



PUBLIC DISCLOSURE

November 30, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of Desoto National Association
20415

2011 North Hampton Road
Desoto, TX 75115

Office of the Comptroller of the Currency

225 E. John Carpenter Frwy., 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.

Table of Contents

Overall CRA Rating..... 1
Description of Institution..... 2
Scope of the Evaluation..... 3
Discriminatory or Other Illegal Credit Practices Review..... 4
Lending Test 5
State Rating..... 5
 State of Texas..... 5
Appendix A: Scope of Examination..... A-1
Appendix B: Summary of MMSA and State Ratings..... B-1
Appendix C: Definitions and Common Abbreviations..... C-1
Appendix D: Tables of Performance Data..... D-1

Overall CRA Rating

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

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on the loan-to-deposit ratio, lending within the assessment area (AA), and the geographic and borrower distribution within the state of Texas.
 - The loan-to deposit ratio is reasonable.
 - A substantial majority of the bank's primary loan products are inside the AA.
 - The geographic distribution of loans reflects reasonable distribution throughout the bank's AA.
 - The distribution of loans to individuals of different income levels and businesses of different sizes is reasonable.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit (LTD) ratio is reasonable.

The LTD ratio is calculated on a bank-wide basis. The bank's quarterly LTD ratio since the previous CRA evaluation averaged 65.2 percent, with a quarterly high of 72.2 percent and a quarterly low of 59.8 percent. We compared the bank's average LTD ratio to four similarly situated financial institutions located in their market area. The quarterly LTD ratio for these banks averaged 78.5 percent with a high average ratio of 86.6 percent and a low average ratio of 62.9 percent.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its assessment area (AA).

The bank originated and purchased 87.5 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.

The percentage of loans originated inside the bank's AA during this evaluation period is higher than the previous examination where the majority of loans were originated outside of the AA. This change reflects the expansion of the assessment area to include whole counties of Dallas and Ellis. The AA represents the area primarily served by the bank and includes most of its loan and deposit customer base. Most new customers are referred by existing customers who live inside the AA. The bank also receives automobile loan referrals from dealerships located inside and outside the AA.

The analysis of lending inside the AA is based on a random sample of 20 commercial loans and 20 consumer loans originated during the evaluation period. The findings from this analysis factored into the overall analysis of the geographical distribution of lending by income level of geography.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	18	90.0	2	10.0	20	6,271	88.1	849	11.9	7,120
Consumer	17	85.0	3	15.0	20	587	79.9	148	20.1	735
Total	35	87.5	5	12.5	40	6,858	87.3	997	12.7	7,855

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

Description of Institution

Bank of Desoto National Association (Bank of Desoto or bank) is a \$250 million community bank chartered in 1986 and 100 percent owned by D Bancorp, Incorporated, a single bank holding company. The bank is located 15 miles south of downtown Dallas and is headquartered in DeSoto, TX. The bank is a single state institution. The bank's CRA performance was previously evaluated as of June 3, 2019, rendering an overall rating of "Satisfactory." There are no legal or financial factors impeding Bank of Desoto's ability to meet the credit needs of the AA.

Bank of DeSoto operates from its main location, with no additional branch offices, and has one on-site automated teller machine (ATM). The bank did not open or close any branches during the evaluation period. Bank of DeSoto offers a full range of deposit and loan products and services. The primary focus of the bank continues to be consumer and commercial lending. Bank of DeSoto offers extended morning, evening, and weekend hours through the mini bank and drive-through, and hours are posted at the main location.

The bank's business strategy focuses on supporting and banking the local community and surrounding areas. Bank customers include residents of the community and surrounding areas, as well as extended family and friends of those customers. This has expanded the bank's footprint for deposits and loans to other parts of the Dallas/Fort Worth metroplex. Bank management and employees are local to the DeSoto area and committed to serving the people in their community. The bank's primary lending products continue to be focused on automobile and consumer loans, church loans, and traditional commercial real estate and commercial loans. Bank of DeSoto also continues to provide mortgage loans to its customer base.

At the conclusion of the previous evaluation period, the board approved expansion of the AA to include all of Dallas and Ellis counties. As of December 31, 2021, net loans totaled 56.6 percent of total assets. The primary loan products evaluated represent 91 percent of total loans and consist of commercial loans totaling 37.5 percent and consumer loans totaling 53.5 percent.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period of this examination begins from the date of the previous CRA examination, April 1, 2019, and extends through December 31, 2021. Examiners evaluated Bank of Desoto's performance using Small Bank performance criteria, which includes the lending test. Conclusions regarding the lending test are based on a random sample of commercial and consumer loans, consistent with the bank's lending focus.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of the 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 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 bank has one AA in the state of Texas. The overall rating is determined by the full-scope review of that AA.

The MMSA rating 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.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 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 AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Texas

CRA rating for the State of Texas¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank exhibits a reasonable geographic distribution of loans across geographies of different income levels.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels.

Description of Institution's Operations in Texas

Bank of DeSoto operates in one AA in the state of Texas, referred to as the Dallas-Ellis Counties AA. The AA comprises Dallas and Ellis counties in their entirety and consists of 560 census tracts (CTs) made up of 110 low-income CTs, 190 moderate-income CTs, 127 middle-income CTs, 128 upper-income CTs, and five CTs where characteristics are unknown.

The city of DeSoto, TX is a suburb of Dallas, TX, and is located in Dallas County. It is approximately 15 miles south of downtown Dallas and 30 miles from the Dallas Fort Worth International Airport. DeSoto is part of a community called the Best Southwest Partnership area, which includes the cities of DeSoto, Cedar Hill, Duncanville, and Lancaster, all of which are in the bank's AA. In addition to being a residential area, there is also an industrial and commercial development park. Companies with operations within the AA include large entities, city governments, various independent school districts, retailers, and restaurants.

Bank of DeSoto maintains one operating office within the AA. This location includes an ATM. The bank's deposit market share within the AA is 0.07 percent, with a ranking of 60 out of 111 institutions.

Unemployment within the AA represents 5.1 percent, and 16.2 percent of households live below the poverty level. The number of households in retirement represent 10.9 percent of the AA, and households receiving social security represent 21 percent of total households. Owner occupied housing units total 47.9 percent of total housing. Low- and moderate-income census tracts represent a majority of the AA with 53.6 percent of tracts. Likewise, low- and moderate-income households represent 50.7 percent of total AA households.

Community contacts primarily serving the southern part of Dallas County identified financial education, small business credit needs, and affordable housing as primary needs of the AA. No organization spoke negatively of the banking industry's involvement in meeting these needs.

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

Dallas-Ellis Counties AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Dallas-Ellis Counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	560	19.6	33.9	22.7	22.9	0.9
Population by Geography	2,642,061	18.5	36.1	24.4	20.9	0.2
Housing Units by Geography	1,021,066	19.0	32.5	24.8	23.5	0.2
Owner-Occupied Units by Geography	489,369	9.6	31.3	27.9	31.0	0.2
Occupied Rental Units by Geography	444,563	27.2	34.1	22.4	16.0	0.3
Vacant Units by Geography	87,134	29.2	31.3	19.5	19.7	0.3
Businesses by Geography	318,317	10.7	24.3	27.3	36.4	1.4
Farms by Geography	4,572	8.8	25.1	28.4	36.5	1.1
Family Distribution by Income Level	618,016	30.8	18.8	17.6	32.7	0.0
Household Distribution by Income Level	933,932	29.0	18.6	18.0	34.3	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX		\$71,149	Median Housing Value			\$170,024
			Median Gross Rent			\$951
			Families Below Poverty Level			16.2%
<i>Source: 2015 ACS and 2021 D&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>						

Scope of Evaluation in Texas

Bank of DeSoto has one location in the state of Texas with one AA encompassing all of Dallas and Ellis Counties. Examiners conducted a full-scope review of the AA.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Dallas-Ellis Counties AA is good.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State.

Small Loans to Businesses

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

The geographic distribution of small loans to businesses is excellent. The percentage of bank loans in low-income geographies is lower than the percentage of businesses but exceeds aggregate lending. The percentage of bank loans in moderate-income geographies exceeds the percentage of businesses and aggregate lending in these geographies.

Consumer Loans

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

The geographic distribution of consumer loans is reasonable. The percentage of bank loans in low-income geographies is lower than the percentage of households in these geographies. The percentage of bank loans in moderate-income geographies exceeds the percentage of households in these geographies.

Distribution of Loans by Income Level of the Borrower

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

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 originations and purchases of small loans to businesses.

The borrower distribution of small loans to businesses is reasonable. The percentage of bank loans made to businesses with revenues less than or equal to \$1 million is near the percentage of small businesses in the AA and lower than the aggregate percentage of lending in the AA.

Consumer Loans

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

The borrower distribution of consumer loans is reasonable. The percentage of bank loans made to low-income borrowers is lower than the percentage of low-income households in the AA. The percentage of bank loans made to moderate-income borrowers is near the percentage of moderate-income households in the AA. While the bank's performance is lower than AA demographics, the higher poverty level in the AA creates challenges for LMI borrowers in qualifying for traditional products. Additionally, many of the bank's consumer customers are good wage earners in the trucking and construction industries or are sole proprietors.

Responses to Complaints

The bank did not receive any complaints during the evaluation period.

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:	04/01/2019 – 12/31/2021	
Bank Products Reviewed:	Small business and consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Texas		
Dallas-Ellis Counties	Full-Scope	Dallas County and Ellis County

Appendix B: Summary of MMSA and State Ratings

RATINGS: Bank of Desoto National Association	
Overall Bank:	Lending Test Rating
Bank of Desoto National Association	Satisfactory
MMSA or State:	
Texas	Satisfactory

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 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

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

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

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

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

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

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment

center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the 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 are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/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

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

geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's 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.

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

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2019-21	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
Dallas-Ellis Counties	20	6,334	100	90,998	10.7	5.0	11.2	24.3	55.0	27.0	27.3	25.0	26.6	36.4	15.0	33.8	1.4	0.0	1.4		
Total	20	6,334	100	90,998	10.7	5.0	11.2	24.3	55.0	27.0	27.3	25.0	26.6	36.4	15.0	33.8	1.4	0.0	1.4		

*Source: 2021 D&B Data; 01/01/2019 - 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												2019-21	
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		
Dallas-Ellis Counties	20	6,334	100	90,998	87.0	75.0	40.3	4.5	25.0	8.6	0.0		
Total	20	6,334	100	90,998	87.0	75.0	40.3	4.5	25.0	8.6	0.0		

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

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

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography														2019-21
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Dallas-Ellis Counties	20	673	100	18.0	10.0	32.6	40.0	25.3	40.0	23.9	10.0	0.2	0.0	
Total	20	673	100	18.0	10.0	32.6	40.0	25.3	40.0	23.9	10.0	0.2	0.0	
<i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data. Due to rounding, totals may not equal 100.0%</i>														

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower														2019-21
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Dallas-Ellis Counties	20	673	100	29.0	10.0	18.6	15.0	18.0	25.0	34.3	50.0	0.0	0.0	
Total	20	673	100	29.0	10.0	18.6	15.0	18.0	25.0	34.3	50.0	0.0	0.0	
<i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data. Due to rounding, totals may not equal 100.0%</i>														

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