



## **PUBLIC DISCLOSURE**

February 20, 2024

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

Guaranty National Bank & Trust, National Association  
Charter Number: 25053

100 West Arkansas  
Mount Pleasant, TX 75455

Office of the Comptroller of the Currency

225 East John Carpenter Freeway, Suite 900  
Irving, TX 75062

**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 following table indicates the performance level of Guaranty Bank & Trust, National Association with respect to the Lending, Investment, and Service Tests:

Performance Levels	Guaranty Bank & Trust, NA Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

\* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on excellent responsiveness to assessment area credit needs and adequate distribution of loans to low- and moderate-income (LMI) geographies and good distribution of loans to LMI borrowers. The bank is a leader in making community development (CD) loans, which had a positive effect on the Lending Test rating. The bank originated a substantial majority of its loans inside its assessment areas.
- The Investment Test rating is based on the good performance in the DFW and Houston assessment areas, with an excellent level of qualified CD investments and grants, and adequate performance in the Northeast Texas assessment area. The level of qualified investments in the Northeast Texas assessment area is adequate, which is supported by the performance context of limited investment opportunities and the bank's use of donations. We also considered the level of investments in the broader regional and statewide areas.
- The Service Test rating is based on service delivery systems that are readily accessible to geographies and individuals of different income levels and banking services that are available through alternative delivery systems (ADS), such as online banking, mobile banking, and automated teller machines (ATMs). Branch hours are tailored to the needs and convenience of the assessment areas. The bank provided an adequate to good level of CD services in all assessment areas.

### Lending in Assessment Area

A substantial majority of the bank's loans are in its assessment areas (AAs).

The bank originated and purchased 88.1 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.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	2,553	83.6	501	16.4	3,054	723,569	82.7	151,239	17.3	874,808
Small Business	6,249	90.6	647	9.4	6,896	752,296	88.5	98,011	11.5	850,307
Small Farm	1,209	85.9	199	14.1	1,408	75,394	74.8	25,338	25.2	100,732
<b>Total</b>	<b>10,011</b>	<b>88.1</b>	<b>1,347</b>	<b>11.9</b>	<b>11,358</b>	<b>1,551,259</b>	<b>85.0</b>	<b>274,588</b>	<b>15.0</b>	<b>1,825,847</b>

*Source: Bank Data*  
*Due to rounding, totals may not equal 100.0%*

## Description of Institution

Guaranty Bank & Trust, National Association (GBT or the bank) is an intrastate bank headquartered in Mount Pleasant, Texas and is wholly owned by Guaranty Bancshares, Incorporated (GBI). GBI is a one-bank holding company headquartered in Mount Pleasant, Texas. GBT is one of the largest locally owned community banks in the area. As of December 31, 2022, the bank had total assets of \$3.4 billion and tier 1 capital of \$329.9 million, while GBI had total assets of \$3.4 billion and tier 1 capital of \$293 million.

As of December 31, 2022, total loans were \$2.4 billion representing 71 percent of total assets. The loan portfolio is comprised of \$1.2 billion (49.8 percent) in commercial real estate, \$619.1 million (26 percent) in one- to four-family real estate, \$314.4 million (13.2 percent) in commercial loans, \$199.3 million (8.4 percent) in agriculture loans, and \$61.7 million (2.6 percent) in consumer loans. During the evaluation period, the bank originated and purchased 24,584 loans totaling \$5.7 billion.

Guaranty is a full-service community bank providing financial products to both consumers and businesses with a wide range of deposit and loan products available. The bank's business strategy emphasizes originating commercial, industrial, professional, and small business loans. However, the bank also originates a significant number of single-family mortgage loans that are sold to secondary market investors.

Guaranty has 33 full-service branch locations and 47 ATMs, including 11 stand-alone ATMs, located throughout East and North Texas, as well as the Brazos Valley, Central Texas, and Houston areas. According to 2022 demographic data, three branch locations are in low-income census tracts, ten are in moderate-income census tracts, and one is in a middle-income, distressed census tract. The bank has two ATMs in low-income census tracts, eight are in moderate-income tracts, and one is in a middle-income, distressed census tract. In addition, the bank partners with AllPoint, which manages an ATM network that provides access to more than 55,000 ATMs nationwide and around the world. The bank's customers may use these ATMs with no surcharges. Most AllPoint ATMs are in convenience stores and pharmacies, such as Target, Kroger, Circle K, CVS, and Walgreens.

Guaranty operates within seven assessment areas in the state of Texas. During the evaluation period, the bank closed its Bellaire location, which was in an upper-income census tract. The bank also relocated three of its branches. The Fort Worth branch moved one block to a new location in the same upper-income census tract. The Dallas location moved from an upper-income tract to a middle-income tract. The

Denton–Dallas Drive branch, located in a moderate-income tract, relocated to University Drive, which is a middle-income tract. In August 2021, the bank opened a location in Georgetown, Texas, and in January 2022, the bank opened its Lakeway, Texas, location. The bank opened a second branch in Georgetown in May 2023. The bank also closed nine ATMs. Closures include one ATM in a low-income census tract, two in moderate-income census tracts, two in middle-income census tracts, and three in upper-income tracts. The remaining closure is related to the relocation of the Denton-Dallas Drive branch.

The bank offers a variety of commercial and retail financial services for small business owners and consumers. GBT has several alternative retail delivery systems that provide service beyond the bank’s brick and mortar offices. The bank complements its traditional service delivery methods with alternative retail delivery systems such as deposit-taking ATMs, remote deposit capture, direct deposit, mobile banking, and online banking. In addition, bank services include Apple Pay, Samsung Pay, and Google Wallet. When customers are conducting online banking, they can type questions or requests into a chat box and receive assistance from bank employees. In 2020 and 2021, due to the COVID-19 pandemic, the bank’s lobbies were open to the public by appointment only. During that time, the bank recognized the need of its customers to interact with its bankers and offered virtual meetings via Zoom. GBT also participated as a Paycheck Protection Program (PPP) lender to help customers and local businesses obtain necessary funds during the pandemic. Furthermore, the bank can open deposit accounts and accept loan applications online and through its mobile application, including mortgage loans. GBT also has a Customer Care Center, which is a call center that operates from 8:00 a.m. to 7:00 p.m. each weekday and from 9:00 a.m. to 9:00 p.m. on weekends. The bank employs several bilingual Spanish-speaking employees, including in mortgage lending.

During the evaluation period, GBT invested in Lightspring Capital Fund I, which is a Small Business Investment Company (SBIC) that makes equity investments in small businesses across the US. This investment currently promotes economic development in the midwestern portion of the US and may support Texas-based small businesses in the future.

There were no legal or financial factors impeding the bank’s ability to help meet credit needs in its AAs during the evaluation period. The bank was last evaluated as of January 28, 2021, with the overall level of performance rated Satisfactory. The January 2021 exam analyzed loan data and CD activity from January 2017 through December 2019.

## **Scope of the Evaluation**

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

This Performance Evaluation (PE) assesses the bank’s CRA performance under the Large Bank Lending, Investment, and Service Tests. The evaluation period is January 1, 2020, through December 31, 2022. In evaluating the bank’s lending performance, examiners reviewed home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA), small loans to businesses and small loans to farms reported under the CRA, and CD loans.

The bank’s primary lending products are home mortgage and small business loans. Farm lending is not a primary product of the bank, and in many bank markets, the volume of farm lending during the evaluation period was insufficient (less than 20 loans) to conduct a meaningful analysis. However, farm lending was considered where there were enough loans for a meaningful analysis. Consumer lending (non-mortgage)

was not considered in this evaluation, as consumer loans did not constitute a substantial majority of the bank's lending and bank management did not request consideration of these loans.

The evaluation period included two census periods. For mortgage lending activity in 2020-2021, the OCC compared the bank's performance to the 2015 American Community Survey (ACS) census data and 2021 HMDA aggregate lender data. For mortgage lending activity during 2022, the OCC compared the bank's performance to 2020 census data, which the FFIEC released in 2022, and 2022 aggregate lender data. The analysis of small business lending in 2020-2021 focused on comparison of the bank's performance with 2021 data from Dunn & Bradstreet (D&B) and aggregate CRA (small business) data. In 2022, the analysis of small business lending focused on comparison with 2022 D&B data and aggregate CRA data. Deposit data was as of June 30, 2022, and based on information from the Federal Deposit Insurance Corporation (FDIC).

Examiners also evaluated retail services, qualified investments, and CD services. Qualifying activities performed in response to the significant impact of the COVID-19 pandemic across the United States were also considered in this evaluation. Activities originated or engaged in between October 1, 2020, and December 31, 2021, were evaluated per the June 2020 CRA Rule. Activities engaged in outside of that period were evaluated per the 1995 CRA Rule.

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

In each state where the bank has an office, one or more AA(s) within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas 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 section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### **Ratings**

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

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

When evaluating the bank's performance under the Lending Test, we placed greater weight on the bank's distribution of small business loans than the distribution of home mortgage loans. For most rating areas, small business loans represent the bank's primary loan product and business focus. Generally, equal emphasis is given to the geographic distribution of loans and lending by borrower income level.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 C.F.R. §25.28(c), 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 assessment area 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 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:** High Satisfactory

**The Investment Test is rated:** High Satisfactory

**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA credit needs.
- Based on the data in the tables and the performance context information discussed throughout this report, the overall geographic distribution of lending was adequate, and the overall borrower distribution of lending was good.
- GBT was a leader in CD lending throughout its AAs, which had a positive effect on the lending test rating.
- The bank made a good level of CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. The bank exhibited good responsiveness to the credit and community economic development needs.
- Service delivery systems are readily accessible to geographies and individuals of different income levels, and banking services are available through ADS. The bank provided an adequate level of CD services in all assessment areas.

### Description of Institution's Operations in Texas

The bank delineated seven AAs within the state of Texas. For purposes of this evaluation, bank delineated assessment areas located within the same MSA, MMSA, or 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. As such, the Dallas-Plano-Irving MSA and the Fort Worth-Arlington-Grapevine MSA were combined into the Dallas Fort Worth CSA for presentation and analysis. Full-scope AAs consist of Northeast Texas, Dallas Fort Worth, and Houston. Limited scope AAs consist of Austin, Bryan-College Station, Longview, and Texarkana. Assessment areas in Texas, including MSAs and non-MSAs, include 22 counties. For most AAs in Texas, small business loans represent the bank's primary loan product and business focus. Generally, equal emphasis is given to the geographic distribution of loans and lending by borrower income level. Due to the bank's footprint across major metropolitan areas in Texas, major competitors include the largest U.S. banks such as Bank of America, N.A., and JPMorgan Chase, N.A., along with regional banks, and small community banks.

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<sup>1</sup> This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.



GBT had \$2.8 billion in deposits in Texas representing 100 percent of the bank’s total deposits as of June 30, 2022. As of December 31, 2022, the bank operated 33 branches and 47 ATMs, of which 38 were deposit-taking ATMs within the rating area.

The following tables depict the demographic information for the full-scope AAs in Texas.

### Northeast Texas AA

GBT had \$1.1 billion in deposits in the Northeast Texas AA, representing 38.4 percent of total deposits as of June 30, 2022. As of December 31, 2022, the bank operated nine branches, including a mobile service branch, and 16 deposit taking ATMs, representing 27.3 percent of total branches and 34.8 percent of total ATMs. The bank originated and purchased approximately 4,324 home mortgage, small business, and small farm loans totaling \$431.8 million within the Northeast Texas AA, representing 7.6 percent of total bank loan originations and purchases by dollar and 17.6 percent by count. According to FDIC deposit-market share data, as of June 30, 2022, there were 23 FDIC-insured institutions operating 55 branches in the AA. GBT ranked first in deposit share at 24.1 percent. The top three banks by deposit market share were GBT, Alliance Bank at 14.3 percent, and First Federal Community Bank, SSB at 10.6 percent. In addition to FDIC-insured institutions, this area is served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Northeast Texas AA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Northeast Texas AA 2020-2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	41	2.4	26.8	58.5	12.2	0.0
Population by Geography	158,669	2.4	22.3	57.7	17.6	0.0
Housing Units by Geography	70,540	2.5	22.7	57.1	17.6	0.0
Owner-Occupied Units by Geography	40,281	1.2	17.2	60.8	20.7	0.0
Occupied Rental Units by Geography	18,293	5.4	31.7	51.7	11.2	0.0
Vacant Units by Geography	11,966	2.5	27.5	53.2	16.8	0.0
Businesses by Geography	10,814	3.3	27.4	50.9	18.5	0.0
Farms by Geography	734	0.3	11.7	67.0	21.0	0.0
Family Distribution by Income Level	42,239	23.2	18.6	19.0	39.3	0.0
Household Distribution by Income Level	58,574	24.8	17.1	16.9	41.2	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$89,459
			Median Gross Rent			\$655
			Families Below Poverty Level			15.6%

Source: 2015 ACS 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.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Northeast Texas AA 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)	46	2.2	17.4	60.9	19.6	0.0
Population by Geography	157,762	1.3	14.2	63.9	20.6	0.0
Housing Units by Geography	71,842	1.8	15.6	63.9	18.7	0.0
Owner-Occupied Units by Geography	41,989	1.2	12.0	64.1	22.8	0.0
Occupied Rental Units by Geography	18,213	3.2	22.7	61.2	13.0	0.0
Vacant Units by Geography	11,640	2.2	17.3	67.6	13.0	0.0
Businesses by Geography	13,914	1.7	19.7	59.6	19.1	0.0
Farms by Geography	872	0.5	8.4	58.1	33.0	0.0
Family Distribution by Income Level	42,063	21.5	17.7	20.7	40.2	0.0
Household Distribution by Income Level	60,202	24.5	16.6	17.7	41.1	0.0
Median Family Income Non-MSAs - TX		\$61,785	Median Housing Value			\$112,485
			Median Gross Rent			\$736
			Families Below Poverty Level			12.0%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i>						
<i>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 poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Northeast Texas AA, the overall household poverty level was 15.6 percent in 2021 and 12 percent in 2022.

### *Economic Data*

The Northeast Texas AA is comprised of seven rural counties including Camp, Delta, Franklin, Hopkins, Lamar, Red River, and Titus. Primary employers throughout these counties include local government, independent school districts, Wal-Mart stores, community and junior colleges, Pilgrim's Pride Corporation, Luminant, Campbell's Soup Company, Kimberly-Clark Corporation, Sara Lee Company, regional medical centers, and other manufacturing companies. A majority of businesses within the AA employ less than 10 employees.

According to the U.S. Bureau of Labor Statistics, the average unemployment level of Lamar County, Texas for the years 2020, 2021, and 2022 totaled 6.4 percent, 5.5 percent, and 4.3 percent, respectively. All other counties within the AA including Delta, Hopkins, Red River, Franklin, Titus, and Camp counties observed similar decreasing trends in unemployment with 2020 values representing the peak, likely due to the COVID-19 pandemic circumstances. Camp county averaged the highest unemployment values with annual totals of 7.4 percent, 5.9 percent, and 4.5 percent, respectively. Franklin county averaged the lowest with values of 5.4 percent, 4.4 percent, and 3.2 percent, respectively.

### *Community Contacts*

Examiners performed one community contact interview to gain better knowledge of the community profile, identify opportunities for participation by local financial institutions, and determine the performance of financial institutions in meeting the credit needs of the community. The community contact interviewed was an executive of an economic development corporation in the Northeast Texas AA with the purpose of assisting with or offering economic incentives, facilitation of tax rebates, abatements, infrastructure demands, and business permitting. Per the community contact, the local economic growth is minimal with a steady population. The number of financial institutions is few, but they are actively involved in the community to serve its banking and credit needs. However, underwriting standards of the local financial institutions have tightened. Nearby interstate routes drive some interest and business. The contact noted the local city is emphasizing the revitalization of its downtown area, focusing on broad-based CD and preservation-based economic development while being inclusive of community input.

### **Dallas Fort Worth CSA**

GBT had \$670.0 million in deposits in the Dallas Fort Worth CSA, representing 24 percent of the bank's total deposits as of June 30, 2022. As of December 31, 2022, the bank operated eight branches and nine ATMs, of which eight were deposit taking, representing 24.2 percent of total branches and 19.6 percent of total ATMs. During the evaluation period, between January 1, 2020, and December 31, 2022, the bank originated and purchased approximately 1,983 home mortgage, small business, and small farm loans, totaling \$383.4 million within the Dallas Fort Worth CSA, representing 6.8 percent of total bank loan originations and purchases by dollar and 8.1 percent by count. According to FDIC deposit-market share data, as of June 30, 2022, there were 160 FDIC-insured institutions operating 1,438 branches in the AA. GBT ranked 48th in deposit share, with 0.1 percent. The top three banks by deposit market share were Charles Schwab Bank, SSB, with 46 percent, Bank of America, NA, with 16 percent, and JPMorgan Chase Bank, NA, with 11.9 percent. In addition to FDIC-insured institutions, this area is served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

The following tables provide a summary of the demographics, including housing, business, and economic information for the Dallas Fort Worth CSA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Dallas Fort Worth CSA 2020-2021</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)	1,205	13.7	26.3	26.2	33.2	0.6
Population by Geography	6,167,183	11.6	25.9	27.9	34.6	0.1
Housing Units by Geography	2,358,766	12.0	24.6	28.4	34.7	0.2
Owner-Occupied Units by Geography	1,275,347	5.5	20.1	29.4	44.9	0.1
Occupied Rental Units by Geography	902,060	19.5	30.3	27.7	22.1	0.3
Vacant Units by Geography	181,359	21.2	28.7	25.2	24.6	0.3
Businesses by Geography	740,942	7.0	18.2	26.1	48.0	0.7
Farms by Geography	12,467	4.8	16.7	29.8	48.2	0.5
Family Distribution by Income Level	1,496,213	23.7	16.4	18.0	42.0	0.0
Household Distribution by Income Level	2,177,407	24.0	16.5	17.7	41.8	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX		\$71,149	Median Housing Value			\$179,168
Median Family Income MSA - 23104 Fort Worth-Arlington-Grapevine, TX		\$69,339	Median Gross Rent			\$981
			Families Below Poverty Level			11.6%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i>						
<i>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: Dallas Fort Worth CSA 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)	1,557	9.7	26.2	28.6	33.9	1.5
Population by Geography	6,902,841	9.1	25.5	29.6	35.0	0.9
Housing Units by Geography	2,576,438	9.7	25.3	30.3	33.7	0.9
Owner-Occupied Units by Geography	1,389,277	4.5	20.0	31.5	43.6	0.4
Occupied Rental Units by Geography	1,001,294	15.9	32.0	29.2	21.3	1.5
Vacant Units by Geography	185,867	15.0	29.1	27.4	26.7	1.9
Businesses by Geography	1,082,543	4.7	17.4	30.3	46.7	0.9
Farms by Geography	16,965	3.4	16.7	32.5	46.8	0.6
Family Distribution by Income Level	1,633,818	22.2	17.3	19.1	41.4	0.0
Household Distribution by Income Level	2,390,571	23.1	17.0	17.9	42.0	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX		\$88,315	Median Housing Value			\$250,434
Median Family Income MSA - 23104 Fort Worth-Arlington-Grapevine, TX		\$82,649	Median Gross Rent			\$1,231
			Families Below Poverty Level			8.3%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i>						
<i>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 OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. Based on demographic information in the above tables, the weighted average median family income for the Dallas Fort Worth CSA in 2021 was \$71,149. Therefore, low-income families earned less than \$35,574, and moderate-income families earned less than \$56,919. The median housing value in the AA was \$179,168. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was \$889 for a low-income borrower and \$1,423 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be \$962. Low-income borrowers would be challenged to afford a mortgage loan in this CSA.

In 2022, the weighted average median family income for the Dallas Fort Worth CSA was \$88,315. Based on this information, low-income families earned less than \$44,158 and moderate-income families earned less than \$70,652. The median housing value in the AA is \$250,434. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was \$1,104 for a low-income borrower and \$1,766 for a moderate-income borrower. Assuming a 30-year mortgage with a five percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be \$1,344. Low-income borrowers would be challenged to afford a mortgage loan in this CSA.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Dallas Fort Worth CSA, the overall household poverty level was 11.6 percent in 2021 and 8.3 percent in 2022.

### *Economic Data*

#### Dallas-Plano-Irving, Texas

According to Moody's Analytics as of November 2022, Dallas job growth, although decelerating, remains strong at nearly twice the national average on a year-over-year basis. Major industries in the metro division, particularly financial and professional services, have outperformed their national counterparts, with double-digit growth in professional services over the past year. Government employment has underperformed as workers are drawn to higher compensation in the private sector. The unemployment rate has stabilized at full employment levels, and the labor force has experienced above-average growth. The housing market has weakened notably.

The near-term outlook for residential construction varies across segments. Single-family homebuilding is expected to decline further due to decreasing affordability, while multifamily construction remains elevated due to rising demand from job growth and in-migration of young professionals. Nonresidential construction, however, will be subdued due to the remote work trend and office-to-residential conversions.

Financial services, including banking and asset management, will continue to support the economy in 2023, although growth will be weaker due to rising interest rates dampening demand for credit. The long-term trend remains favorable, with payrolls in the industry 15 percent higher than pre-pandemic levels

compared to the national average of two percent. The lower business costs in Dallas compared to other financial centers and the strong overall growth of the Texas economy have attracted major companies and created business opportunities. Major employers in Dallas include Walmart, American Airlines, Baylor Scott & White Health, Lockheed Martin, and UT Southwestern Medical Center.

#### Fort Worth-Arlington-Grapevine, Texas

According to Moody's Analytics as of November 2022, the Fort Worth economy has been performing slightly better than the national average, with job growth nearly 2 percent higher over the past year. Private services, particularly healthcare and hospitality, are leading the way, while manufacturing has underperformed due to supply chain issues. Government employment has declined as workers opt for better pay in the private sector. The unemployment rate is low, reflecting full employment, and the labor force has grown steadily. Average hourly earnings have been rising at twice the national average pace, surpassing the national average level for the first time in seven years. However, housing data has weakened. Residential construction is projected to weaken further due to stagnant house prices and reduced affordability caused by rising mortgage rates. Single-family home permits have started to decline, although Fort Worth remains more affordable than neighboring Dallas.

Healthcare employment in Fort Worth-Arlington has seen significant growth, up 9 percent compared to the national average of 4 percent over the past year. The opening of the Jane and John Justin Tower at Texas Health Harris Methodist Hospital has contributed to this expansion, driven by the need to serve the growing population in the area. The hospitality industry is expected to grow in 2023, with employment already reaching pre-pandemic levels. Dallas-Fort Worth Airport anticipates a 10 percent boost in passenger traffic, with business travel playing a significant role. Manufacturing of the F-35 joint strike fighter is expected to gradually recover despite supply-chain issues, supporting manufacturing in the area for years to come. Major employers in Fort Worth include American Airlines, Lockheed Martin, Texas Health Resources, and the Naval Air Station Joint Reserve Base - Fort Worth.

According to the U.S. Bureau of Labor Statistics, unemployment in Dallas-Fort Worth is 3.2 percent as of January 2020 and declined to 3.1 percent as of December 2022. Pandemic related unemployment peaked at 12.1 percent as of April 2020.

#### *Community Contacts*

Examiners performed one community contact interview to gain better knowledge of the community profile, identify opportunities for participation by local financial institutions, and to determine the performance of local financial institutions in meeting the credit needs of the community. The community contact interviewed was an executive of a nonprofit organization in the DFW assessment area, devoted to economic development. Per the contact, there are some opportunities to include capital campaigns. There are very few opportunities for credit-related programs and none of the local institutions offer such type of financing. In the past, a local credit union helped the nonprofit receive funding from the Federal Home Loan Bank, Dallas, which is viewed by the community contact as a major weakness. The contact noted that there is a good opportunity for bank involvement. However, in those cases, the nonprofit organization sees more interest from the larger banks and less from regional ones. The smaller banks are interested in treasury functions but not investment.

## Houston AA

GBT had \$241.4 million in deposits in the Houston AA, representing 8.6 percent of the bank's total deposits as of June 30, 2022. As of December 31, 2022, the bank operated four branches and five deposit-taking ATMs, representing 12.1 percent of total branches and 10.9 percent of total ATMs. The bank originated and purchased approximately 1,211 home mortgage, small business, and small farm loans totaling \$232 million within the Houston AA, representing 4.1 percent of total bank loan originations and purchases by dollar and 4.9 percent by count. According to FDIC deposit-market share data, as of June 30, 2022, there were 84 FDIC-insured institutions operating 1,195 branches in the AA. GBT ranked 50th in deposit share, with less than 0.1 percent. The top three banks by deposit market share were JPMorgan Chase Bank, N.A. with 51.8 percent, Wells Fargo Bank, N.A. with 8.9 percent, and Bank of America, N.A. with 7.8 percent. In addition to FDIC-insured institutions, this area is served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Houston AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Houston AA 2020-2021</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)	921	16.4	29.5	23.0	30.3	0.8
Population by Geography	5,517,279	12.9	27.1	26.0	33.8	0.3
Housing Units by Geography	2,067,422	13.6	26.0	25.1	35.0	0.3
Owner-Occupied Units by Geography	1,110,317	5.8	22.1	27.4	44.6	0.1
Occupied Rental Units by Geography	768,637	22.6	30.8	23.0	23.0	0.6
Vacant Units by Geography	188,468	22.9	29.3	20.3	27.2	0.3
Businesses by Geography	608,372	9.9	18.0	22.0	49.9	0.2
Farms by Geography	8,523	6.0	16.1	25.9	52.0	0.1
Family Distribution by Income Level	1,323,623	25.1	16.2	16.9	41.9	0.0
Household Distribution by Income Level	1,878,954	25.1	16.1	16.8	42.0	0.0
Median Family Income MSA - 26420 Houston- The Woodlands-Sugar Land, TX MSA		\$69,373	Median Housing Value			\$177,463
			Median Gross Rent			\$979
			Families Below Poverty Level			13.3%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>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: Houston AA 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)	1,381	15.1	25.9	25.1	30.8	3.1
Population by Geography	6,174,367	11.9	24.5	27.6	34.4	1.6
Housing Units by Geography	2,279,754	12.7	24.4	26.6	34.3	1.9
Owner-Occupied Units by Geography	1,237,495	5.6	20.5	29.4	43.6	0.9
Occupied Rental Units by Geography	852,272	21.6	29.8	23.3	22.1	3.1
Vacant Units by Geography	189,987	19.2	26.4	22.9	28.2	3.2
Businesses by Geography	931,817	9.3	19.4	23.8	45.4	2.1
Farms by Geography	12,034	6.7	17.8	27.2	46.6	1.7
Family Distribution by Income Level	1,472,907	24.2	16.8	17.8	41.2	0.0
Household Distribution by Income Level	2,089,767	24.8	16.2	16.9	42.1	0.0
Median Family Income MSA - 26420 Houston- The Woodlands-Sugar Land, TX MSA		\$81,859	Median Housing Value			\$233,521
			Median Gross Rent			\$1,183
			Families Below Poverty Level			11.1%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i> <i>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 OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. Based on demographic information in the above tables, the weighted average median family income for the Houston AA in 2021 was \$69,373. Therefore, low-income families earned less than \$34,687, and moderate-income families earned less than \$55,498. The median housing value in the AA was \$177,463. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was \$867 for a low-income borrower, and \$1,387 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be \$953. Low-income borrowers would be challenged to afford a mortgage loan in this AA.

In 2022, the weighted average median family income for the Houston AA was \$81,859. Based on this information low-income families earned less than \$40,930, and moderate-income families earned less than \$65,487. The median housing value in the AA is \$233,521. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was \$1,023 for a low-income borrower and \$1,637 for a moderate-income borrower. Assuming a 30-year mortgage with a five percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be \$1,253. Low-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above



poverty. In the Houston AA, the overall household poverty level was 13.3 percent in 2020 and 11.1 percent in 2022.

### *Economic Data*

According to Moody's Analytics, employment gains in the Houston-The Woodlands-Sugar Land MSA have recently slowed but remain above national averages. Significant economic drivers continue to be energy and resources, manufacturing, and logistics. Leadership in oil and gas technology that supports technical and professional jobs, and significant trade and export links due to its location on the Gulf coast of Texas remain core economic strengths. More recently, financial services and core manufacturing and distribution have been outperforming their national counterparts, but construction is underperforming. Notable economic weaknesses include unpredictable energy markets adding to the local economy's volatility, and the market's industrial diversity is lower than other metro areas of comparable size. Top economic sectors include professional and business services (16.6 percent), government (13.3 percent), education and health services (13.1 percent), leisure and hospitality services (10.4 percent), and retail trade (9.7 percent). Top employers include Exxon Mobile Corp., Wood Group, Landry's Inc., Shell Oil Company, and Schlumberger Ltd.

The cost of housing continued to increase and became less affordable during the evaluation period. This increase in local home prices throughout 2022 contrasted with the national decline observed over the second half of the year. This was the result of persistently faster job growth when compared to the nation and solid population gains during the period. These factors also increased apartment occupancy, and new multifamily permits reached record highs. However, new permits for single-family homes have recently experienced sharp declines. Over time, it is expected that the prospects for single-family homebuilding will improve with the help of above-average employment, population growth, and better affordability than in Dallas and Austin.

According to the U.S. Bureau of Labor Statistics, the average annual unemployment rate in the Houston-The Woodlands-Sugar Land MSA was 8.7 percent in 2020, 6.3 percent in 2021, and 4.2 percent in 2022. In comparison, the annual national unemployment rate was 8.1 percent in 2020, 5.3 percent in 2021, and 3.6 percent in 2022. Also, the annual unemployment rate for the state of Texas was 7.7 percent, 5.6 percent, and 3.9 percent, respectively. For the Houston-The Woodlands-Sugar Land MSA, the state of Texas, and the nation, unemployment rates spiked above 12 percent in April 2020 due to the COVID-19 pandemic environment, and then trended down significantly over the evaluation period. Unemployment rates in the Houston-The Woodlands-Sugar Land MSA were somewhat higher than the nation overall between 2020 and 2022.

### *Community Contacts*

Examiners performed one community contact and considered information from two other previously conducted community contacts, to gain an understanding of the community profile, identify opportunities for participation by local financial institutions, and to determine the performance of local financial institutions in meeting the credit needs of the community. All three community contacts involve nonprofit organizations devoted to economic development. Although the COVID-19 pandemic adversely impacted economic conditions in 2020, the contacts indicated that most local industries have recovered to at least pre-pandemic levels with recent rapid growth in the life science, health care, and energy fields. The economic fall-out associated with pandemic mitigation practices largely affected local individuals in the service industry, small retailers, and small-scale manufacturers. With post-pandemic recovery and population growth, contacts noted recent growth placed upward pressure on real estate prices, resulting in

a need for more affordable housing options. Another contact highlighted opportunities for local financial institutions to partner with local small business development corporations to promote small business financing and development. No negative comments regarding the performance of local financial institutions were noted, but contacts emphasized the continued need to provide affordable lending options to small business clients with emphasis on those impacted by COVID-19.

## Scope of Evaluation in Texas

The evaluation period for the Lending Test, Investment Test, and Service Test is January 1, 2020, through December 31, 2022.

The Northeast Texas, Dallas Fort Worth CSA, and Houston AA were selected for full-scope reviews. Limited scope reviews were conducted for the Austin AA, Bryan-College Station AA, Longview AA, and Texarkana AA. The full-scope AAs were selected because they represented markets where the bank had the most deposit concentrations at 71.1 percent, and branch locations represented 21 of the bank's 33 branches. Refer to appendix A for a list of all AAs under review. In arriving at conclusions, examiners gave more weight to the Northeast Texas AA as the AA represents the largest percentage of deposits and lending for the bank.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

### LENDING TEST

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

### Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Northeast Texas AA and the Dallas Fort Worth CSA, is excellent. Based on a full-scope review, the bank's performance in the Houston AA is good.

### Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs.

<b>Number of Loans*</b>							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
Austin AA	73	281	1	5	360	3.6	4.3
Bryan-College Station AA	309	387	12	3	711	7.1	9.3
Dallas Fort Worth CSA	450	1,463	70	19	2,002	19.9	24.0
Houston AA	211	993	7	6	1,217	12.1	8.6
Longview AA	180	273	9	3	465	4.6	3.6
Northeast Texas AA	1,077	2,224	1,023	23	4,347	43.1	38.4
Texarkana AA	253	628	87	7	975	9.7	11.9
<b>Total</b>	<b>2,553</b>	<b>6,249</b>	<b>1,209</b>	<b>66</b>	<b>10,077</b>	<b>100.0</b>	<b>100.0</b>

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

<b>Dollar Volume of Loans*</b>							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State* Loans	%State Deposits
Austin AA	80,197	48,496	400	8,409	137,502	7.8	4.3
Bryan College Station AA	108,668	52,021	2,278	2,636	165,603	9.4	9.3
Dallas Fort Worth CSA	188,686	188,927	5,785	50,287	433,685	24.7	24.0
Houston AA	75,318	155,242	1,429	19,467	251,456	14.3	8.6
Longview AA	43,205	43,353	1,127	5,728	93,413	5.3	3.6
Northeast Texas AA	180,027	193,852	57,940	93,852	525,671	29.9	38.4
Texarkana AA	47,468	70,405	6,435	27,515	151,823	8.6	11.9
<b>Total</b>	<b>723,569</b>	<b>752,296</b>	<b>75,394</b>	<b>207,894</b>	<b>1,759,153</b>	<b>100.0</b>	<b>100.0</b>

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

### Northeast Texas AA

Lending levels reflect excellent responsiveness to the AA credit needs. According to the FDIC deposit data as of June 30, 2022, the bank had a deposit market share of 24.1 percent. The bank ranked first among 23 depository financial institutions.

According to peer mortgage data for 2022, the bank had a market share of 8.1 percent based on the number of home mortgage loans originated or purchased. The bank ranked first among 287 home mortgage lenders in the AA. The top three lenders with a combined market share of 18.9 percent were Guaranty Bank and Trust (8.1 percent), The City National Bank of Sulphur Springs (6.34 percent), and Rocket Mortgage (4.44 percent).

According to peer small business data for 2022, the bank had a market share of 14 percent based on the number of small business loans originated or purchased. The bank ranked second among 82 small business lenders in the AA. The top three lenders with a combined market share of 41.46 percent were American Express National Bank (18.7 percent), Guaranty Bank and Trust (13.9 percent), and JPMorgan Chase Bank, N.A. (8.8 percent).

According to peer small business data for 2022, the bank had a market share of 48.5 percent based on the number of small farm loans originated or purchased. The bank ranked first among 25 small farm lenders in the AA. The top three lenders with a combined market share of 71.35 percent were Guaranty Bank and Trust (48.5 percent), Farmers Bank and Trust Company (12.7 percent), and John Deere Financial, F.S.B. (10.19 percent).

### Dallas Fort Worth CSA

Lending levels reflected excellent responsiveness to AA credit needs. According to the FDIC deposit data as of June 30, 2022, the bank had a deposit market share of less than 0.1 percent. The bank ranked 48<sup>th</sup> among 160 depository financial institutions placing it in the top 30 percent of banks.

According to peer mortgage data for 2022, the bank had a market share of less than 0.1 percent based on the number of home mortgage loans originated or purchased. The bank ranked 218<sup>th</sup> among 1054 home mortgages lenders in the AA, which placed it among the top 21 percent of banks. The top three lenders with a combined market share of 11.5 percent were Rocket Mortgage (4.6 percent), Wells Fargo Bank, N.A. (3.6 percent), and Lakeview Loan Servicing, LLC (3.3 percent).

According to peer small business data for 2022, the bank had a market share of 0.1 percent based on the number of small loans to businesses originated or purchased. The bank ranked 48th among 305 small business lenders in the AA, which placed it among the top 16 percent of banks. The top three lenders with a combined market share of 54.6 percent were American Express National Bank (23 percent), JPMorgan Chase Bank, N.A. (21.5 percent), and Bank of America, N.A. (10.1 percent)

According to peer small business data for 2022, the bank had a market share of two percent based on the number of small farm loans originated or purchased. The bank ranked 8th among 48 small farm lenders in the AA, which placed it among the top 17 percent of banks. The top three lenders with a combined volume market share of 54.8 percent were JPMorgan Chase Bank, N.A. (36.7 percent), Wells Fargo Bank, N.A. (9.3 percent), and John Deere Financial, F.S.B. (8.8 percent).

### Houston AA

Lending levels reflected excellent responsiveness to AA credit needs. According to the FDIC deposit data as of June 30, 2022, the bank had a deposit market share of less than 0.1 percent. The bank ranked 50<sup>th</sup> among 84 depository financial institutions placing it in the top 60 percent of banks.

According to peer mortgage data for 2022, the bank had a market share of less than 0.1 percent based on the number of home mortgage loans originated or purchased. The bank ranked 298th among 986 home mortgages lenders in the AA, which placed it among the top 31 percent of banks. The top three lenders with a combined market share of 12.4 percent were Rocket Mortgage (4.9 percent), United Wholesale Mortgage (4.3 percent), and Lakeview Loan Servicing, LLC (3.2 percent).

According to peer small business data for 2022, the bank had a market share of less than 0.1 percent based on the number of small loans to businesses originated or purchased. The bank ranked 59th among 267 small business lenders in the AA, which placed it among the top 23 percent of banks. The top three lenders with a combined market share of 58.1 percent were JPMorgan Chase Bank, N.A. (24.7 percent), American Express National Bank (23.3 percent), and Bank of America, N.A. (10.1 percent).

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

The bank exhibits an adequate geographic distribution of loans in its AAs.

### Northeast Texas AA

#### ***Home Mortgage Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was adequate.

2020-2021

The bank's percentage of home mortgage loans in low-income geographies was significantly below the percentage of owner-occupied homes in those geographies and significantly below the aggregate distribution of loans. The percentage of home mortgage loans in moderate-income geographies was near to the percentage of owner-occupied homes and exceeded the aggregate distribution of loans.

2022

The bank did not originate any loans in low-income geographies in 2022 for this AA. The percentage of home mortgage loans in moderate-income geographies was well below the percentage of owner-occupied homes in those geographies and below the aggregate distribution of loans in those geographies.

### ***Small Loans to Businesses***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was adequate.

2020-2021

The bank's percentage of small loans to businesses in low-income geographies was well below the percentage of businesses in those geographies and below the aggregate distribution of loans. The percentage of small loans to businesses in moderate-income geographies was below the percentage of businesses in those geographies and was equal to the aggregate distribution of loans.

2022

The bank's percentage of small loans to businesses in low-income geographies was near to the percentage of businesses in those geographies and the aggregate distribution of loans. The percentage of small loans to businesses in moderate-income geographies was well below the percentage of businesses in those geographies and below the aggregate distribution of loans.

### ***Small Loans to Farms***

Refer to Table S in the state of Texas section of 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.

The overall geographic distribution of small loans to farms was adequate.

2020-2021

The bank's percentage of small loans to farms in low-income geographies exceeded the percentage of farms located in those geographies and the aggregate percentage of all reporting lenders. The percentage of small loans to farms in moderate-income geographies was significantly below the percentage of farms in those geographies and below the aggregate percentage.

2022

The bank did not originate any loans in low-income geographies in 2022 for this AA. The bank's percentage of small loans to farms in moderate-income geographies was significantly below the percentage of farms located in those geographies and below the aggregate percentage of all reporting lenders.

### ***Lending Gap Analysis***

No unexplained, conspicuous gaps were identified.

### **Dallas Fort Worth CSA**

### ***Home Mortgage Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was good.

2020-2021

The bank's percentage of home mortgage loans in low-income geographies was near to the percentage of owner-occupied homes in those geographies and exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies was well below the percentage of owner-occupied homes in those geographies and approximated the aggregate percentage of all reporting lenders.

2022

The bank's percentage of home mortgage loans in low-income geographies approximated the percentage of owner-occupied homes in those geographies and exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies was below the percentage of owner-occupied homes in those geographies and exceeded the aggregate percentage of all reporting lenders.

### ***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 bank's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was good.

2020-2021

The bank's percentage of small loans to businesses in low-income geographies exceeded the percentage of businesses in those geographies and was equal to the aggregate percentage of all reporting lenders. The

percentage of small loans to businesses in moderate-income geographies was below the percentage of businesses in those geographies and the aggregate percentage of all reporting lenders.

2022

The bank's percentage of small loans to businesses in low-income geographies was below the percentage of businesses in those geographies and the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income geographies exceeded both the percentage of businesses in those geographies and the aggregate percentage of all reporting lenders.

### ***Small Loans to Farms***

Refer to Table S in the state of Texas section of 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.

The overall geographic distribution of small loans to farms was excellent.

2020-2021

The bank's percentage of small loans to farms in low-income geographies was below the percentage of farms located in those geographies and exceeded the aggregate percentage of all reporting lenders. The percentage of small loans to farms in moderate-income geographies exceeded the percentage of farms in those geographies and the aggregate percentage of all reporting lenders.

2022

The bank did not originate or purchase enough small loans to farms in 2022 for this AA to perform a meaningful analysis.

### ***Lending Gap Analysis***

No unexplained, conspicuous gaps were identified.

### **Houston AA**

### ***Home Mortgage Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was adequate.

2020-2021

The bank's percentage of home mortgage loans in low-income geographies was near to the percentage of owner-occupied homes in those geographies and exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies was significantly below

the percentage of owner-occupied homes in those geographies and was below the aggregate percentage of all reporting lenders.

*2022*

The bank did not originate any loans in low-income geographies in 2022 for this AA. The percentage of home mortgage loans in moderate-income geographies was significantly below the percentage of owner-occupied homes in those geographies and was well below the aggregate percentage of all reporting lenders. Considering the bank's commercial lending focus in the Houston market, reduced mortgage lending demand as compared to the pandemic induced refinance boom of 2020-2021, and the bank's limited branching network coupled with the significant level of competition in the AA, we placed less emphasis on 2022 performance for this criterion.

### ***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 bank's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was poor.

*2020-2021*

The bank's percentage of small loans to businesses in low-income geographies was significantly below the percentage of businesses in those geographies and the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income geographies was below the percentage of businesses in those geographies and the aggregate percentage of all reporting lenders.

*2022*

The bank's percentage of small loans to businesses in low-income geographies was below the percentage of businesses in those geographies and the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income geographies was significantly below the percentage of businesses in those geographies and the aggregate percentage of all reporting lenders.

### ***Lending Gap Analysis***

No unexplained, conspicuous gaps were identified.

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

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



Northeast Texas AA***Home Mortgage Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans is adequate.

*2020-2021*

The bank's percentage of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families and exceeded the aggregate distribution of loans. The bank's percentage of home mortgage loans to moderate-income borrowers was well below the percentage of moderate-income families and was near to the aggregate distribution of loans.

*2022*

The bank's percentage of home mortgage loans to low-income borrowers was well below the percentage of low-income families and exceeded the aggregate distribution of loans. The bank's percentage of home mortgage loans to moderate-income borrowers was near to the percentage of moderate-income families and exceeded the aggregate distribution of loans.

***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 bank's origination and purchase of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses is good.

*2020-2021*

The bank's percentage of loans to small businesses was below the percentage of small businesses in the AA and exceeded the aggregate percentage of all reporting lenders. However, it is noteworthy to mention that GBT was a PPP participating lender during this period, and these loans did not require the collection of Gross Annual Revenue data. Consequently, 21.8 percent of the bank's loans to small businesses in this AA did not report annual revenue for comparison purposes.

Examiners reviewed the distribution of PPP loans reported on the CRA LAR without revenue information, using loan size as a proxy for revenue of the borrower. Of those loans, the majority (87.9 percent) were made for amounts less than \$100,000, and 60.4 percent were for amounts \$25,000 or less, which likely benefited small businesses.

*2022*

The bank's percentage of loans to small businesses was near to the percentage of small businesses in the AA and exceeded the aggregate percentage of all reporting lenders.

### ***Small Loans to Farm***

Refer to Table T in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The distribution of small loans to farms of different sizes was good.

*2020-2021*

The bank's percentage of small loans to farms was below the percentage of farms in the AA and exceeded the aggregate percentage of all reporting lenders.

*2022*

The bank's percentage of small loans to farms was near to the percentage of farms in the AA and exceeded the aggregate percentage of all reporting lenders.

### **Dallas Fort Worth CSA**

### ***Home Mortgage Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans is poor.

*2020-2021*

The bank's percentage of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families and exceeded the aggregate percentage of all reporting lenders. The bank's percentage of home mortgage loans to moderate-income borrowers was significantly below the percentage of moderate-income families and well below the aggregate percentage of all reporting lenders.

*2022*

The bank's percentage of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families and was below the aggregate percentage of all reporting lenders. The bank's percentage of home mortgage loans to moderate-income borrowers was significantly below the percentage of moderate-income families and well below the aggregate percentage of all reporting lenders.

### ***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 bank's origination and purchase of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses is good.

2020-2021

The bank's percentage of loans to small businesses was well below the percentage of small businesses in the AA and exceeded the aggregate percentage of all reporting lenders.

It is noteworthy to mention that GBT was a PPP participating lender during this period, and these loans did not require the collection of Gross Annual Revenue data. Consequently, 29.8 percent of the bank's loans to small businesses in this AA did not report annual revenue for comparison purposes.

We reviewed the distribution of PPP loans reported on the CRA LAR without revenue information, using loan size as a proxy for revenue of the borrower. Of those loans, the majority (79.3 percent) were made for amounts less than \$100,000, and 45.7 percent were for amounts \$25,000 or less, which more likely benefits small businesses.

2022

The bank's percentage of loans to small businesses was below the percentage of small businesses in the AA and exceeded the aggregate percentage of all reporting lenders.

### ***Small Loans to Farm***

Refer to Table T in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The distribution of small loans to farms of different sizes was adequate.

2020-2021

The bank's percentage of small loans to farms was well below the percentage of farms in the AA and exceeded the aggregate percentage of all reporting lenders.

2022

The bank did not originate or purchase enough small loans to farms in 2022 for this AA to perform a meaningful analysis.

### **Houston AA**

#### ***Home Mortgage Loans***

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans is poor.

2020-2021

The bank's percentage of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families and was well below the aggregate percentage of all reporting lenders. The bank's percentage of home mortgage loans to moderate-income borrowers was below the percentage of moderate-income families and near to the aggregate percentage of all reporting lenders.

2022

The bank did not originate any home mortgage loans to low-income borrowers in 2022. The bank's percentage of home mortgage loans to moderate-income borrowers was significantly below the percentage of moderate-income families and the aggregate percentage of all reporting lenders.

### ***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 bank's origination and purchase of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses is adequate.

2020-2021

The bank's percentage of loans to small businesses was well below the percentage of small businesses in the AA and was below the aggregate percentage of all reporting lenders. However, it is noteworthy to mention that GBT was a PPP participating lender during this period, and these loans did not require the collection of Gross Annual Revenue data. Consequently, 37.2 percent of the bank's loans to small businesses in this AA did not report annual revenue for comparison purposes.

We reviewed the distribution of PPP loans reported on the CRA LAR without revenue information, using loan size as a proxy for revenue of the borrower. Of those loans, the majority (83.4 percent) were made for amounts less than \$100,000, and 43.5 percent were for amounts \$25,000 or less, which more likely benefits small businesses.

2022

The bank's percentage of loans to small businesses was well below the percentage of small businesses in the AA and was near to the aggregate percentage of all reporting lenders.

### **Community Development Lending**

The institution is a leader in originating CD loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

CD lending had a positive effect on the Lending Test conclusion. GBT had a high level of CD lending across all the bank's AAs and in the state of Texas; CD lending totaled \$245.2 million and included 83

qualified loans. CD loans were mostly originated in the bank's AAs; however, some CD loans were originated outside the bank's AAs.

The bank made several loans benefiting the state of Texas that originated outside of the bank's AAs. Examples of CD loans throughout the state include:

- The bank originated a \$3.8 million loan to purchase an apartment complex in a low-income census tract with rental rates below fair market value.
- The bank originated a \$1.2 million loan to a medical clinic serving neighboring low and moderate-income census tracts.
- The bank originated a \$2.5 million working capital loan to a small trailer manufacturing business in a middle-income, distressed census tract.

#### Northeast Texas AA

GBT had an excellent level of CD lending in the AA. The bank made 23 CD loans totaling \$93.9 million, which represented 74.2 percent of the allocated tier 1 capital. CD loans primarily supported revitalization and stabilization efforts and economic development. By dollar volume, 2.5 percent of these loans funded affordable housing, 0.4 percent funded economic development, 87.2 percent funded revitalization and stabilization efforts, and 9.9 percent funded community services targeted to LMI individuals.

Examples of CD loans include:

- The bank originated a \$437,750 loan to purchase an apartment complex in a moderate-income census tract with rental rates below fair market value.
- The bank originated a \$2 million loan to fund working capital needs of a small business employing approximately 150 individuals.
- The bank originated a \$110,000 loan to purchase and renovate an apartment complex in a moderate-income census tract with renovated rental rates below fair market value.

#### Dallas Fort Worth CSA

GBT had an excellent level of CD lending in the AA. The bank made 19 CD loans totaling \$50.3 million, which represented 63.6 percent of the allocated tier 1 capital. CD loans primarily supported revitalization and stabilization efforts and economic development. By dollar volume (not including \$2.7 million in Small Business Administration 504 or 7a loans), 0.3 percent of these loans funded affordable housing, 62.3 percent funded economic development, 36.9 percent funded revitalization and stabilization efforts, and 0.5 percent funded community services targeted to LMI individuals.

Examples of CD loans include:

- The bank originated a \$20.1 million loan to purchase several Walmart Inc. leases resulting in the retainment of several jobs servicing nearby moderate-income census tracts. This loan benefited the AA and the broader regional area.
- The bank originated an \$8.6 million loan to refinance a hotel within a low-income census tract resulting in the retainment of several jobs and stabilization of the area.
- The bank originated a \$2.3 million loan to purchase a medical office located in a low-income census tract ensuring medical services are continually provided to the local low- to moderate-income individuals.

Houston AA

GBT had an excellent level of CD lending in the AA. The bank made six CD loans totaling \$19.5 million, which represented 68.3 percent of the allocated tier 1 capital. CD loans primarily supported affordable housing and economic development. By dollar volume, 66.1 percent of these loans funded affordable housing, 26.7 percent funded economic development, 6.3 percent funded revitalization and stabilization efforts, and 0.8 percent funded community services targeted to LMI individuals.

Examples of CD loans include:

- The bank originated a \$3.4 million loan to refinance commercial real estate that is part of a redevelopment plan within the city of Houston to develop an industrial distribution and logistics business park.
- The bank originated a \$1.8 million loan to purchase a commercial real estate property that will house the Tri-County Behavioral Healthcare Center, providing services to individuals with mental illnesses and intellectual or developmental disabilities.
- The bank originated a \$151,800 loan under the Small Business Administration's PPP to an entity providing basic services and long-term case management to individuals and families who are struggling through times of financial hardship.

### **Product Innovation and Flexibility**

The institution made no use of innovative and/or flexible lending practices in order to serve AA credit needs.

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

Based on limited-scope reviews, the bank's performance under the Lending Test in the Austin AA is consistent with the bank's overall performance under the Lending Test in the full-scope areas. Based on limited-scope reviews, the bank's performance under the Lending Test in the Texarkana, Bryan-College Station, and Longview AAs is weaker than the bank's overall performance under the Lending Test in the full-scope areas. Based on lending activity, geographic distribution, borrower distribution, and the level of CD lending, performance in the Bryan-College Station and Longview AAs is good, and performance in the Texarkana AA is adequate. Given the deposit and capital allocation in these AAs, this had a neutral impact on the overall Lending Test rating.

Refer to Tables O through T in the state of Texas section of appendix D for the facts and data that support these conclusions.

### **INVESTMENT TEST**

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

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on a full-scope review, the bank's performance in the Northeast Texas AA is adequate. Based on full-scope reviews, the bank's performance in the Dallas Fort Worth CSA and Houston AA is excellent.

The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits good responsiveness to credit and community economic development needs. The institution does not use innovative or complex investments to support CD initiatives.

<b>Qualified Investments</b>										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Austin	1	5,178	14	5,611	15	6.1	10,789	14.9		
Bryan/ College Station	-	-	12	2,415	12	4.9	2,415	3.3		
Dallas Fort Worth	2	8,425	41	2,120	43	17.5	10,545	14.6		
Houston	5	6,219	28	2,183	33	13.4	8,402	11.6		
Longview	1	354	15	20	16	6.5	374	0.5		
Northeast Texas	-	-	51	879	51	20.7	879	1.2		
Texarkana	-	-	23	38	23	9.3	38	0.1		
Statewide/Outside AA	45	27,880	8	118114	53	21.5	38,995	53.8		12,613
<b>TOTAL</b>	<b>54</b>	<b>48,055</b>	<b>192</b>	<b>24,381</b>	<b>246</b>	<b>100.0</b>	<b>72,437</b>	<b>100.0</b>		<b>12,613</b>

\* 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.

Northeast Texas AA

GBT had an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

The bank made 51 investments totaling \$879,420 during the evaluation period, which includes 49 qualifying grants and donations to approximately 27 organizations totaling \$99,000. The dollar volume of current- and prior- period investments represented 0.7 percent of allocated tier 1 capital. Given the rural characteristics of the AA, and a review of Performance Evaluations of similar institutions within the AA, examiners determined investment opportunities are limited. As a result, the institution focused their efforts on donations and CD lending opportunities.

GBT exhibited good responsiveness to credit and community economic development needs. The investments were particularly responsive to identified CD needs for community services, including necessary resources in response to COVID-19. By dollar volume 99.4 percent funded community services to LMI individuals, the remainder supported economic development and affordable housing. The institution does not use innovative or complex investments to support CD initiatives.

Examples of CD investments in the AA include:

- Bank invested \$720,000 in two school bonds where most students are economically disadvantaged. The purpose was to provide for expansion, as well as needed improvements to existing buildings.
- The bank donated \$25,000 to a local food pantry that provided necessary food support benefiting LMI individuals during the COVID-19 pandemic.
- The bank donated \$10,000 to an organization that provides needed food services to LMI children.

Dallas Fort Worth CSA

GBT had an excellent level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The bank made 41 investments totaling \$2.1 million during the evaluation period, which included 40 qualifying grants and donations to approximately 24 organizations totaling \$120,000. The bank also had two prior-period investments totaling \$8.4 million. The dollar volume of current- and prior-period investments represented 13.3 percent of allocated tier 1 capital.

The institution exhibited excellent responsiveness to credit and community economic development needs. Investments were particularly responsive to identified CD needs for community services. By dollar, 69.2 percent funded community services to LMI individuals, and 30.8 percent supported revitalization and stabilization efforts. The institution does not use innovative or complex investments to support CD initiatives.

Examples of CD investments in the AA include:

- GBT previously invested in a municipal bond that provided necessary improvements to public transportation, public safety, and community facilities, benefiting the LMI population. The bond is currently valued at \$7.2 million.
- A \$10,000 donation was provided to a local food bank that was providing needed services in response to the COVID-19 pandemic.
- A \$10,000 donation was provided to a local organization that provided needed food and housing assistance during the COVID-19 pandemic.

Houston AA

The institution had an excellent level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

There were 28 investments totaling \$2.2 million during the evaluation period, which included 25 grants and donations totaling \$73,000 to approximately 12 organizations. The bank also had five prior-period investments totaling \$6.2 million. The dollar volume of current- and prior-period investments represented 29.5 percent of allocated tier 1 capital.

The institution exhibited excellent responsiveness to credit and community economic development needs. Donations were particularly responsive to CD needs for community services benefiting LMI individuals significantly impacted by the COVID-19 pandemic. By dollar volume, 56.8 percent funded community services to LMI individuals and 43.2 percent supported revitalization and stabilization efforts. The institution does not use innovative or complex investments to support CD initiatives.

Examples of CD investments in the AA include:

- The bank made an investment totaling \$1.5 million that provides funding for classroom improvements, the purchase of new school buses, and lot purchase for campus expansion, which benefits a school serving a majority LMI student body.
- The bank made three donations totaling \$15,000 benefiting a nonprofit organization that provides food pantry services, temporary housing, and job training to individuals experiencing homelessness in the AA.



- The bank made a \$10,000 donation to a nonprofit organization that maintains a domestic abuse and sexual assault center and provides various financial assistance and resiliency programs benefiting LMI individuals in the AA.

## **Statewide**

During the evaluation period, the bank made six investments totaling \$9.2 million and had three prior period investments totaling \$4.2 million. These investments primarily benefit small businesses statewide and may also benefit the bank's AAs. The bank made a \$2.2 million investment during the evaluation period to support and improve the Texas water supply. This will benefit the state, including all the bank's AAs. Additionally, GBT entered into a strategic partnership during the evaluation period with a wealth development company to provide affordable housing opportunities in LMI neighborhoods, with a focus on the bank's AAs. GBT committed \$15 million in equity and has funded the first project in Bryan College Station. The bank currently has \$12.6 million in unfunded commitments that will be disbursed across the bank's AAs.

The bank made several investments that did not have a purpose, mandate, or function to serve bank AAs. Since the bank has been responsive to the needs and opportunities of its AAs, we considered these investments in the overall Investment Test rating. GBT had 44 investments that benefited Broader Statewide or Regional Areas totaling \$25.6 million. The bank invested in 2 bonds during the evaluation period totaling \$1.9 million and had 42 prior period investments totaling \$23.7 million. Bond proceeds for both current and prior periods primarily benefitted Texas Independent School Districts where the majority of the students are economically disadvantaged. The funds were used to provide for needed improvements to school facilities, as well as provide for necessary expansion. Additional investments were made to improve the local infrastructure such as utility systems, hospital district expansion, and improvements and repairs to municipal buildings.

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

Based on limited-scope reviews, the bank's performance under the Investment Test in the Texarkana AA is weaker than the bank's overall performance under the Investment Test in the full-scope areas. This is due to a very poor level of donations as a percent of allocated capital. Because of this AA's low percentage of total bank deposits and branches, this had a neutral impact on the overall Investment Test rating. The bank's performance under the Investment Test in the Austin and Bryan College Station AAs is stronger than the bank's overall performance under the Investment Test in the full-scope AAs. This is due to excellent levels of investments and donations as a percentage of allocated capital. This had a neutral impact on the overall Investment Test rating due to the low percentage of total bank deposits and branches located in these AAs. The bank's performance under the Investment Test for the Longview AA is consistent with the bank's performance under the Investment Test in the full-scope AAs.

## SERVICE TEST

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

### Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Northeast Texas AA and Dallas Fort Worth CSA is good, and the Houston AA is adequate.

### Retail Banking Services

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

Distribution of Branch Delivery System											2020-2021
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography*			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Austin AA	4.3	2	9.1	0	50.0	0	50.0	11.2	19.4	35.4	32.7
Bryan-CS AA	9.3	3	9.1	0	66.7	0	33.3	11.3	34.6	21.7	27.9
DFW CSA	24.0	8	24.2	12.5	12.5	62.5	12.5	11.6	25.9	27.9	34.6
Houston AA	8.6	4	12.1	0	25.0	25.0	50.0	12.9	27.1	26.0	33.8
Longview AA	3.6	2	6.1	0	0	50.0	50.0	2.2	20.1	51.4	26.3
NE Texas AA	38.4	9	27.3	0	44.4	44.4	11.1	2.4	22.3	57.7	17.6
Texarkana AA	11.9	4	12.1	0	25.0	50.0	25.0	0	17.9	59.7	22.3

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only. Tables may not equal 100% due to geographies that have not been assigned an income classification.

Distribution of Branch Delivery System											2022
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography*			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Austin AA	4.3	3	9.1	33.3	0	0	66.7	6.1	22.4	35.0	34.1
Bryan-CS AA	9.3	3	9.1	33.3	33.3	0	33.3	14.2	23.1	23.0	32.6
DFW AA	24.0	8	24.2	0	25.0	62.5	12.5	9.1	25.5	29.6	35.0
Houston AA	8.6	4	12.1	0	0	50.0	50.0	11.9	24.5	27.6	34.4
Longview AA	3.6	2	6.1	0	0	100.0	0	0	24.9	54.9	20.1
NE Texas AA	38.4	9	27.3	0	33.3	55.6	11.1	1.3	14.2	63.9	20.6
Texarkana AA	11.9	4	12.1	0	25.0	0	75.0	5.3	14.4	47.7	32.5

Northeast Texas AA

Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA. The bank's distribution of branches in low-income geographies was significantly below the percentage of the population living within those geographies, while moderate-income geographies exceeded the percentage of the population living within those geographies.

The bank had nine locations, three in moderate-income tracts and one in a middle-income, distressed and/or underserved tract. Locations offered easy access to all other LMI tracts. Location hours and services were consistent throughout and did not vary in a way that would negatively impact any low- or moderate-income tracts.

GBT had several ADS including ATMs, on-line banking (OLB), and mobile banking. These systems provided additional delivery availability and access to banking services to both retail and business customers. The bank had 16 ATMs in the AA. None were in low-income census tracts, but four were available in moderate-income tracts. One deposit-taking ATM was in a middle-income distressed and/or underserved tract. Approximately 31 percent of the ATMs were deposit-taking. The bank provided information that indicated 80 percent of LMI customers utilized ADS. ADS usage had a positive impact on the Service Test rating.

Dallas Fort Worth CSA

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AA. The bank's distribution of branches in low-income geographies was significantly below, and in moderate-income geographies exceeded the percentage of the population living within those geographies.

The bank had eight locations within the DFW CSA and two in moderate-income tracts. Locations offered easy access to all other LMI tracts. Location hours and services were consistent throughout and did not vary in a way that would negatively impact any low- or moderate-income tracts.

GBT had several ADS including ATMs, OLB, and mobile banking. These systems provided additional delivery availability and access to banking services to both retail and business customers. The bank had nine ATMs in the AA, one located in a low-income tract and two in moderate-income tracts. The bank provided information that indicated 80 percent of LMI customers utilized ADS. ADS usage had a positive impact on the Service Test rating.

Houston AA

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AA. The bank's distribution of branches in LMI geographies was significantly below the percentage of the population living within those geographies.

The bank had four locations within the Houston AA. There were no locations in low- or moderate-income tracts. Locations offered easy access to all other LMI tracts. Location hours and services were consistent throughout and did not vary in a way that would negatively impact any low- or moderate-income tracts.

GBT had several ADS including ATMs, OLB, and mobile banking. These systems provided additional delivery availability and access to banking services to both retail and business customers. The bank had five ATMs in the AA. All are deposit-taking. The bank provided information that indicated 80 percent of LMI customers utilized ADS. ADS usage had a positive impact on the Service Test rating.

Distribution of Branch Openings/Closings			2020-2021			
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Austin AA	2	0	0	1	0	1
Bryan-CS AA	0	0	0	0	0	0
DFW AA	2	3	0	-1	1	-1
Houston AA	0	1	0	0	0	-1
Longview AA	0	0	0	0	0	0
NE Texas AA	0	0	0	0	0	0
Texarkana AA	0	0	0	0	0	0

The institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals.

#### Northeast Texas

The bank did not open or close any branches during the evaluation period.

Services and business hours were tailored to the convenience and needs of the various portions of its AA, particularly LMI geographies and individuals. The bank offered extended business hours at most retail locations.

#### Dallas Fort Worth CSA

The bank closed one branch in a moderate-income census tract during the evaluation period and two branches in an upper-income tract. The bank opened one branch in a middle-income census tract and another in an upper-income tract.

Services and business hours were tailored to the convenience and needs of the various portions of its AA, particularly LMI geographies and individuals. The bank offered extended business hours at most retail locations. One branch in a moderate-income census tract offers Saturday banking hours.

#### Houston AA

The bank did not open or close branches in LMI geographies during the evaluation period. The bank closed one branch located in an upper-income census tract.

Services and business hours were tailored to the convenience and needs of the various portions of its AA, particularly LMI geographies and individuals.

### **Community Development Services**

The institution provides a relatively high level of CD services.

#### Northeast Texas AA

The bank provided a good number of CD services. From 2020 through 2022, 14 bank employees provided 362.5 hours of CD services to 13 different organizations within the Northeast Texas AA.

Service activity examples during the evaluation period include:

- An employee serves on the board of Habitat for Humanity, which provides affordable housing to LMI individuals.
- One employee served on the Pittsburg Economic Development Council. Pittsburg is in Camp County and consists of three census tracts – one moderate-income tract and two middle-income, distressed tracts.
- One employee served on the Board of Directors for New Hope Center of Paris, a homeless shelter that provides basic food and shelter needs, as well as a transitional program to address the issues that lead residents to homelessness. They also assist with social security and Medicaid referrals, medical needs, and food stamp assistance.

#### Dallas Fort Worth CSA

The bank provided a good number of CD services. From 2020 through 2022, nine bank employees provided 821.7 hours of CD services to 11 different organizations within the Dallas Fort Worth CSA.

Service activity examples during the evaluation period include:

- An employee served as a team leader for Career Transitions, assisting unemployed individuals and those wishing to change careers with interview skills and new job skill training, as well as providing clothing for those who are unable to afford interview and work appropriate clothing to obtain and maintain jobs.
- An employee served as the Board Chairman for Giving HOPE, an organization that provides emergency housing for homeless individuals and assistance in obtaining permanent housing and utility assistance for those in need.

#### Houston AA

The bank provided an adequate number of CD services. From 2020 through 2022, three bank employees provided 247.5 hours of CD services to six different organizations within the Houston AA. An example of service activity during the evaluation period included one employee who served on the Advisory Board for Houston Shelters to Shutters. This organization works to transition individuals and families out of homelessness to economic self-sufficiency by providing full-time employment and affordable housing opportunities.

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

Based on limited-scope reviews, the bank's performance under the Service Test in the Austin, Bryan-College Station, and Texarkana AAs is stronger than the bank's overall performance under the Service Test in the full-scope areas. This is due to excellent branch distribution and readily accessible retail services. This had a neutral impact on the overall Service Test rating, given the low deposit and capital allocation in these AAs. Based on a limited-scope review, the bank's performance in the Longview AA is weaker than the bank's overall performance under the Service Test in the full-scope areas. This is due to adequate branch distribution and reasonably accessible retail services. This had a neutral impact on the overall Service Test rating, given the low allocation of total deposits and capital in this AA.

## Appendix A: Scope of Examination

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The following table identifies the 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>	01/01/20-12/31/22	
<b>Bank Products Reviewed:</b>	Home mortgage, small business Community development loans, qualified investments, community development services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
n/a	n/a	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>Texas</b>		
Austin AA	Limited Scope	Counties of Travis, Williamson
Bryan College Station AA	Limited Scope	County of Brazos
Dallas Fort Worth CSA	Full Scope	Counties of Collin, Dallas, Denton, Hunt, Rockwall, Tarrant
Houston AA	Full Scope	Counties of Fort Bend, Harris, Montgomery
Longview AA	Limited Scope	Counties of Gregg, Harrison
Northeast Texas AA	Full Scope	Counties of Camp, Delta, Franklin, Hopkins, Lamar, Red River, Titus
Texarkana AA	Limited Scope	County of Bowie

## Appendix B: Summary of MMSA and State Ratings

RATINGS Guaranty Bank & Trust				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Guaranty Bank & Trust, NA	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
MMSA or State:				
Texas	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

(\*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

## Appendix C: Definitions and Common Abbreviations

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

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

**Aggregate Lending (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 §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

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

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

**Market Share:** The number of loans originated and purchased by the 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.

**MMSA (state):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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

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

**Rating Area:** A rated area is a state or 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 Consolidated Report of Condition and Income (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

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, 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 loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

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/assessment area. 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 assessment area.
- 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.
- 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. 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 assessment area.

- 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 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/assessment area.

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
Austin AA	52	51,373	2.7	134,316	4.4	3.8	4.0	15.0	17.3	11.4	37.8	23.1	41.9	42.6	55.8	42.5	0.2	0.0	0.2
Bryan College Station AA	220	64,879	11.6	9,024	2.3	4.5	4.1	27.6	22.3	22.6	23.6	27.3	24.2	46.6	45.9	49.0	0.0	0.0	0.0
Dallas Fort Worth CSA	336	118,844	17.7	340,501	5.5	5.1	2.9	20.1	11.9	12.0	29.4	39.6	30.3	44.9	43.5	54.6	0.1	0.0	0.2
Houston AA	166	58,581	8.7	259,782	5.8	5.4	2.8	22.1	10.2	12.6	27.5	16.9	25.4	44.6	67.5	59.1	0.1	0.0	0.1
Longview AA	127	25,447	6.7	5,828	0.9	0.0	0.6	16.9	3.9	7.3	51.8	36.2	52.4	30.4	59.8	39.8	0.0	0.0	0.0
Northeast Texas AA	813	129,978	42.8	4,394	1.2	0.2	0.9	17.2	15.9	14.2	60.8	59.4	59.0	20.7	24.5	25.9	0.0	0.0	0.0
Texarkana AA	187	34,950	9.8	2,761	0.0	0.0	0.0	12.4	9.1	6.8	63.2	48.7	59.5	24.4	42.2	33.7	0.0	0.0	0.0
<b>Total</b>	<b>1,901</b>	<b>484,052</b>	<b>100.0</b>	<b>756,606</b>	<b>5.3</b>	<b>2.1</b>	<b>3.1</b>	<b>20.2</b>	<b>14.0</b>	<b>12.2</b>	<b>30.6</b>	<b>44.9</b>	<b>31.1</b>	<b>43.8</b>	<b>39.0</b>	<b>53.6</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>

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
Austin AA	21	28,825	3.2	75,080	2.6	0.0	1.9	17.6	9.5	17.3	37.6	42.9	41.4	41.8	47.6	38.7	0.5	0.0	0.7
Bryan College Station AA	89	43,789	13.7	5,578	4.2	7.9	4.4	15.7	12.4	13.7	29.4	27.0	26.9	50.4	51.7	53.8	0.3	1.1	1.3
Dallas Fort Worth CSA	114	69,842	17.5	205,838	4.5	4.4	3.9	20.0	16.7	14.2	31.5	36.8	33.8	43.6	42.1	47.7	0.4	0.0	0.5
Houston AA	45	16,737	6.9	155,919	5.6	0.0	4.0	20.5	8.9	16.0	29.4	33.3	30.3	43.6	57.8	48.7	0.9	0.0	1.0
Longview AA	53	17,758	8.1	4,172	0.0	0.0	0.0	19.2	18.9	19.3	57.8	56.6	55.8	23.0	24.5	24.9	0.0	0.0	0.0
Northeast Texas AA	264	50,049	40.5	3,264	1.2	0.0	0.3	12.0	7.6	9.7	64.1	77.3	67.7	22.8	15.2	22.3	0.0	0.0	0.0
Texarkana AA	66	12,518	10.1	2,141	2.1	1.5	0.7	11.4	10.6	10.8	46.0	39.4	43.4	40.5	48.5	45.0	0.0	0.0	0.0
<b>Total</b>	<b>652</b>	<b>239,518</b>	<b>100.0</b>	<b>451,992</b>	<b>4.6</b>	<b>2.0</b>	<b>3.5</b>	<b>19.6</b>	<b>11.2</b>	<b>15.4</b>	<b>32.3</b>	<b>53.7</b>	<b>34.3</b>	<b>42.9</b>	<b>33.0</b>	<b>46.2</b>	<b>0.6</b>	<b>0.2</b>	<b>0.7</b>

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 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 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
Austin AA	52	51,373	2.7	134,316	22.1	0.0	3.0	16.3	0.0	12.0	19.6	3.8	18.1	42.0	50.0	47.0	0.0	46.2	19.9
Bryan College Station AA	220	64,879	11.6	9,024	24.5	2.7	2.1	15.8	5.0	11.9	16.9	12.7	17.6	42.8	54.5	46.7	0.0	25.0	21.6
Dallas Fort Worth CSA	336	118,844	17.7	340,501	23.7	3.9	3.3	16.4	7.7	12.6	18.0	17.9	18.2	42.0	50.6	44.0	0.0	19.9	21.8
Houston AA	166	58,581	8.7	259,782	25.1	1.2	2.7	16.2	11.4	12.2	16.9	11.4	18.6	41.9	59.6	44.3	0.0	16.3	22.2
Longview AA	127	25,447	6.7	5,828	22.0	1.6	3.6	16.3	8.7	12.2	18.7	17.3	19.9	43.0	55.1	41.1	0.0	17.3	23.3
Northeast Texas AA	813	129,978	42.8	4,394	23.2	3.4	2.3	18.6	9.8	10.6	19.0	20.3	17.2	39.3	54.7	46.0	0.0	11.7	24.0
Texarkana AA	187	34,950	9.8	2,761	22.4	3.2	2.1	16.1	8.6	9.0	18.8	17.1	19.6	42.6	54.0	40.9	0.0	17.1	28.4
<b>Total</b>	<b>1,901</b>	<b>484,052</b>	<b>100.0</b>	<b>756,606</b>	<b>24.0</b>	<b>3.0</b>	<b>3.0</b>	<b>16.3</b>	<b>8.6</b>	<b>12.3</b>	<b>17.7</b>	<b>17.3</b>	<b>18.4</b>	<b>42.0</b>	<b>54.2</b>	<b>44.6</b>	<b>0.0</b>	<b>16.9</b>	<b>21.7</b>

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%



<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																				<b>2022</b>
<b>Assessment Area:</b>	<b>Total Home Mortgage Loans</b>				<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>			
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	
Austin AA	21	28,825	3.2	75,080	20.4	0.0	3.6	16.8	4.8	11.8	20.8	9.5	19.4	42.0	28.6	48.0	0.0	57.1	17.2	
Bryan College Station AA	89	43,789	13.7	5,578	23.6	0.0	2.6	16.6	3.4	10.7	17.3	6.7	17.9	42.5	52.8	47.7	0.0	37.1	21.0	
Dallas Fort Worth CSA	114	69,842	17.5	205,838	22.2	1.8	3.8	17.3	7.0	12.6	19.1	13.2	19.6	41.4	45.6	43.5	0.0	32.5	20.5	
Houston AA	45	16,737	6.9	155,919	24.2	0.0	3.8	16.8	6.7	14.7	17.8	20.0	20.0	41.2	40.0	41.0	0.0	33.3	20.5	
Longview AA	53	17,758	8.1	4,172	22.5	1.9	4.5	17.2	9.4	14.9	19.8	18.9	21.0	40.5	47.2	38.6	0.0	22.6	21.0	
Northeast Texas AA	264	50,049	40.5	3,264	21.5	5.7	3.5	17.7	15.5	14.0	20.7	19.7	19.2	40.2	44.7	42.3	0.0	14.4	20.9	
Texarkana AA	66	12,518	10.1	2,141	21.6	0.0	3.2	15.9	7.6	12.7	18.9	18.2	18.9	43.5	57.6	40.5	0.0	16.7	24.7	
<b>Total</b>	<b>652</b>	<b>239,518</b>	<b>100.0</b>	<b>451,992</b>	<b>22.8</b>	<b>2.8</b>	<b>3.7</b>	<b>17.0</b>	<b>10.1</b>	<b>13.2</b>	<b>18.8</b>	<b>16.3</b>	<b>19.7</b>	<b>41.4</b>	<b>46.6</b>	<b>43.4</b>	<b>0.0</b>	<b>24.2</b>	<b>20.0</b>	

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

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
Austin AA	229	36,012	4.5	64,948	6.4	3.9	7.2	11.2	12.2	12.8	32.2	22.3	33.6	48.8	57.6	45.5	1.3	3.9	0.9
Bryan College Station AA	317	37,689	6.3	5,218	7.4	5.7	4.6	25.4	23.3	26.4	25.2	22.4	25.3	41.6	48.6	43.7	0.3	0.0	0.1
Dallas Fort Worth CSA	1,216	144,227	24.1	219,644	7.0	7.3	7.3	18.2	13.7	19.1	26.1	41.0	25.2	48.0	37.6	47.8	0.7	0.5	0.7
Houston AA	828	113,418	16.4	214,208	9.9	4.7	10.1	18.0	14.3	18.8	22.0	19.0	23.6	49.9	62.0	47.4	0.2	0.1	0.2
Longview AA	181	21,281	3.6	5,668	6.1	2.2	5.0	14.8	3.3	12.2	50.1	35.9	50.5	28.8	58.6	31.9	0.2	0.0	0.5
Northeast Texas AA	1,751	143,745	34.7	3,380	3.3	2.1	2.7	27.4	21.3	21.3	50.9	55.4	54.8	18.5	21.2	21.2	0.0	0.0	0.0
Texarkana AA	522	56,941	10.3	2,111	0.0	0.0	0.0	21.5	10.7	16.4	52.1	58.4	55.5	26.5	30.8	28.1	0.0	0.0	0.0
<b>Total</b>	<b>5,044</b>	<b>553,313</b>	<b>100.0</b>	<b>515,177</b>	<b>8.0</b>	<b>3.9</b>	<b>8.3</b>	<b>17.2</b>	<b>16.3</b>	<b>18.2</b>	<b>26.0</b>	<b>42.0</b>	<b>26.2</b>	<b>48.3</b>	<b>37.6</b>	<b>46.9</b>	<b>0.6</b>	<b>0.3</b>	<b>0.5</b>

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%

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
Austin AA	52	12,484	4.3	68,120	2.7	15.4	3.5	12.4	21.2	18.1	32.3	13.5	30.9	46.5	46.2	45.2	6.2	3.8	2.1
Bryan College Station AA	70	14,332	5.8	5,090	8.0	2.9	6.3	19.5	12.9	18.7	25.4	22.9	26.6	45.2	58.6	47.7	1.9	2.9	0.6
Dallas Fort Worth CSA	247	44,700	20.5	219,691	4.7	3.6	4.5	17.4	22.7	18.3	30.3	36.4	28.9	46.7	36.0	47.5	0.9	1.2	0.9
Houston AA	165	41,824	13.7	207,598	9.3	6.1	8.6	19.4	5.5	19.1	23.8	25.5	25.1	45.4	63.0	45.7	2.1	0.0	1.5
Longview AA	92	22,072	7.6	5,335	0.0	0.0	0.0	24.8	28.3	23.4	53.1	27.2	52.0	21.8	44.6	23.9	0.2	0.0	0.7
Northeast Texas AA	473	50,107	39.3	3,374	1.7	1.5	1.7	19.7	10.6	14.0	59.6	64.5	61.1	19.1	23.5	23.2	0.0	0.0	0.0
Texarkana AA	106	13,464	8.8	1,948	7.4	5.7	6.1	15.5	13.2	16.7	37.4	32.1	35.3	39.7	49.1	42.0	0.0	0.0	0.0
<b>Total</b>	<b>1,205</b>	<b>198,983</b>	<b>100.0</b>	<b>511,156</b>	<b>6.1</b>	<b>3.5</b>	<b>6.0</b>	<b>17.4</b>	<b>14.5</b>	<b>18.6</b>	<b>28.5</b>	<b>43.1</b>	<b>28.1</b>	<b>45.8</b>	<b>38.3</b>	<b>46.0</b>	<b>2.2</b>	<b>0.6</b>	<b>1.3</b>

*Source: 2022 D&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%*

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
Austin AA	229	36,012	4.5	64,948	89.5	34.1	45.2	3.0	22.3	7.5	43.7
Bryan College Station AA	317	37,689	6.3	5,218	83.5	47.0	46.8	3.8	23.7	12.7	29.3
Dallas Fort Worth CSA	1,216	144,227	24.1	219,644	88.4	45.3	43.0	3.6	24.9	8.0	29.8
Houston AA	828	113,418	16.4	214,208	88.3	33.5	41.9	4.1	29.3	7.6	37.2
Longview AA	181	21,281	3.6	5,668	81.7	42.0	42.0	4.8	34.3	13.5	23.8
Northeast Texas AA	1,751	143,745	34.7	3,380	83.1	59.1	52.3	4.6	19.2	12.4	21.8
Texarkana AA	522	56,941	10.3	2,111	81.1	47.5	46.4	4.6	26.1	14.3	26.4
<b>Total</b>	<b>5,044</b>	<b>553,313</b>	<b>100.0</b>	<b>515,177</b>	<b>88.3</b>	<b>47.8</b>	<b>42.9</b>	<b>3.7</b>	<b>23.9</b>	<b>7.9</b>	<b>28.3</b>

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
Austin AA	52	12,484	4.3	68,120	93.7	65.4	48.8	1.7	34.6	4.6	0.0
Bryan College Station AA	70	14,332	5.8	5,090	87.3	57.1	51.9	2.7	42.9	10.0	0.0
Dallas Fort Worth CSA	247	44,700	20.5	219,691	91.8	64.8	49.4	2.4	33.2	5.8	2.0
Houston AA	165	41,824	13.7	207,598	92.0	46.1	50.1	2.7	53.3	5.3	0.6
Longview AA	92	22,072	7.6	5,335	85.5	33.7	48.1	3.6	66.3	10.9	0.0
Northeast Texas AA	473	50,107	39.3	3,374	86.4	77.2	55.9	3.5	22.2	10.1	0.6
Texarkana AA	106	13,464	8.8	1,948	84.9	71.7	52.1	3.6	27.4	11.5	0.9
<b>Total</b>	<b>1,205</b>	<b>198,983</b>	<b>100.0</b>	<b>511,156</b>	<b>92.0</b>	<b>64.9</b>	<b>49.6</b>	<b>2.4</b>	<b>34.3</b>	<b>5.6</b>	<b>0.8</b>

Source: 2022 D&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%

**Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography 2020-21**

Assessment Area:	Total Loans to Farms				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
Austin AA	1	400	0.1	311	5.1	0.0	2.3	13.0	0.0	20.9	36.4	100.0	41.8	44.9	0.0	35.0	0.5	0.0	0.0
Bryan College Station AA	9	1,818	1.0	99	3.7	0.0	1.0	19.6	11.1	14.1	26.7	22.2	31.3	49.9	66.7	53.5	0.0	0.0	0.0
Dallas Fort Worth CSA	53	4,501	6.0	874	4.8	3.8	1.4	16.7	17.0	13.4	29.8	60.4	33.2	48.2	18.9	51.6	0.5	0.0	0.5
Houston AA	7	1,429	0.8	744	6.0	0.0	3.5	16.1	14.3	12.9	25.9	28.6	29.3	52.0	57.1	54.2	0.1	0.0	0.1
Longview AA	7	893	0.8	112	2.0	0.0	0.0	13.9	0.0	9.8	52.1	57.1	59.8	32.0	42.9	30.4	0.0	0.0	0.0
Northeast Texas AA	747	38,767	84.4	695	0.3	0.4	0.3	11.7	4.0	5.3	67.0	75.0	76.5	21.0	20.6	17.8	0.0	0.0	0.0
Texarkana AA	61	4,456	6.9	185	0.0	0.0	0.0	9.7	1.6	8.1	62.7	72.1	62.7	27.5	26.2	29.2	0.0	0.0	0.0
<b>Total</b>	<b>885</b>	<b>52,264</b>	<b>100.0</b>	<b>3,020</b>	<b>5.0</b>	<b>0.6</b>	<b>1.6</b>	<b>15.8</b>	<b>4.7</b>	<b>11.8</b>	<b>31.2</b>	<b>72.9</b>	<b>45.8</b>	<b>47.7</b>	<b>21.8</b>	<b>40.7</b>	<b>0.3</b>	<b>0.0</b>	<b>0.2</b>

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 Farms by Income Category of the Geography																			2022
Assessment Area:	Total Loans to Farms				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
Austin AA	0	0	0.0	302	2.2	0.0	0.7	14.4	0.0	23.2	33.6	0.0	30.8	45.7	0.0	44.4	4.2	0.0	1.0
Bryan College Station AA	3	460	0.9	90	4.0	0.0	1.1	9.0	0.0	4.4	29.6	33.3	38.9	56.6	66.7	54.4	0.9	0.0	1.1
Dallas Fort Worth CSA	17	1,284	5.2	857	3.4	0.0	2.2	16.7	0.0	9.3	32.5	100.0	42.1	46.8	0.0	46.1	0.6	0.0	0.2
Houston AA	0	0	0.0	797	6.7	0.0	3.3	17.8	0.0	15.3	27.2	0.0	30.7	46.6	0.0	48.4	1.7	0.0	2.3
Longview AA	2	234	0.6	75	0.0	0.0	0.0	20.7	0.0	12.0	54.3	100.0	61.3	24.6	0.0	26.7	0.4	0.0	0.0
Northeast Texas AA	276	19,173	85.2	569	0.5	0.0	0.0	8.4	2.2	2.8	58.1	67.0	65.2	33.0	30.8	32.0	0.0	0.0	0.0
Texarkana AA	26	1,979	8.0	138	2.4	0.0	0.0	9.5	0.0	13.8	49.0	84.6	62.3	39.2	15.4	23.9	0.0	0.0	0.0
<b>Total</b>	<b>324</b>	<b>23,130</b>	<b>100.0</b>	<b>2,828</b>	<b>4.1</b>	<b>0.0</b>	<b>1.7</b>	<b>16.3</b>	<b>1.9</b>	<b>11.3</b>	<b>32.0</b>	<b>70.1</b>	<b>43.7</b>	<b>46.0</b>	<b>28.1</b>	<b>42.4</b>	<b>1.6</b>	<b>0.0</b>	<b>0.8</b>

Source: 2022 D&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%

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2020-21	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Austin AA	1	400	0.1	311	96.8	100.0	56.3	1.7	0.0	1.5	0.0	
Bryan College Station AA	9	1,818	1.0	99	95.5	88.9	64.6	1.0	0.0	3.5	11.1	
Dallas Fort Worth CSA	53	4,501	6.0	874	95.9	66.0	58.4	2.1	15.1	2.0	18.9	
Houston AA	7	1,429	0.8	744	95.5	28.6	57.9	2.4	42.9	2.1	28.6	
Longview AA	7	893	0.8	112	97.5	71.4	59.8	1.7	0.0	0.7	28.6	
Northeast Texas AA	747	38,767	84.4	695	97.8	82.3	67.1	0.8	3.6	1.4	14.1	
Texarkana AA	61	4,456	6.9	185	94.9	90.2	56.2	3.0	1.6	2.1	8.2	
<b>Total</b>	<b>885</b>	<b>52,264</b>	<b>100.0</b>	<b>3,020</b>	<b>96.0</b>	<b>81.5</b>	<b>60.2</b>	<b>2.1</b>	<b>4.4</b>	<b>1.9</b>	<b>14.1</b>	

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 Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Austin AA	--	--	--	302	98.0	--	65.2	1.0	--	1.1	--	
Bryan College Station AA	3	460	0.9	90	96.2	100.0	53.3	0.8	0.0	3.0	0.0	
Dallas Fort Worth CSA	17	1,284	5.2	857	97.0	64.7	66.3	1.4	17.6	1.6	17.6	
Houston AA	--	--	--	797	96.8	--	64.2	1.6	--	1.7	--	
Longview AA	2	234	0.6	75	98.1	100.0	62.7	1.4	0.0	0.6	0.0	
Northeast Texas AA	276	19,173	85.2	569	98.2	90.9	72.2	0.7	1.8	1.1	7.2	
Texarkana AA	26	1,979	8.0	138	95.9	96.2	65.9	2.4	3.8	1.7	0.0	
<b>Total</b>	<b>324</b>	<b>23,130</b>	<b>100.0</b>	<b>2,828</b>	<b>97.1</b>	<b>90.1</b>	<b>66.3</b>	<b>1.4</b>	<b>2.8</b>	<b>1.5</b>	<b>7.1</b>	

Source: 2022 D&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%