



PUBLIC DISCLOSURE

October 30, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Yoakum National Bank
Charter Number 8694

301 W. Grand Ave.
Yoakum, Texas 77995

Office of the Comptroller of the Currency

Two Houston Center
909 Fannin Street, Suite 1900
Houston, Texas 77010

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

Overall CRA Rating.....	1
Description of Institution.....	1
Scope of the Evaluation.....	2
Discriminatory or Other Illegal Credit Practices Review.....	3
State Rating.....	4
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-2
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 a reasonable loan-to-deposit (LTD) ratio, a majority of loans being in the assessment area (AA), a reasonable geographic distribution of loans, and a reasonable borrower distribution of loans to businesses of different sizes and borrowers of different incomes.

Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AA, the LTD ratio is reasonable. Our analysis included four similarly situated banks of similar asset sizes located in the same regional area of Texas. As of December 31, 2022, the bank’s quarterly average LTD ratio was 52 percent ranging from a low of 46 percent to a high of 66 percent. The comparator banks quarterly average LTD ratio was 40 percent for the same period, ranging from a low of 11 percent to a high of 56 percent.

Lending in Assessment Area

A majority of the bank’s loans are inside its AA.

The bank originated and purchased 71 percent of its total loans inside the AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	59	59.0	41	41.0	100	4,411	30.6	10,008	69.4	14,419
Consumer	54	90.0	6	10.0	60	813	87.4	117	12.6	931
Total	113	70.6	47	29.4	160	5,224	34.0	10,125	66.0	15,350

Description of Institution

The Yoakum National Bank (YNB) is a full-service community bank headquartered in Yoakum, Texas. The bank is a wholly owned subsidiary of Yoakum National Bank Shares, Inc, a one-bank holding company. YNB’s main branch is in Yoakum, Texas in a middle-income census tract (CT). The location includes a walk-in lobby, a drive-up motor bank, and an automated teller machine (ATM). There is one additional ATM located in Yoakum, Texas. YNB opened an additional branch in Odessa, Texas on October 22, 2022, which is in an upper-income CT in Ector County. The bank also has one loan production office (LPO) located in Katy, Texas that does not accept deposits.

As of December 31, 2022, YNB has total assets of \$269 million with a tier one leverage capital ratio of 12 percent. The bank's net loans equal \$150 million, which represents 56 percent of total assets. YNB offers a full range of consumer and commercial banking products and services, as well as online banking that lets customers obtain up to the minute account activity, transfer funds between accounts, pay bills, receive E-statements, and perform direct deposit. In addition, the bank provides 24-hour telephone assistance.

In 2020, the Small Business Administration (SBA) established the Paycheck Protection Program (PPP) under the Coronavirus Aid, Relief, and Economic Security (CARES) Act in response to the COVID-19 pandemic. The goal of the program was to aid small businesses by funding payroll costs, mortgages, rent, and utilities. YNB originated 113 PPP loans totaling \$8 million.

There were no legal or financial circumstances impeding the bank's ability to meet the credit needs of its AAs. As of June 4, 2018, the bank was rated "Outstanding" at the last Community Reinvestment Act (CRA) evaluation.

Scope of the Evaluation

Evaluation Period/Products Evaluated

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

For 2020-2021, we compared YNB's performance to peer performance using 2021 CRA Aggregate Data to analyze business loans. For 2022, we compared performance using 2022 aggregate data. Aggregate data for consumer lending is not available in any year.

Selection of Areas for Full-Scope Review

During the evaluation period, the Yoakum AA was the only AA, which received a full-scope review. We did not evaluate the Odessa AA as the branch was not open more than six months during the evaluation period.

In each state where the bank has an office, one or more of 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 state of Texas is the only rating area, which is based on the Yoakum AA. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Texas

CRA rating for the State of Texas: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A reasonable geographic distribution of loans; and,
- A reasonable distribution of loans to individuals of different income levels and businesses of different sizes.

Description of Institution's Operations in Texas

During the evaluation period, YNB operated one main location in Yoakum, Texas and an LPO in Katy, Texas. In October 2022, YNB opened a new branch in Odessa, Texas. The main office in Yoakum, Texas is in DeWitt County, which is located between Houston, Texas and San Antonio, TX. The Yoakum AA contains all CTs within Dewitt and Lavaca counties. The Yoakum AA contains 85 percent of all bank deposits, with the newer Odessa area accounting for the remaining deposits.

Banking competition is moderate. As of June 30, 2022, there were 12 institutions operating 19 branches in the AA. YNB ranks seventh with an 8 percent market share and deposits totaling \$227 million. The largest depository institutions in the AA were The First National Bank of Shiner, Peoples State Bank of Hallettsville, and Crossroads Bank, which held a combined market share of 45 percent.

Community Contacts

We identified a community contact that represents an organization that promotes economic development in the Yoakum AA and surrounding areas. The contact stated that the area's economy is stable as the oil and gas industry has provided stable jobs, which also provides residual effects to other businesses for products and services. It was noted that while competition among financial institutions is competitive, local institutions are responsive to area credit needs and participate in community endeavors. According to the contact, opportunities for financial institution participation include small business, commercial, home mortgage, and consumer loans.

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

Table A – Demographic Information of the Assessment Area						
Assessment Area: Yoakum (2020-2021)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	11	0.0	18.2	27.3	54.5	0.0
Population by Geography	40,089	0.0	21.6	25.1	53.3	0.0
Housing Units by Geography	19,549	0.0	15.7	27.6	56.7	0.0
Owner-Occupied Units by Geography	11,381	0.0	14.8	27.7	57.4	0.0
Occupied Rental Units by Geography	3,381	0.0	24.7	26.1	49.2	0.0
Vacant Units by Geography	4,787	0.0	11.3	28.3	60.4	0.0
Businesses by Geography	2,979	0.0	15.2	29.7	55.1	0.0
Farms by Geography	261	0.0	9.6	26.4	64.0	0.0
Family Distribution by Income Level	10,607	17.3	15.6	18.8	48.2	0.0
Household Distribution by Income Level	14,762	22.2	14.2	15.0	48.6	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$115,505
			Median Gross Rent			\$646
			Families Below Poverty Level			10.2%

Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Yoakum 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.0	8.3	50.0	41.7	0.0
Population by Geography	40,161	0.0	7.5	52.5	40.1	0.0
Housing Units by Geography	19,748	0.0	7.0	56.1	36.9	0.0
Owner-Occupied Units by Geography	10,873	0.0	7.5	53.6	38.9	0.0
Occupied Rental Units by Geography	3,854	0.0	10.6	56.5	33.0	0.0
Vacant Units by Geography	5,021	0.0	3.1	61.2	35.7	0.0
Businesses by Geography	3,992	0.0	4.7	53.9	41.4	0.0
Farms by Geography	316	0.0	2.2	61.7	36.1	0.0
Family Distribution by Income Level	10,192	18.6	15.9	20.6	44.9	0.0
Household Distribution by Income Level	14,727	21.8	15.7	17.4	45.1	0.0
Median Family Income Non-MSAs - TX		\$61,785	Median Housing Value			\$155,868
			Median Gross Rent			\$758
			Families Below Poverty Level			10.4%

Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification.

Scope of Evaluation in Texas

The rating for Texas is based on a full-scope review of the Yoakum AA.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Yoakum AA is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State. There were no low-income CTs, so our analysis focused on moderate-income CTs.

Small Loans to Businesses

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

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

For both the 2020-2021 and 2022 evaluation periods, the proportion of bank loans in moderate-income CTs exceeds both the percent of businesses and the aggregate data of all financial institutions in those geographies.

Consumer Loans

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

Overall, the geographic distribution of consumer loans is reasonable.

For 2020-2021, the proportion of bank loans in moderate-income CTs is lower than the percent of households. For 2022, the proportion of bank loans in moderate-income CTs exceeds the percent of households.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

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

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

For 2020-2021, the proportion of bank loans is lower than the percentage of small businesses but significantly exceeds the aggregate lending of all financial institutions. For 2022, the proportion of loans are lower than the percentage of small businesses but exceeds the aggregate lending of all financial institutions.

Consumer Loans

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

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

For 2020-2021, the proportion of bank loans to low- and moderate-income (LMI) borrowers is significantly lower than the percentage of households in both categories; however, there was a moderate portion of loans for which income was not verifiable as the bank did not collect income information. For 2022, the proportion of loans to low-income borrowers was lower than the percentage of households, while the proportion of loans to moderate-income borrowers are near to the percentage of households.

Responses to Complaints

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

COMMUNITY DEVELOPMENT

Community development activities had an overall neutral impact on the overall CRA rating. While the bank is not required to invest in community development activities, the bank submitted CD investments during the evaluation period.

Number and Amount of Qualified Investments

Assessment Area	Prior Period*		Current Period		Total			
	#	\$(000’s)	#	\$(000’s)	#	% of Total #	\$(000’s)	% of Total \$
Yoakum	0	0	6	2,515	6	85.7	2,515	99.7
Broader Statewide	0	0	1	7	1	14.3	7	0.3
Total	0	0	7	2,522	7	100	2,522	100

During the evaluation period, YNB made a total of six donations and investments totaling \$2.5 million within its AA. While donations totaled \$5,000 within the Yoakum AA, most of the funds went to two school bonds within the AA. These bonds provided funds for capital improvements to school campuses. All schools served by the funds had a student population that was primarily economically disadvantaged.

* ‘Prior Period Investments’ means investments made in a previous evaluation period that are outstanding as of the examination date.

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:	01/01/2020 - 12/31/2022	
Bank Products Reviewed:	Small business and consumer loans Qualified investments	
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
Yoakum Non-MSA	Full scope	Dewitt and Lavaca Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS: Yoakum National Bank	
Overall Bank:	Lending Test Rating
YNB	Satisfactory
MMSA or State:	
State of 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 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 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																				2020-21		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate			
Yoakum	66	4,576	100.0	583	0.0	0.0	0.0	15.2	16.7	13.7	29.7	34.9	28.6	55.1	48.5	57.6	0.0	0.0	0.0			
Total	66	4,576	100.0	583	0.0	0.0	0.0	15.2	16.7	13.7	29.7	34.9	28.6	55.1	48.5	57.6	0.0	0.0	0.0			

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

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2022		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate			
Yoakum	20	2,699	100.0	--	0.0	0.0	0.0	4.7	10.0	5.5	53.9	50.0	53.2	41.4	0.0	41.3	0.0	0.0	0.0			
Total	20	2,699	100.0	--	0.0	0.0	0.0	4.7	10.0	5.5	53.9	50.0	53.2	41.4	0.0	41.3	0.0	0.0	0.0			

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

The total loan amount presented in the tables for each 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 R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2020-21	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Yoakum	66	4,576	100.0	583	83.5	64.5	40.8	5.0	8.1	11.5	10.0	
Total	66	4,576	100.0	583	83.5	64.5	40.8	5.0	8.1	11.5	10.0	
<i>Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>												

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Yoakum	20	2,699	100.0	--	87.7	55.0	48.4	3.6	25.0	8.7	20.0	
Total	20	2,699	100.0	--	87.7	55.0	48.4	3.6	25.0	8.7	20.0	
<i>Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>												

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

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2020-21	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Yoakum	36	513	100.0	0.0	0.0	17.1	11.1	27.4	50.0	55.6	38.9	0.0	0.0	
Total	36	513	100.0	0.0	0.0	17.1	11.1	27.4	50.0	55.6	38.9	0.0	0.0	

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

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2022	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Yoakum	21	347	100.0	0.0	0.0	8.3	9.5	54.4	47.6	37.4	42.9	0.0	0.0	
Total	21	347	100.0	0.0	0.0	8.3	9.5	54.4	47.6	37.4	42.9	0.0	0.0	

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

The total loan amount presented in the tables for each 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 V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2020-21	
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	
Yoakum	36	513	100.0	22.2	5.6	14.2	5.6	15.0	2.8	48.6	41.7	0.0	44.4	
Total	36	513	100.0	22.2	5.6	14.2	5.6	15.0	2.8	48.6	41.7	0.0	44.4	

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

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2022	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Yoakum	21	347	100.0	21.8	14.3	15.7	14.3	17.4	9.52	45.1	33.3	0.0	28.6	
Total	21	347	100.0	21.8	14.3	15.7	14.3	17.4	9.52	45.1	33.3	0.0	28.6	

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

The total loan amount presented in the tables for each 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.