



PUBLIC DISCLOSURE

September 27, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Extraco Banks, National Association
Charter Number: 13778

18 South Main Street
Temple, Texas 76501

Office of the Comptroller of the Currency
Southern District
San Antonio Field Office
10001 Reunion Place, Suite 250
San Antonio, TX 78216-4165

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 Extraco Banks, National Association (Extraco) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Extraco Banks, National Association 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 reasonable levels of community development (CD) loans, lending activity, geographic distribution of loans, and distribution of loans to borrowers of different income levels, and businesses of different sizes. Extraco originated a reasonable percentage of loans inside its assessment areas (AAs) during the evaluation period.
- The Investment Test rating is based on the bank’s good responsiveness to credit and community needs within its AAs. Extraco had a reasonable level of investments, donations, and grants that reflected its responsiveness to AA needs.
- The Service Test rating is based on reasonably accessible retail delivery systems to geographies and individuals of different income levels and to businesses of different sizes in its AAs. Extraco provides a relatively high level of CD services.

Lending in Assessment Areas

A high percentage of the bank’s loans are in its AAs. The bank originated or purchased 83.9 percent of its loans inside the bank’s AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level, and does not include extensions of credit by affiliates that may be considered under the other performance criteria.

In response to the Coronavirus Aid, Relief, and Economic Security Act or CARES Act established in 2020, Extraco participated in the Small Business Administration’s (SBA) Paycheck Protection Program

(PPP). The bank originated 313 PPP loans in 2020. The SBA did not require institutions to collect annual revenue information for PPP loans.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgages	1,404	80.6	338	19.4	1,742	325,272	78.1	91,300	21.9	416,572
Small Business	1,432	87.4	206	12.6	1,638	201,226	84.8	36,092	15.2	237,318
Total	2,836	83.9	544	16.1	3,380	526,498	80.5	127,392	19.5	653,890

Source: 2018 – 2020 Bank HMDA and CRA data; due to rounding, totals may not equal 100.0%

Description of Institution

Extraco, a \$1.8 billion intrastate bank headquartered in Temple, Texas, is a wholly-owned subsidiary of Extraco Corporation, a one-bank holding company headquartered in Waco, Texas. No mergers or acquisition activity occurred during the evaluation period.

Extraco operates 16 locations in the Central Texas area; nine (includes the main office) in the Temple AA, four in the Waco AA, and one each in the Bryan, Georgetown, and Hamilton AAs. Each location has a deposit-taking automatic teller machine (ATM) available for 24-hour banking. Extraco also has 17 deposit-taking, remote ATMs located throughout its AAs. The bank offers a full range of loan and deposit products at each location; and through its website (www.extracobanks.com), its mobile banking product, and telephone banking services.

At December 31, 2020, Extraco reported total assets of \$1.8 billion. Tier 1 capital totaled \$153.9 million and the tier 1 leverage was 8.6 percent. Net loans totaled \$1 billion and represented 55.3 percent of total assets. The bank's loan-to-deposit ratio was 68.9 percent. Extraco's primary business focus calls for providing commercial and home mortgage loans. The table below shows a break down of the loan portfolio by loan type.

Loans Portfolio Outstanding as of December 31, 2020		
Loan Category	\$ (000s)	%
Commercial, including real estate	501,245	49.8
Residential	338,504	33.7
Consumer	107,975	10.7
Other Loans	48,301	4.8
Agricultural	9,631	1.0
Gross Loans	1,005,656	100

Source: Report of Condition (12/31/2020)

The FDIC's June 30, 2021, Deposit Market Share Report reflects Extraco ranked sixth of 56 institutions with branches in its AAs, with a 4.8 percent deposit market share. Wells Fargo ranked first with 14.5 percent and JP Morgan Chase Bank ranked second with 12 percent. Extraco faces strong competition for deposits and loans from multi-national and regional bank companies such as Bank of America, BBVA, Capital One, and Frost Bank. Community bank competitors include Prosperity Bank, Bankcorpsouth, FNB Texas, Truist Bank, First Financial Bank, Verabank, and non-traditional sources such as national and regional mortgage companies, finance companies, credit unions, and securities firms. Credit unions

are competitive especially for consumer deposits, auto lending, and home improvement/home equity lending.

The prior examination, dated August 13, 2018, assigned an overall Satisfactory rating to Extraco's CRA performance. Based on its financial condition, size, product offerings, and branch network, there are no legal, financial, or other factors that inhibit Extraco's ability to help meet the credit needs in its AAs.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test covered lending activities from January 1, 2018 through December 31, 2020. The evaluation period for the Investment Test and the Service Test covered activities from August 13, 2018 (the date of the previous evaluation) through December 31, 2020. Qualifying activities performed in response to the coronavirus pandemic are included in the evaluation period and will be considered in this CRA evaluation.

We tested mortgage loan data reported under the Home Mortgage Disclosure Act (HMDA) from January 1, 2018 through December 31, 2020 to verify accuracy of reported data. We also tested small business loan data reported under CRA for the same time frame. We found the HMDA and CRA data reliable for use in this evaluation. We did not evaluate loans to small farms as the number and dollar volume of these loans did not provide for meaningful analysis. The bank did not request an evaluation of consumer loan activity.

We also evaluated CD investments, including donations and grants, as well as retail delivery and CD services. The geographic and borrower distribution analyses in the Lending Test compare loans originating in 2018 through 2020 to the 2015 American Community Survey (ACS) census data. Census boundary changes by the United States Office of Management and Budget (OMB) that were effective in 2019, did not impact the bank's defined AAs.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs 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.

Extraco had five AAs during the evaluation period. The largest, Temple AA, includes the entire Killeen-Temple TX MSA and consists of Bell, Coryell, and Lampasas Counties. The second largest, Waco AA, includes only McLennan County, one of two counties that comprise the Waco TX MSA. The third, Bryan AA includes only Brazos County, one of three counties that comprise the College Station-Bryan TX MSA. The fourth, Georgetown AA, includes only Williamson County, one of five counties in the Austin-Round Rock-Georgetown TX MSA. The fifth, Hamilton AA is comprised entirely by Hamilton County, a non-MSA. For this evaluation, we performed full-scope reviews of the Temple and Waco AAs and limited-scope reviews of the Bryan, Georgetown, and Hamilton AAs. Refer to the "Scope of Evaluation in Texas"

section of this PE for additional detail regarding how full-scope AAs were selected and 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 MMSA and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each State and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Extraco did not have any multi-state AAs or a multi-state rating during the evaluation period; it operates only in Texas.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any 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 Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution 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 of Texas

CRA rating for the State of Texas: 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:

- The Lending Test rating is based on reasonable levels of CD loans, lending activity, geographic distribution of loans, and distribution of loans to borrowers of different income levels and businesses of different sizes. Extraco originated a reasonable percentage of loans inside its AAs during the evaluation period.
- The Investment Test rating is based on the bank's good responsiveness to credit and community needs within its AAs. Extraco had a reasonable level of investments, donations, and grants that reflected its responsiveness to AA needs.
- The Service Test rating is based on reasonably accessible retail delivery systems to geographies and individuals of different income levels and to businesses of different sizes in its AAs. Extraco provides a relatively high level of CD services.

Description of Institution's Operations in Texas

Extraco operates 16 banking centers including the bank's main office in Texas. Nine banking centers (56 percent) are in the Temple AA; four (25 percent) are in the Waco AA; and one each in the Bryan, Georgetown, and Hamilton AAs. The bank's AAs meet regulatory requirements and do not arbitrarily exclude low- or moderate-income geographies. We performed full-scope reviews for the Temple and Waco AAs. We performed limited-scope reviews for the Bryan, Georgetown, and Hamilton AAs.

Temple AA

Extraco operates nine banking centers including the main office in the Temple AA, seven in Bell County and two in Coryell County. There are no banking centers in Lampasas County. Sixty-eight percent of the bank's deposits and 56 percent of the bank's loans originated in this AA. The FDIC Market Share Report reflects Extraco ranked first of 25 institutions in the AA with a deposit market share of 15 percent.

The 2020 Peer Mortgage Data report reflects Extraco ranks 21st of 508 mortgage lenders in the AA with a market share of 1.03 percent by number of loans and 1.12 percent market share by dollar volume. Fairway Independence Mortgage Company ranks 1st with a market share of 12.18 percent by number and 12.37 percent by dollar volume. Extraco faces strong competition for mortgage loans in this AA.

The Moody's Analytic Report for Killeen-Temple TX MSA shows top employers are Fort Hood, military defense contractors, Scott & White Hospital, and other healthcare providers. The report also indicates that the MSAs economy has recovered from the slowdown caused by the COVID-19 pandemic and is anticipated to remain stable due to the large defense and healthcare sectors. Other strengths include above average population growth, cost advantages over Austin and Dallas, and a central location along the north-south trade route with Mexico.

The Bureau of Labor Statistics reflects an unemployment rate of 6.8 percent for the Killeen-Temple TX MSA. The rate is lower than the state average of 7.6 percent and the national average of 8.1 percent.

To help identify needs and opportunities in the AA, we reviewed two regulatory agency contacts made during the evaluation period. The contacts indicated a need to promote small businesses, economic development and making loans to small businesses.

The following table provides additional information about the Temple AA.

Demographic Information of the Temple Assessment Area Bell, Coryell, and Lampasas Counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	86	3.5	22.1	48.8	19.8	5.8
Population by Geography	409,925	1.5	17.6	53.7	25.9	1.2
Housing Units by Geography	160,856	2.3	18.0	55.6	24.1	0.0
Owner-Occupied Units by Geography	74,893	0.8	9.2	57.1	33.0	0.0
Occupied Rental Units by Geography	59,734	3.2	27.1	53.7	16.1	0.0
Vacant Units by Geography	26,229	4.8	22.7	55.6	16.9	0.0
Businesses by Geography	23,187	4.0	13.7	53.1	28.8	0.4
Farms by Geography	791	2.7	8.1	55.1	34.1	0.0
Family Distribution by Income Level	97,448	20.1	18.7	21.2	40.1	0.0
Household Distribution by Income Level	134,627	22.5	16.8	20.1	40.6	0.0
Median Family Income MSA - 28660 Killeen-Temple, TX MSA		\$58,001	Median Housing Value			\$115,724
			Median Gross Rent			\$875
			Families Below Poverty Level			11.9%
<i>Source: 2020 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Waco AA

Extraco operates four banking centers in the Waco AA. Twenty-three percent of the bank's deposits and 22 percent of the bank's loans originated in this AA. The FDIC Market Share Report reflects Extraco ranked 11th of 28 institutions in the AA with a deposit market share of 4.5 percent.

The 2020 Peer Mortgage Data report reflects Extraco ranks 19th of 453 mortgage lenders in the AA with a market share of 1.23 percent by number of loans and 1.50 percent market share by dollar volume. Fairway Independence Mortgage Company ranks 1st with a market share of 6.18 percent by number and 5.82 percent by dollar volume. Extraco faces strong competition for mortgage loans in this AA.

The Moody's Analytic Report for Waco TX MSA shows top employers are Baylor University, HEB Grocery, and Baylor Scott & White Medical Center and other healthcare providers. The analyst notes Baylor University will remain a mainstay of Waco's economy. The university is the main source of mid-wage employment in the Waco MSA. Other strengths include low employment volatility compared with more oil-reliant Texas economies and below average business and living costs.

The Bureau of Labor Statistics reflects an unemployment rate of 6.1 percent for the Waco TX MSA. The rate is lower than the state average of 7.6 percent and the national average of 8.1 percent.

To help identify needs and opportunities in the AA, we reviewed a recent regulatory agency contact with a local business organization. The contact indicated there were opportunities for small business lending and economic revitalization.

The following table provides additional information about the Waco AA.

Demographic Information of the Waco Assessment Area McLennan County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	51	13.7	29.4	25.5	27.5	3.9
Population by Geography	241,505	10.4	29.8	23.2	35.0	1.6
Housing Units by Geography	96,935	12.1	30.1	24.8	33.0	0.0
Owner-Occupied Units by Geography	50,850	4.5	22.1	26.9	46.4	0.0
Occupied Rental Units by Geography	35,919	20.7	40.9	20.5	17.9	0.0
Vacant Units by Geography	10,166	19.6	31.8	29.2	19.3	0.0
Businesses by Geography	18,049	5.1	30.3	25.0	39.1	0.6
Farms by Geography	633	2.4	14.1	36.5	47.1	0.0
Family Distribution by Income Level	57,860	22.5	17.7	18.0	41.8	0.0
Household Distribution by Income Level	86,769	25.3	16.0	15.6	43.1	0.0
Median Family Income MSA - 47380 Waco, TX MSA		\$54,026	Median Housing Value			\$112,021
			Median Gross Rent			\$780
			Families Below Poverty Level			14.7%
<i>Source: 2020 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0%</i> (*) The NA category consists of geographies that have not been assigned an income classification.						

Scope of Evaluation in Texas

We performed full-scope reviews of the Temple AA and the Waco AA; and limited-scope reviews of the Bryan, Georgetown, and Hamilton AAs. We selected the Temple AA for a full-scope review because 68 percent of bank deposits and 56 percent of bank loans originated in the AA. We selected the Waco AA because 23 percent of bank deposits and 22 percent of bank loans originated in the AA. We place the most weight on lending activities in the Temple AA to determine overall conclusions due to the higher volume of bank loans originating in the Temple AA.

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 Temple AA and in the Waco AA is good.

Lending Activity

Lending levels reflect good responsiveness to AA credit needs.

As reflected in the tables below, Extraco's lending activity in the Temple AA is somewhat lower than deposits in the AA. Lending activity in the Waco AA is near to deposits in the Waco AA. Lending activity is reasonable given that Extraco made a concerted effort to increase lending activity in the Georgetown and Bryan AAs during the evaluation period. The tables present data for all AAs. The narrative that follows addresses performance in only the full-scope review AAs.

Number of Loans						
Assessment Area	Home Mortgage	Small Business	Community Development	Total #	% State Loans	% State Deposits
Full-Scope Reviews						
Temple AA	783	769	3	1,555	54.6	68.4
Waco AA	284	332	3	619	21.7	23.3
Limited-Scope Reviews						
Bryan AA	287	166	5	458	16.1	3.0
Georgetown AA	42	93	0	135	4.8	2.9
Hamilton AA	8	72	0	80	2.8	2.4
Total	1,404	1,432	11	2,847	100.0	100.0

Dollar Volume of Loans (000's)						
Assessment Area	Home Mortgage \$	Small Business \$	Community Development \$	Total \$	% State Loans	% State Deposits
Full-Scope Reviews						
Temple AA	161,610	106,755	5,649	274,014	50.2	68.4
Waco AA	65,115	45,230	3,956	114,301	21.0	23.3
Limited-Scope Reviews						
Bryan AA	85,863	23,424	9,283	118,570	21.7	3.0
Georgetown AA	11,973	18,913	0	30,886	5.7	2.9
Hamilton AA	711	6,904	0	7,615	1.4	2.4
Total	325,272	201,226	18,888	545,386	100.0	100.0

Temple AA

Extraco's lending activity in the Temple AA is good. The 2020 market share report for small loans to businesses shows Extraco ranked 4th of 115 reporting lenders by number of loans with a market share of 6 percent. By dollar volume, Extraco ranked 2nd with a market share of 17.1 percent. Bancorpsouth ranked 1st by number with a market share of 12.5 percent and 1st by dollar volume with a market share of 24.3 percent.

As previously noted, Extraco ranked 21st of 508 mortgage lenders in the AA with a market share of 1.03 percent by number of loans and 1.12 percent market share by dollar volume. Fairway Independence Mortgage Company ranked 1st with a market share of 12.18 percent by number and 12.37 percent by dollar volume. Extraco faces strong competition for mortgage loans in this AA.

Waco AA

Extraco's lending activity in the Waco AA is good. The 2020 market share report for small loans to businesses shows Extraco ranked 9th of 115 reporting lenders by number of loans with a market share of 4.3 percent. By dollar volume, Extraco ranked 2nd with a market share of 13 percent. American Express National Bank ranked 1st by number with a market share of 13.3 percent and Independence Bank ranked 1st by dollar volume with a market share of 18 percent.

As previously noted, Extraco ranked 19th of 453 mortgage lenders in the AA with a market share of 1.23 percent by number of loans and 1.50 percent market share by dollar volume. Fairway Independence Mortgage Company ranks 1st with a market share of 6.18 percent by number and 5.82 percent by dollar volume. Extraco faces strong competition for mortgage loans in the Waco AA.

Distribution of Loans by Income Level of the Geography

The bank exhibits good geographic distribution of loans in both full-scope review AAs.

Home Mortgage Loans

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

Temple AA

The geographic distribution of home mortgage loans in the Temple AA is good. The percentage of loans originated in low-income geographies exceeds the percentage of owner-occupied housing units in these areas. The bank's performance significantly exceeds the aggregate HMDA lending data reported by other mortgage lenders in the AA. The percentage of loans in moderate-income geographies is lower than the percentage of owner-occupied housing units; however, it is near the aggregate HMDA lending data reported by other mortgage lenders.

Waco AA

The geographic distribution of home mortgage loans in the Waco AA is good. The percentage of loans originated in low-income geographies is lower than both the percentage of owner-occupied housing units and the aggregate HMDA lending data reported by other mortgage lenders. The percentage of loans in moderate-income geographies is near the percentage of owner-occupied housing units in these geographies and significantly exceeds the aggregate HMDA lending data reported by other mortgage lenders.

Small Loans to Businesses

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

Temple AA

The geographic distribution of loans to small businesses in the Temple AA is good. The percentage of loans originated in low-income geographies is equal to the percentage of businesses in low-income

geographies and exceeds the aggregate data reported by other small business lenders in the AA. The percentage of loans in moderate-income geographies is lower than both the percentage of businesses in these geographies and the aggregate data reported by other small business lenders.

Waco AA

The geographic distribution of loans to small businesses in the Waco AA is good. The percentage of loans originated in low-income geographies exceeds both the percentage of businesses in low-income geographies and the aggregate data reported by other small business lenders in the AA. The percentage of loans in moderate-income geographies is lower than both the percentage of businesses in these geographies and the aggregate data reported by other small business lenders.

Lending Gap Analysis

We reviewed summary reports, maps, and bank-provided information and did not identify any unexplained or conspicuous gaps in the geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

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

Temple AA

The distribution of home mortgage loans to individuals of different income levels is adequate in the Temple AA. The percentage of loans to low-income borrowers is significantly lower than the percentage of low-income families in the Temple AA; however, the percentage exceeds the aggregate HMDA lending data reported by other mortgage lenders in the Temple AA. The percentage of loans to moderate-income borrowers is significantly lower than the percentage of families and lower than the aggregate HMDA lending data reported by other mortgage lenders. The increased demand for affordable housing along with challenges associated with down payment and closing costs impacted the bank's performance among low- and moderate-income borrowers in the AA.

Waco AA

The distribution of home mortgage loans to individuals of different income levels is adequate in the Waco AA. The percentage of loans to low-income borrowers is significantly lower than the percentage of low-income families in the Temple AA and significantly lower than the aggregate HMDA lending data reported by other mortgage lenders in the Waco AA. The percentage of loans to moderate-income borrowers is significantly lower than the percentage of families and lower than the aggregate HMDA lending data reported by other mortgage lenders. The increased demand for affordable housing along with rising housing costs and challenges associated with down payment and closing costs impacted the bank's performance among low- and moderate-income borrowers in the AA.

Small Loans to Businesses

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

Temple AA

The distribution of small loans to businesses in the Temple AA is adequate. The percentage of loans to businesses with annual revenues of \$1 million or less is lower than the percentage of small businesses in the Temple AA. The bank's percentage is less than the aggregate percentage of small businesses reported by other small business lenders in the AA. In 2020, Extraco originated 178 PPP loans in the Temple AA. Annual revenue data was not required for PPP loans.

Waco AA

The distribution of small loans to businesses in the Waco AA is good. The percentage of loans to businesses with annual revenues of \$1 million or less is lower than the percentage of small businesses in the Waco AA. The bank's percentage is slightly less than the aggregate percentage of small businesses reported by other small business lenders in the AA. Bank data showed 38 percent of business loans originated in the Waco AA during the evaluation period did not report annual revenue. In 2020, Extraco originated 86 PPP loans in the Waco AA. Annual revenue data was not required for PPP loans.

Community Development Lending

The institution has made an adequate level of CD loans.

The Lending Activity Tables, shown above on page 10, 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.

Temple AA

During the evaluation period, Extraco originated three CD loans totaling \$5.6 million in the Temple AA. These were PPP loans to three businesses (one a female-owned business) that met the community service purpose. The loans protected the paychecks of 576 employees.

Waco AA

During the evaluation period, Extraco originated three CD loans totaling \$3.9 million in the Waco AA. One loan promoted economic development in a moderate-income geography. Another loan funded a pharmacy in a moderate-income geography. The third loan was a PPP loan that protected the paychecks of 169 employees.

Product Innovation and Flexibility

The institution makes limited use of innovative and/or flexible lending practices to serve AA credit needs. Extraco started the Solution Home Purchase Loan Program in 2016. The program allows up to 100 percent loan-to-value financing for qualified low- to moderate-income individuals. The program is for principal

residence purchases only and can have up to a 30-year maturity at a fixed rate. From August 1, 2018 to December 31, 2018, Extraco originated eight loans totaling \$715,000. In 2019, Extraco originated 27 loans totaling \$3.2 million. In 2020, Extraco originated 16 loans totaling \$2.4 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited scope reviews, the bank's performance under the Lending Test in the Bryan, Georgetown, and Hamilton AAs is consistent with the overall performance in the Temple and Waco AAs.

Refer to Tables O through R in 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 full-scope reviews, the bank's performance in the Temple AA is adequate and the performance in the Waco AA is excellent. The institution exhibits good responsiveness to credit and community economic development needs. The institution occasionally uses innovative and/or complex investments to support CD initiatives.

The table below summarizes investment activity by AA and includes qualified regional and statewide investments made outside the bank's AAs. Donations and grants are included in the current period investment totals.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Full Scope Reviews										
Temple AA	2	896	57	1,715	59	41.8	2,611	16.4	0	0
Waco AA	3	5,502	62	1,960	65	46.1	7,462	46.8	0	0
Limited Scope Review										
Bryan AA	1	341	11	4,745	12	8.5	5,086	32.0	0	0
Georgetown AA	0	0	4	758	4	2.8	758	4.8	0	0
Hamilton AA	0	0	1	1	1	0.7	1	0.0	0	0
Totals in all AAs	6	6,739	135	9,179	141	100.0	15,918	100.0	0	0
Regional	0	0	13	8,153	13	N/A	8,153	N/A	0	0
Statewide	1	2,058	0	0	1	N/A	2,058	N/A	0	0
* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.										
** Unfunded Commitments' means legally binding investment commitments tracked and recorded by the institution's financial reporting system.										

Temple AA

Extraco's qualifying investments and donations demonstrate adequate responsiveness in meeting identified credit and CD needs in the Temple AA. Current and prior period qualified donations and investments totaled \$2.6 million representing 2.4 percent of allocated tier 1 capital. Extraco made 57 qualified investments totaling \$1.6 million during the evaluation period. The investments consisted of municipal and school bonds. Two prior period investments had current balances totaling \$896,000. The

prior period investments consisted of a FNMA multi-family bond providing affordable housing with rent and income restrictions to low-or-moderate income households and one SBA bond providing loans to small businesses. Extraco made 52 donations totaling \$120,000 that included contributions to the United Way of Central Texas, various schools in the area, youth groups, and organizations providing food and shelter to homeless and low-income individuals.

Waco AA

Extraco's qualifying investments and donations demonstrated excellent responsiveness in meeting credit and CD needs in the Waco AA. Current and prior period qualified donations and investments totaled \$7.5 million representing 20.1 percent of allocated tier 1 capital. Extraco made 62 qualified investments totaling \$1.7 million during the evaluation period. The investments consisted of a FNMA mortgage pool of loans to low-or-moderate income households, two area school bonds and a bond for citywide improvements to city hall, police department, and health facilities in the city of Waco. Three prior period investments had current balances totaling \$5.5 million and consisted of two FNMA multi-family bonds providing affordable housing and one SBA bond providing loans to small businesses. Extraco made 58 donations totaling \$250,000 that included contributions to the United Way of Waco/McLennan County, various schools, several youth groups, and organizations providing services to low-or-moderate income persons. Many of the bank's larger donations were to the Waco Chamber of Commerce, which has a specific economic development plan in place, the Build Greater Waco II Economic Development Strategic Plan. The plan includes revitalization of challenged areas in the city and includes new job creation in these targeted areas.

Extraco also participates in the Federal Home Loan Bank (FHLB) HELP program which provides grants in the form of down payment assistance or closing costs on mortgage loans. The bank funded five grants totaling \$29,000 during this evaluation period in the Waco AA. Extraco also participates in the FHLB Rural Critical Home Repair program but did not fund any grants for this program during the evaluation period.

Regional and Statewide Activity

Extraco purchased 13 regional bonds totaling \$8.2 million outside its AAs during the evaluation period. Eleven were municipal bonds; one was a school bond; and one was to a financial organization that provided loans to small businesses.

Extraco has one prior investment with a current balance of \$2.1 million. The investment was for SBIC Valesco Fund II, L.P. which provides loans to small businesses throughout the state.

Extraco's participation in the FHLB programs, and the regional and statewide bonds had a positive effect on the bank's overall performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited scope reviews, the bank's investment performance in the Bryan and Georgetown AAs is consistent with the Waco AA performance and represented an excellent level of investments and donations. The performance in the Hamilton AA is weaker than performance in the full-scope AAs due to its rural nature and the lack of opportunities in the area. The Hamilton AA does not include any low-or-moderate income geographies.

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, including data in the tables below and the performance context, the bank's performance in both the Temple and Waco AAs is good.

Retail Banking Services

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

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches				Population					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Moderate	Middle	Upper	Low	Moderate	Middle	Upper
Full-Scope Review											
Temple AA	67	9	56	0	44	22	33	3	22	49	20
Waco AA	24	4	25	0	50	25	25	14	29	25	27
Limited-Scope Review:											
Bryan AA	3	1	7	0	100	0	0	12	31	24	29
Georgetown AA	4	1	7	0	0	100	0	0	10	50	40
Hamilton AA	3	1	7	0	0	100	0	0	0	67	33

Extraco operates 16 banking centers, including its main office in Killen. The Temple AA represents the bank's largest presence with 56 percent of the banking centers and 67 percent of the deposits. The Waco AA represents the second largest presence with 25 percent of the banking centers and 24 percent of the deposits. Extraco does not have any banking centers in low-income geographies; however, the distribution of banking centers in moderate-income geographies exceeds the percentage of population in moderate-income geographies.

Distribution of Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Moderate	Middle	Upper
Full-Scope Reviews:						
Temple AA	0	0	0	0	0	0
Waco AA	0	1	0	-1	0	0
Limited-Scope Reviews:						
Bryan AA	1	0	0	0	+1	0
Georgetown AA	0	0	0	0	0	0
Hamilton AA	0	0	0	0	0	0

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. Extraco closed one branch located in a moderate-income geography in the Waco AA and opened one branch in a middle-income geography in the Bryan AA.

Services and business hours do not vary in a way that inconveniences the AAs, particularly low- and moderate-income geographies and/or individuals. Banking hours and services are consistent through the

AAs and tailored to the convenience and needs for each AA, including low- and moderate-income geographies and/or individuals. Extraco offer a variety of deposit and loan products that meet the needs of its AAs. In addition to traditional brick and mortar facilities, Extraco offers alternative delivery channels that include internet banking, mobile banking, ATM network, and Phone24 telephone access. Extraco's delivery systems provide good access to geographies and individuals of different income levels.

Community Development Services

The institution provides a relatively high level of CD services. During the current evaluation, Extraco management and employees participated in over 1,400 hours of qualified services. Extraco representatives remained in their communities volunteering 328 hours of CD services during the COVID-19 stricken year of 2020. Extraco representatives serve as board members, mentors, Treasurers, and volunteers providing their communities financial expertise and leadership through organizations assisting low and moderate-income individuals.

Temple AA

The previous evaluation of the Temple AA showed Extraco representatives participated with the Central Texas Housing Consortium and the Community Loan Center of Texas. Extraco remains active with the organizations and added the following organizations during the current evaluation period:

- United Way of Central Texas: The mission focuses on the four building blocks of life: Education, Financial Stability, Health and Basic Needs. A healthy community learns well, earns well, and lives well. Through initiatives and investments guided by community volunteers, United Way of Central Texas advances the common good in conjunction with its many partner agencies and community impact partners.
- Ralph Wilson Youth Club: The mission of the Ralph Wilson Youth Clubs of Temple is to offer an organized and supervised environment which gives boys and girls of Temple and surrounding areas the opportunity to share educational, social, and recreational experiences regardless of race, color, and creed as they develop their capacity to be self-sufficient and responsible members of the community.
- CASA of Bell and Coryell Counties: The organization serves children who have experienced abuse and neglect by providing a trained volunteer to be the voice for the child's right to safety in placement, permanence in family life, and a loving home.

Waco AA

The previous evaluation of the Waco AA showed Extraco representatives participated with several organizations such as Waco Habitat for Humanity; Prosper Waco; and Compassion Ministries. Extraco remains active in those organizations and added the following new organizations during the current evaluation period:

- United Way of Waco: For nearly 90 years, United Way of Waco-McLennan County has focused on strengthening the community and creating opportunity for *every* resident through inspired and informed philanthropy and partnerships to address our greatest challenges. We fight for the health, education, financial stability, and safety net services of every person in McLennan

County. UWWMC works with corporate, private, and civic leaders to strengthen programs that support and empower children, families, and individuals. Through the generous support of our donors and the strength of our non-profit partners, we are effectively building a strong foundation for our community's future health and well-being. Alongside our community partnerships, we are working to affect equitable, systemic change in education, health, financial stability, and safety net services so that all people achieve their full potential.

- Talitha Koum Institute: The mission calls that from conception to three years, that's the best window of opportunity to shape a child's brain for a lifetime of learning and healthy relating. That's why our program begins at eight weeks of age. Talith Koum Institute is a mental health therapeutic nurture center, focusing on the brain development of at-risk children from infancy to five years old. Talith Koum partners with parents to raise child who are intellectually capable, emotionally resilient and prepared to be contributing members of the community.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Bryan, Georgetown, and Hamilton AAs is consistent with the bank's overall performance under the Service Test in the full-scope areas. Retail delivery services are provided by a single branch in each limited-scope AA.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2018 – 12/31/2020: Lending Test 08/13/2108 – 12/31/2020: Investment Test and Services Test	
Bank Products Reviewed:	Home mortgage, small business, community development loans, qualified investments, and community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not Applicable	Not Applicable	Not Applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Texas		
Temple AA	Full-Scope	All of Killeen-Temple, TX MSA (28660); includes Bell County, Coryell County, and Lampasas County
Waco AA	Full-Scope	Part of Waco, TX MSA (47380); only McLennan County
Bryan AA	Limited-Scope	Part of College Station-Bryan, TX MSA (17780); only Brazos County
Georgetown AA	Limited-Scope	Part of Austin-Round Rock-Georgetown, TX MSA (12420); only Williamson County
Hamilton AA	Limited-Scope	Non-MSA; includes only Hamilton County

Appendix B: Summary of MMSA and State Ratings

RATINGS: Extraco Banks, N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Extraco Banks, N.A.	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
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

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 30th 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 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** – Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																		2018 - 2020		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000)	% 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	
Full=Scope Review:																				
Temple AA	783	161,610	55.8	22,082	0.8	0.9	0.2	9.2	4.9	5.1	57.1	39.2	53.3	33.0	55.0	41.5	0.0	0.0	0.0	
Waco AA	284	65,115	20.2	9,331	4.5	2.5	3.5	22.1	21.5	13.8	26.9	16.5	19.6	46.4	59.5	63.1	0.0	0.0	0.0	
Limited-Scope Review:																				
Bryan AA	287	85,863	20.4	8,404	2.3	13.2	3.1	27.6	29.6	18.6	23.6	17.8	25.3	46.6	39.4	53.0	0.0	0.0	0.0	
Georgetown AA	42	11,973	3.0	14,010	0.0	0.0	0.0	5.5	9.5	3.2	55.4	45.2	39.5	39.1	45.2	57.2	0.0	0.0	0.0	
Hamilton AA	8	711	0.6	155	0.0	0.0	0.0	0.0	0.0	0.0	69.6	50.0	77.4	30.4	50.0	22.6	0.0	0.0	0.0	
Total:	1,404	325,272	100.0	53,982	1.9	3.7	1.2	15.3	13.4	8.2	42.9	30.5	39.6	39.9	52.4	51.0	0.0	0.0	0.0	
<i>Source: 2015 ACS Census; 01/01/2018 - 12/30/2020 Bank HMDA Data, 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100</i>																				

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2018 - 2020		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000)	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families,	% Bank Loans	Aggregate
Full=Scope Review:																			
Temple AA	783	161,610	55.8	22,082	20.1	3.3	1.9	18.7	8.0	10.5	21.2	21.1	17.9	40.1	44.3	31.0	0.0	23.2	38.8
Waco AA	284	65,115	20.2	9,331	22.5	8.1	2.6	17.7	8.1	10.9	18.0	14.8	18.2	41.8	53.2	47.1	0.0	15.8	21.1
Limited-Scope Review:																			
Bryan AA	287	85,863	20.4	8,404	24.5	1.0	1.3	15.8	5.2	8.4	16.9	9.1	16.1	42.8	56.8	57.3	0.0	27.9	16.9
Georgetown AA	42	11,973	3.0	14,010	15.1	4.8	3.7	17.6	4.8	16.6	22.7	2.4	22.8	44.6	54.8	38.8	0.0	33.3	18.1
Hamilton AA	8	711	0.6	155	20.0	0.0	1.9	16.5	50.0	11.6	18.2	0.0	18.7	45.2	50.0	45.8	0.0	0.0	21.9
Total:	1,404	325,272	100.0	53,982	21.0	3.8	2.4	17.8	7.6	11.8	19.7	16.7	18.9	41.6	49.0	40.0	0.0	22.9	26.9
<i>Source: 2015 ACS Census; 01/01/2018 - 12/30/2020 Bank HMDA Data, 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100</i>																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																		2018 - 2020		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Full=Scope Review:																				
Temple AA	769	106,755	53.7	4,555	4.0	4.0	3.4	13.7	8.6	11.9	53.1	56.2	50.6	28.8	31.2	34.0	0.4	0.0	0.1	
Waco AA	332	45,230	23.2	3,580	5.1	5.7	4.8	30.3	25.9	28.4	25.0	19.9	26.3	39.1	48.5	40.1	0.6	0.0	0.4	
Limited-Scope Review:																				
Bryan AA	166	23,424	11.6	3,835	7.8	7.8	5.2	25.6	30.7	26.0	25.8	30.1	26.1	40.5	31.3	42.5	0.3	0.0	0.1	
Georgetown AA	93	18,913	6.5	2,704	0.0	0.0	0.0	16.0	31.2	12.3	38.1	39.8	39.6	45.9	29.0	48.2	0.0	0.0	0.0	
Hamilton AA	72	6,904	5.0	166	0.0	0.0	0.0	0.0	0.0	0.0	72.5	52.8	78.3	27.5	47.2	21.7	0.0	0.0	0.0	
Total:	1,432	201,226	100.0	14,840	4.5	4.4	3.6	21.0	16.2	19.5	37.5	43.5	36.7	36.7	35.9	40.1	0.4	0.0	0.2	
<i>Source: 2020 D&B Data; 01/01/2018 - 12/30/2020 Bank Data, 2019 CRA Aggregate Data Due to rounding, totals may not equal 100</i>																				

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2018 - 2020	
Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Full=Scope Review:												
Temple AA	769	106,755	53.7	4,555	86.0	36.9	46.1	2.9	30.0	11.1	33.0	
Waco AA	332	45,230	23.2	3,580	83.8	36.4	42.0	4.9	25.6	11.4	38.0	
Limited-Scope Review:												
Bryan AA	166	23,424	11.6	3,835	83.1	61.4	45.2	4.1	24.1	12.8	14.5	
Georgetown AA	93	18,913	6.5	2,704	89.1	58.1	48.3	2.7	20.4	8.2	21.5	
Hamilton AA	72	6,904	5.0	166	84.0	38.9	43.4	4.6	26.4	11.4	34.7	
Total:	1,432	201,226	100.0	14,840	85.2	41.1	45.2	3.7	27.5	11.1	31.4	
<i>Source: 2020 D&B Data; 07/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>												