,239.

Extent to Which the Bank Provides Community Development Services

FNB Shiner performed 950 hours of qualifying community services during the evaluation period. Several officers are board members of local organizations whose mission is to support LMI individuals. Other services included providing financial education classes at local schools and civic organizations. These classes are designed to help increase financial literacy and target students in both AAs that are primarily classified as economically disadvantaged. Bank employees provided 834 service hours in the Shiner AA and 116 service hours in the Victoria AA.

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 MSA(s) and non-MSA(s) 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:	01/01/2020 – 12/31/2022	
Bank Products Reviewed:	Home mortgage, small business, small farm, consumer loans CD loans, qualified investments, CD services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Shiner Non-MSA	Full scope	Dewitt, Fayette, Gonzales, and Lavaca Counties
Victoria MSA	Full scope	Goliad County

Appendix B: Summary of MMSA and State Ratings

RATINGS: The First National Bank of Shiner			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
FNB Shiner	Satisfactory	Outstanding	Satisfactory
MMSA or State:			
State of Texas	Satisfactory	Outstanding	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight 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 bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate data (Aggt.): 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/assessment area.

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. 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 (CSA): 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 (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet 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 low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include 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 United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of 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 census tract 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/assessment area.

Median Family Income (MFI): 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 (FFIEC) 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 Metropolitan Statistical Area 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 multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

Small Loan(s) to Farm(s): 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 multistate MSAs, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank 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 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 bank 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 bank 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 bank 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 bank loan data to aggregate data from geographic areas larger than the bank’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 bank 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 AA 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 bank 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 bank'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 thousand) originated and purchased by the bank 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 bank 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 bank 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 AA may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

TEXAS

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2020-21	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% 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		
Shiner	21	4,695	53.8	1,503	0.0	0.0	0.0	11.4	4.8	12.7	46.4	71.4	45.9	42.2	23.8	41.4	0.0	0.0	0.0		
Victoria	18	2,960	46.2	150	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0		
Total	39	7,655	100	1,653	0.0	0.0	0.0	10.3	2.4	11.5	51.5	86.9	51.0	38.2	11.9	37.5	0.0	0.0	0.0		

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate 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																				2022	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% 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		
Shiner	13	2,427	68.4	--	0.0	0.0	--	3.4	0.0	--	66.7	46.2	--	29.8	53.9	--	0.0	0.0	--		
Victoria	6	614	31.6		0.0	0.0	--	0.0	0.0	--	100.0	100.0	--	0.0	0.0	--	0.0	0.0	--		
Total	19	3,041	100	--	0.0	0.0	--	3.1	0.0	--	69.7	50.0	--	27.2	34.6	--	0.0	0.0	--		

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

The total loan amount presented in the tables for each AA 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 P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2020-21	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Shiner	21	4,695	53.8	1,503	17.8	4.8	2.5	16.2	9.5	10.4	18.9	14.3	17.5	47.1	71.4	51.8	0.0	0.0	17.9	
Victoria	18	2,961	46.2	150	20.1	5.6	4.5	15.4	16.7	7.3	19.9	22.2	20.9	44.6	55.6	46.9	0.0	0.0	20.3	
Total	39	7,656	100	1,653	18.0	5.2	2.7	16.2	13.1	10.1	19.0	18.3	17.8	46.8	63.5	51.3	0.0	0.0	18.2	

*Source: 2015 ACS ; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate 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																			2022	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Shiner	13	2,427	68.4	--	17.7	0.0	--	15.9	15.4	--	20.7	15.4	--	45.8	69.2	--	0.0	0.0	--	
Victoria	6	614	31.6		21.4	16.7	--	14.4	0.0	--	19.1	16.7	--	45.1	66.7	--	0.0	0.0	--	
Total	19	3,041	100.0	--	18.0	8.4	--	15.8	7.7	--	20.6	16.1	--	45.7	68.0	--	0.0	0.0	--	

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

The total loan amount presented in the tables for each AA 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 Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2020-21		
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		
Shiner	28	5455	82.4		0.0	0.0	0.0	13.9	25.0	12.3	44.1	67.9	46.0	41.9	7.1	41.7	0.0	0.0	0.0		
Victoria	6	1,101	17.6		0.0	0.0	0.0	0.0	0.0	0.0	100.0	100	100.0	0.0	0.0	0.0	0.0	0.0	0.0		
Total	34	6,556	100		0.0	0.0	0.0	13.0	12.5	11.1	47.7	84.0	51.2	39.3	3.6	37.7	0.0	0.0	0.0		

*Source: 2021 D&B Data; 01/01/2020 — 12/31/2021 Bank Data; 2021 CRA Aggregate 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																			2022		
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		
Shiner	24	3,078	92.3	--	0.0	0.0	--	2.0	4.2	--	65.7	66.7	--	32.3	29.2	--	0.0	0.0	--		
Victoria	2	191	7.7		0.0	0.0	--	0.0	0.0	--	100.0	100.0	--	0.0	0.0	--	0.0	0.0	--		
Total	26	3,269	100.0	--	0.0	0.0	--	1.9	2.1	--	68.0	83.4	--	30.2	14.6	--	0.0	0.0	--		

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

The total loan amount presented in the tables for each AA 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 R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2020-21	
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	
Shiner	28	5,455	82.4	1,421	83.8	64.3	38.6	4.5	17.9	11.7	17.9	
Victoria	6	1,101	17.6	150	86.6	100.0	45.3	2.3	0.0	11.0	0.0	
Total	34	6,556	100	1,571	84.0	82.15	39.2	4.4	9.0	11.7	9.0	

*Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate 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											2022	
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	
Shiner	24	3,078	92.3	--	87.6	75.0	--	3.3	16.7	9.1	8.3	
Victoria	2	191	7.7	--	90.2	100	--	1.7	0.0	8.1	0.0	
Total	26	3,269	100.0	--	87.8	87.5	--	3.2	8.4	9.0	4.2	

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

The total loan amount presented in the tables for each AA 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																			2020-21	
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	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
Shiner	24	3,353	80		0.0	0.0	0.0	6.9	12.5	4.7	53.4	58.3	58.6	39.7	29.2	36.7	0.0	0.0	0.0	
Victoria	6	220	20		0.0	0.0	0.0	0.0	0.0	0.0	100.0	100	100.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	30	9,374	100		0.0	0.0	0.0	6.5	6.3	3.9	56.3	79.2	66.2	37.2	14.6	30.0	0.0	0.0	0.0	

*Source: 2021 D&B Data; 01/01/2020 — 12/31/2021 Bank Data; 2021 CRA Aggregate Data, “—” data not available.
Due to rounding, totals may not equal 100.0%*

Table S: Assessment Area Distribution of Loans to Farm Businesses by Income Category of the Geography																			2022	
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	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
Shiner	20	1,026	50.0		0.0	0.0	--	0.9	0.0	--	67.3	80.0	--	31.8	20.0	--	0.0	0.0	--	
Victoria	20	2,238	50.0		0.0	0.0	--	0.0	0.0	--	100.0	100.0	--	0.0	0.0	--	0.0	0.0	--	
Total	40	3,264	100.0		0.0	0.0	--	0.8	0.0	--	69.6	90.0	--	29.5	10.0	--	0.0	0.0	--	

*Source: 2021 D&B Data; 01/01/2020 — 12/31/2021 Bank Data; 2021 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 AA 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 T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues												2020-21
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Shiner	24	3,353	80.0		98.1	79.2	62.7	0.6	8.3	1.3	12.5	
Victoria	6	220	20.0		92.9	100	78.9	2.4	0.0	4.8	0.0	
Total	30	3,573	100.0		97.8	89.6	65.7	0.7	4.2	1.5	6.3	

*Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues												2022
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Shiner	20	1,026	50.0	--	98.5	90.0	--	0.5	10.0	1.0	0.0	
Victoria	20	2,238	50.0	--	95.0	95.0	--	1.7	5.0	3.3	0.0	
Total	40	3,264	100.0	--	98.2	92.5	--	0.6	7.5	1.2	0.0	

*Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 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 AA 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 U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2020-21	
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	
Shiner	21	142	53.8	0.0	0.0	13.9	20.0	45.5	50.0	40.7	30.0	0.0	0.0	
Victoria	18	346	46.2	0.0	0.0	0.0	0.0	100.0	100	0.0	0.0	0.0	0.0	
Total	39	488	100.0	0.0	0.0	12.7	10.0	50.1	75.0	37.2	15.0	0.0	0.0	

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2022	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$(000)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Shiner	21	281	51.2	0.0	0.0	3.9	4.8	68.5	33.3	27.6	61.9	0.0	0.0	
Victoria	20	253	48.8	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	
Total	41	534	100.0	0.0	0.0	3.6	2.4	71.1	66.7	25.3	31.0	0.0	0.0	

*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 AA 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 V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2020-2021	
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	
Shiner	21	142	53.8	22.4	14.3	14.9	42.9	15.4	9.5	47.2	14.3	0.0	19.1	
Victoria	18	346	46.2	26.6	5.6	14.3	16.7	18.7	16.7	40.4	33.3	0.0	27.8	
Total	39	488	100.0	22.8	10.0	14.9	29.8	15.7	17.9	46.7	23.8	0.0	23.5	

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

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2022	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$(000)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Shiner	21	281	51.2	21.4	33.3	14.8	28.6	16.2	4.8	47.7	14.3	0.0	19.1	
Victoria	20	253	48.8	33.3	0.0	15.0	20.0	12.6	10.0	39.2	30.0	0.0	40.0	
Total	41	534	100.0	22.4	16.7	14.8	24.3	15.9	7.4	47.0	22.2	0.0	29.6	

*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 AA may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.