



PUBLIC DISCLOSURE

January 7, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

CapTex Bank, National Association
Charter Number 5737

106 Hamilton Street
Trenton, TX 75490

Office of the Comptroller of the Currency
Dallas Field Office
225 E. John Carpenter Freeway, Suite 900
Irving, TX 75062

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

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INSTITUTION'S CRA RATING: "Satisfactory"

The Lending Test is rated: "Satisfactory".

Major factors supporting this rating include:

- The loan-to-deposit ratio is reasonable considering the bank's former wholesale lending platform and general practice of selling large volumes of mortgage loans into the secondary market;
- While the majority of loans were made outside the assessment area during the rating period, consideration was given to the impact of the bank's former wholesale lending platform and the significant management and strategic changes that occurred in 2017 on this ratio;
- Overall distribution of home mortgage loans to borrowers of different income levels is reasonable and generally meets the standard of satisfactory performance; and
- Overall geographic distribution of home mortgage loans is reasonable and generally meets the standard of satisfactory performance.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is; therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: 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; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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), loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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 MA/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. 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated Area: A rated area is a state or multi-state metropolitan 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 area, the institution will receive a rating for the multi-state metropolitan 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.

Description of Institution

CapTex Bank, National Association (CapTex), formerly known as the First National Bank of Trenton, is an independent intrastate small community bank headquartered in Trenton, Fannin County, Texas. The bank is a wholly-owned subsidiary of CapTex Bancshares, Inc., a Fort Worth-based holding company that organized in 2015. This ownership represents a corporate structure change since the previous performance evaluation. On September 27, 2017, CapTex Bancshares, Inc. acquired Trenton Bankshares, Inc. (Trenton Bankshares) resulting in The First National Bank of Trenton becoming a wholly-owned subsidiary of CapTex Bancshares, Inc. Trenton Bankshares, Inc. was then merged with and into CapTex Bancshares, Inc. and The First National Bank of Trenton becoming a wholly-owned subsidiary of CapTex Bancshares. Subsequently, the bank's name was changed to CapTex Bank.

In addition to the main bank headquartered in Trenton, Texas, CapTex operates four other banking offices in North Texas cities Bonham, Leonard, Melissa, and Farmersville, Texas. The main bank in Trenton, a banking office in Leonard, and a banking office in Bonham are in Fannin County. The Trenton and Leonard offices are located in upper-income CTs while the Bonham office is located in a middle-income CT. The bank's other two banking offices are located in Collin County, which is directly southwest of Fannin County. The Melissa banking office in Collin County is located in an upper-income CT and the Farmersville banking office is located in a middle-income CT. Based on the geographies in which the bank has its main office and banking branches, and the geography in which a substantial portion of the bank's loans are made, the bank delineates all of Collin County and all of Fannin County as its assessment areas. Collin County is part of the Dallas-Plano-Irving, Texas MD and the Dallas-Fort Worth-Arlington, Texas MSA. Fannin County is not part of a MD/MSA.

All banking locations have extended hours of operation with the exception of the Leonard office, which is not open on Saturdays. Customers have 24 hour access, an Automated Teller Machine (cash dispensing only) at each of the banking locations, as well as a 24 hour night depository. Services offered include 24 hour telephone banking, mobile and online banking, bill pay, and remote deposit capture.

The bank offers a variety of consumer and business related deposit products, including personal and commercial checking, Individual Retirement Accounts, certificates of deposit, wire transfers, direct deposit, ACH, and safe deposit boxes. Prior to the acquisition, the bank did not make commercial and/or commercial real estate loans because of the absence of lending expertise in those areas. As noted in the prior Performance Evaluation, lending was focused on residential real estate mortgage lending through the bank's wholesale lending platform, which historically has been referred to as the Secondary Mortgage Program (SMP). The program was designed to meet the credit needs of its communities through the financing of single-family residential real estate mortgages. The bank primarily funded first lien mortgages, then sold those mortgages to conventional investors in the secondary market.

The loans were held for short periods, typically 25 days or less, while the loans were packaged for sale. SMP loans represented a substantial portion of the bank’s lending during the evaluation period.

Leading up to the new ownership group’s acquisition of the bank in 2017, certain mortgage activity was scaled back. Through a lengthy review of the bank’s lending activities, a strategic decision was made by the new ownership group and leadership team to fully dismantle the wholesale platform (SMP). With the goal of strengthening risk management systems, new lending policies and a centralized underwriting process was developed in late 2017.

As of December 31, 2017, bank assets, liabilities, and tier 1 capital totaled \$204 million, \$184 million, and \$16.6 million, respectively. Gross loans totaling \$72 million represented 35 percent of total assets. A summary of the loan portfolio is reflected in the table below:

Loan Portfolio Composition (as of December 31, 2017)		
Loan Category	\$ (in 000)	% of Total
Residential Real Estate	36,054	50.30
Farmland, including farm residential	14,077	19.64
Construction & Development	13,234	18.46
Commercial, including Real Estate	5,607	7.82
Agriculture	1,147	1.60
Consumer	936	1.31
All Other	621	0.87
Total	71,676	100%

Source: FFIEC Consolidated Reports of Condition and Income data reported for 12/31/2017.

Collin County is a highly competitive market. The FDIC’s deposit market share data, as of June 30, 2017, showed 57 financial institutions operating 252 offices in the area with deposits totaling \$25.9 billion. The bank ranked 38th, operating two offices with deposits totaling \$44.9 million and an almost negligible 0.7 percent deposit market share.

The Fannin County area is moderately competitive wherein five financial institutions operated 10 offices. The bank ranked first with three offices and deposits totaling \$124.9 million, representing a 27.9 percent deposit market share.

The previous CRA evaluation, dated June 2, 2014, assigned the bank a “Satisfactory” rating.

There are no legal or financial impediments to the bank’s ability to meet the credit needs in its assessment area(s). No affiliate activities were considered in this evaluation.

Scope of the Evaluation

Evaluation Period/Products Evaluated

CapTex is subject to the interagency Small Bank CRA evaluation procedures. As such, this Performance Evaluation (PE) assesses the bank's performance under the Lending Test. This evaluation focuses on the bank's primary loan product, home mortgage loans, reported under the Home Mortgage Disclosure Act (HMDA) for the full calendar years of 2015, 2016, and 2017.

In our evaluation of the distribution of home mortgage loans for years 2015 and 2016, we utilized the demographics and geographies related to the 2010 U.S. Census. Lending activity beginning January 1, 2017 and ending December 31, 2017 is evaluated using the 2015 U.S. Census American Community Survey (ACS) data that became effective beginning January 1, 2017.

Data Integrity

A data integrity review of HMDA-reported data was conducted by the OCC prior to this evaluation to verify the accuracy and reliability of data. The data was found to be reliable for use in the current evaluation.

Selection of Areas for Full-Scope Review

The bank delineates two assessment area(s), both located in Texas: the Collin County MSA and the Fannin County AA. We conducted full-scope reviews of both assessment area(s). A full-scope review considers complete performance context information, quantitative factors, and qualitative factors. The composition of the assessment area(s) is detailed in Appendix A. Please also refer to Appendix B for a discussion of full-scope assessment area(s).

Ratings

Ratings for this CRA evaluation are based primarily on the results of the full-scope areas. Of the two full-scope assessment areas, the Collin County MSA received more weight on final ratings as a substantial portion of the mortgage loans originated by the bank were in the Dallas-Fort Worth metroplex, which includes the Collin County area.

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 assessment area (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 Consumer Financial Protection Bureau, 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.

Conclusions with Respect to Performance Tests

LENDING TEST

The bank's performance under the lending test is "**Satisfactory**".

Loan-to-Deposit Ratio

Loan-to-Deposit Ratios			
Financial Institutions	County	Total Assets (in 000's) (As of 09/30/2018)	Average Loan-to-Deposit Ratio
CapTex Bank	Fannin	\$176,374	55.38%
The First National Bank of Tom Bean	Grayson	\$128,834	73.07%
Texas Republic Bank, NA	Collin	\$262,393	98.11%
Fannin Bank	Fannin	\$99,045	63.19%

The table above reflects the quarterly average LTD ratio of CapTex Bank and other similarly situated institutions operating within the combined AAs for the 18 quarter period beginning June 30, 2014 (the date of the previous Performance Evaluation) and ending September 31, 2018 (most recent Call Report information). The bank's quarterly average LTD ratio of 55.38 percent for this period is reasonable when considering certain performance context factors including bank size, lending activity and opportunities, but most importantly the bank's former program of selling mortgages (SMP) and the significant strategic and management changes that were activated in 2017. The bank sold an average of \$250 million in mortgages per year into the secondary market annually during the review period. No other similarly situated institution engaged in a similar practice.

Lending in Assessment Area

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2015	159	11.9	1,172	88.1	1,331	31,857	11.0	256,865	89.0	288,722
2016	176	13.9	1,088	86.1	1,264	36,227	12.8	246,111	87.2	282,338
Subtotal	335	12.9	2,260	87.1	2,595	68,084	11.9	502,976	88.1	571,060
2017	156	18.1	705	81.9	861	36,151	18.1	163,796	81.9	199,947
Total	491	14.2	2,965	85.8	3,456	104,235	13.5	666,772	86.5	771,007

Source: Evaluation Period: 1/1/2015 - 12/31/2017 Bank Data.
Due to rounding, totals may not equal 100.0.

The inside/outside ratio is an institution-wide calculation, and is not calculated by individual rating area or AA. The analysis is limited to bank loan originations and purchases, and does not include any affiliate data.

Although the majority of the bank's loans were made outside the AAs, this finding was mitigated when considering the bank's prior business strategy to originate residential mortgage loans within the AAs and across the Dallas-Fort Worth-Arlington Texas MSA and the significant management and strategic changes that occurred in 2017. Specifically, as reflected on the preceding Table D, the bank originated 491 or 14.2 percent of the bank's overall residential mortgage loans inside the AAs. The volumes declined during 2017 following a strategic decision by new ownership to begin scaling back the mortgage wholesale program. Following acquisition in September 2017, the entire program was totally dismantled to make way for new ownership's operating strategy of offering, through the addition of front line lenders, a mix of commercial and industrial loans, commercial real estate (owner- and non-owner occupied), construction, as well as residential real estate consistent with new lending policies and centralized underwriting. Inside the Dallas-Fort Worth-Arlington Texas MSA, which includes all of Collin County, the bank originated and or purchased a total 2,164 loans representing 62.6 percent of the bank's total home mortgage loans for the evaluation period.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

This analysis compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers within the AA when considering internal and external factors such as economic and competitive conditions, and any other relevant performance context factors.

Based on the data reflected in Table P in Appendix C and the bank's performance context noted in the Community Profile in Appendix B, we concluded the bank's overall lending performance to borrowers of different incomes within the AA(s) reflects reasonable penetration and generally meets the standard of satisfactory performance when considering performance context factors. More weight was placed on the Collin County MSA and the review of 2015-16 loan data as this represents the bank's larger percentage of lending. Examiners focused on the comparison to aggregate lending data when arriving at this conclusion.

Collin County MSA

2015-16

Overall borrower distribution of home mortgage loans to LMI borrowers reflects reasonable penetration. The percentage of home mortgage loans made to low-income borrowers was significantly lower than the ratio of low-income families in the AA, but exceeded the ratio of aggregate lending to low-income borrowers. The percentage of loans the bank made to moderate-income borrowers was lower than the ratio of moderate-income families in the AA, but exceeded the ratio of aggregate lending to moderate-income borrowers.

2017

Overall borrower distribution of home mortgage loans to LMI borrowers in this period reflects reasonable penetration when considering performance context. The percentage of loans made to moderate-income borrowers was significantly lower than the ratio of AA moderate-income families but near to the ratio of aggregate lending to moderate-income borrowers. The bank made zero loans to low-income borrowers during the period despite low-income borrowers representing 12.7 percent of AA families. However, the bank's lending performance to low-income borrowers is considered reasonable considering the low ratio of aggregate lending to low-income borrowers (1.3 percent).

Performance context factors as described herein and in Appendix B: Community Profiles for the MSA include high housing costs and affordability factors. Median housing values escalated 10 percent from the previous period reaching \$243,659 in 2017 and outpacing a 6 percent rise in median family income. With escalating housing costs, affordable housing inventory becomes scarce and investors compete with potential homebuyers for the affordable home inventory. Homeownership is out of reach for most LMI families without the support of down payment assistance programs or housing subsidies, which are not available through the bank's wholesale lending platform. Based on the median family income of \$71,149, low-income families earn a median annual income of \$36,000 or less. A low-income borrower could afford a 30 year fixed-rate mortgage of \$175,525 at 4.5 percent with a monthly payment of \$889, spending no more than 30 percent of their earned income on housing. Considering the median age of housing stock in LMI areas (32 years or more), older housing requires more maintenance costs and frequently requires significant repairs, and is often less energy efficient which raises utility costs. Property taxes further increase the costs of homeownership.

Fannin County AA

2015-16

Borrower distribution of home mortgage loans to LMI borrowers during this period in the AA reflects reasonable penetration when considering performance context factors. The percentage of loans made to low-income borrowers was significantly lower than the ratio of AA low-income families, but exceeded the ratio of aggregate lending to low-income borrowers. The percentage of loans made to moderate-income borrowers in the AA was significantly lower than the ratio of AA moderate-income families but near to the ratio of aggregate lending to moderate-income borrowers.

2017

The percentage of loans made to moderate-income borrowers during this period in the AA was lower than the ratio of AA moderate-income families but was near to the ratio of aggregate lending to moderate-income borrowers. The bank made zero home mortgage loans to low-income borrowers in the AA which substantially meets the ratio of aggregate lending to low-income borrowers in the AA.

Performance context considerations include economy, demographics, and housing costs, above average poverty, home affordability factors, and market competition. These and other factors further discussed in Appendix B limit the bank's opportunities to lend to LMI families.

Geographic Distribution of Loans

Based on the data reflected in Table O in Appendix C and the bank's performance context noted herein and in the Community Profile in Appendix B, we concluded that the bank's geographic distribution of home mortgage loans across geographies of different income tracts is reasonable. Of a total of 491 home mortgage loans made in the Collin County MSA and Fannin County AA during the evaluation period, the bank's geographic distribution reflects reasonable dispersion and generally meets the standard of satisfactory performance when considering performance context. More weight was given to the bank's geographic dispersion performance in the Collin County MSA where higher percentage of lending occurred.

In our analysis, we compared 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.

Refer to data reflected in Table O in Appendix C for the facts and data used in the evaluation. We analyzed home mortgage loan originations and purchases over the evaluation period to identify any gaps in geographic distribution. No conspicuous lending gaps were identified.

Collin County MSA

2015-16

The geographic distribution of home mortgage loans across geographies of different income tracts within the MSA during this period reflected reasonable dispersion. The percentage of home mortgage loans the bank originated to low-income geographies was lower than the percentage of owner-occupied housing units located in low-income geographies but was equivalent to the ratio of aggregate lending in those geographies. The percentage of home mortgage loans originated to moderate-income geographies exceeded the percentage of owner-occupied housing units in moderate-income geographies and exceeded the ratio of aggregate lending to moderate-income geographies.

2017

The geographic distribution of home mortgage loans to low- and moderate-income geographies during this period reflects reasonable dispersion when considering the bank's performance context. The percentage of home mortgage loans the bank originated to low-income geographies exceeded the percentage of owner-occupied housing units located in low-income geographies and exceeded the ratio of aggregate lending in those geographies. The percentage of home mortgage loans originated to moderate-income geographies was lower than the percentage of owner-occupied housing units in moderate-income geographies and somewhat lower than the ratio of aggregate lending in the moderate-income geographies.

Performance context factors impacting the bank's lending include increased market competition for home mortgage loans and the limited supply of owner-occupied units in low-income geographies. As indicated in Appendix B, there are 57 financial institutions operating 252 full-service branches within the AA with deposits totaling \$25.9 billion. CapTex ranks 38th with a total of two offices and deposits totaling \$44.9 million, resulting in an almost negligible 0.7 percent deposit market share. The bank's overall performance is reasonable considering opportunities to lend in LMI geographies were limited. In 2015/2016, the AA's one low-income geography contained only 97 owner-occupied housing units (0.1 percent of the AA's total owner-occupied housing units), and in 2017, 453 owner-occupied housing units (0.2 percent of the AA's total owner-occupied housing units). The negligible market share in addition to a low percentage of owner-occupied housing units in LMI geographies limit the bank's opportunities to lend. Again, the bank originated only 40 loans in the AA in 2017, compared to 100 for all of 2015/2016 as a result of the bank scaling back its wholesale lending platform in 2017.

Fannin County AA

2015/2016

Geographic distribution of home mortgage loans across geographies of different income geographies, during this period, reflects poor dispersion. The percentage of home mortgage loans originated to moderate-income geographies was significantly lower than the percentage of owner-occupied housing units in those geographies and significantly lower than the ratio of aggregate lending to moderate-income geographies.

2017

Geographic distribution of home mortgage loans across geographies of different income geographies, during this period, reflects reasonable dispersion. There were no low-income geographies in the AA during the period. The percentage of home mortgage loans originated to moderate-income geographies was lower than the percentage of owner-occupied housing units in moderate-income geographies but within a reasonable range of the ratio of aggregate lending in the moderate-income geographies.

Performance context factors considered include economic, demographic, and market competition. Two geographies make up the city of Bonham: a middle-income tract (9504.02) where the bank and one credit union have offices and the sole moderate-income CT (9504.01) wherein four other banks have offices or are in closer proximity. In the 2010 Census Data, the city of Bonham had a population of approximately 10,000 people, living within 9.8 square miles. According to the 2015 U.S. Census Data, there were a total 1,139 housing units in the moderate-income tract and only 524 units were owner-occupied units. Renter-occupied units totaled 494 units and vacant housing units totaled 121 units, representing a 54 percent majority in this geography. Poverty is above average for the overall AA (11.7 percent of 11,974 households). The bank's sole moderate-income geography consisted of 1,018 households and 23 percent of those households lived below the poverty level. The median age of housing stock in the geography is also 44 years. These factors, along with market competition, limit the bank's lending opportunities.

Responses to Complaints

CapTex has not received any complaints regarding its CRA performance 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 metropolitan and nonmetropolitan areas 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	Lending Test (excludes CD loans): (01/01/2015 to 12/31/2017) Investment and Service Tests and CD Loans: NA	
Financial Institution	Products Reviewed	
CapTex Bank, National Association (CapTex) Trenton, Texas	Home Mortgage Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
<i>[Instructions: Provide only if affiliate products are reviewed.]</i> NA		
List of Assessment Areas and Type of Examination		
Assessment Areas	Type of Exam	Other Information
Texas Collin County MSA Fannin County AA	Full Scope Full Scope	

Appendix B: Community Profiles for Full-Scope Areas

Table A – Demographic Information of the Assessment Area						
Assessment Area: Collin County MSA (2015/2016)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	152	0.7	7.2	22.4	69.7	0.0
Population by Geography	782,341	0.5	6.7	22.7	70.0	0.0
Housing Units by Geography	287,263	0.9	7.2	24.3	67.6	0.0
Owner-Occupied Units by Geography	189,724	0.1	3.4	20.6	76.0	0.0
Occupied Rental Units by Geography	78,318	2.5	15.5	31.4	50.6	0.0
Vacant Units by Geography	19,221	2.7	11.9	31.5	53.9	0.0
Businesses by Geography	79,282	0.1	7.9	17.9	74.0	0.0
Farms by Geography	1,596	0.4	7.5	26.8	65.2	0.0
Family Distribution by Income Level	195,993	11.9	11.5	17.2	59.4	0.0
Household Distribution by Income Level	268,042	13.5	12.6	15.7	58.1	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX MD		\$67,175	Median Housing Value			\$220,501
			Median Gross Rent			\$999
			Families Below Poverty Level			4.8%

Source: 2010 U.S. Census and 2016 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: Collin County MSA (2017)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	152	1.3	9.2	18.4	70.4	0.7
Population by Geography	862,215	1.1	9.3	18.5	70.7	0.5
Housing Units by Geography	320,429	1.3	9.5	19.6	68.7	0.8
Owner-Occupied Units by Geography	203,314	0.2	6.0	16.9	76.7	0.2
Occupied Rental Units by Geography	102,513	3.4	16.0	24.3	54.4	1.9
Vacant Units by Geography	14,602	2.0	13.2	24.6	58.3	1.8
Businesses by Geography	87,756	3.0	7.1	16.2	73.4	0.4
Farms by Geography	1,758	2.5	8.7	23.0	65.4	0.4
Family Distribution by Income Level	226,540	12.7	12.2	16.5	58.6	0.0
Household Distribution by Income Level	305,827	14.3	12.8	15.9	57.1	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX MD		\$71,149	Median Housing Value			\$243,659
			Median Gross Rent			\$1,154
			Families Below Poverty Level			5.7%

Source: 2015 ACS Census and 2017 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.

DESCRIPTION OF COLLIN COUNTY MSA

The Collin County MSA contains two of the bank's five full-service banking offices, one in the city of Melissa, Texas and another in the city of Farmersville, Texas. The banking office in Melissa has a physical address of 1218 Sam Rayburn Highway and is located in an upper-income CT in the northeast portion of the county. This upper-income CT borders three moderate-income CTs. The banking office in Farmersville has a physical address of 201 Texas Highway 78 and is located in a middle-income CT in the eastern portion of the county that borders three middle-income geographies. These banking offices provide an array of deposit and loan products to consumers and businesses operating in this largely urbanized area.

The bank delineates all of Collin County, Texas as one of its AAs, which represents a portion of the Dallas-Plano-Irving, Texas MD and is part of the Dallas-Fort Worth-Arlington, Texas MSA. The bank originated a substantial portion of its home mortgage loans in this AA, as well as many of the counties making up the Dallas-Fort Worth-Arlington, Texas MSA. The AA consists of whole CTs, does not arbitrarily exclude LMI CTs, includes the geographies where the bank's offices are located, and is where the bank originated a substantial portion of its loans. As such, the AA is properly defined and in accordance with the technical requirements of the CRA regulation.

As of the 2015 U.S. Census that became effective in 2017, the Collin County MSA consisted of 152 CTs, two (0.7 percent) low-income, 14 (9.2 percent) moderate-income, 28 (18.4 percent) middle-income, 107 (70.4 percent) upper-income, and one (0.7 percent) non-income classified. Compared to 2010 U.S. Census Data, the number of low-income geographies increased by one while the number of moderate-income geographies increased by three. The changes are the result of median family income declining in one moderate-income tract, three middle-income tracts, and one upper-income tract.

Collin County has experienced strong economic and population growth. Since the 2010 U.S. Census, the population grew by 79,874 or 10.2 percent to 862,215, which based on land area of 848 square miles, translates to a population density of 1,017 people per square mile. Based on 2010 Census Data, Collin County is the seventh most populous county in Texas and the 63rd largest county by population in the U.S. Cities within the AA include McKinney, Frisco, Allen, Richardson, and the county's largest city Plano. A portion of the city of Dallas also falls within Collin County. Collin County is the fourth-highest income Texas location by per capita income.

According to the *Moody's Analytics* Report for November 2018, the Dallas-Plano-Irving economy, which includes Collin County, is advancing at a solid pace with year-over-year job growth twice the national average. Major industries have outperformed their national counterparts, with construction and professional services especially robust. Unemployment is in the mid-3 percent range, and the labor force growth has recently decelerated. Homebuilding is contributing to overall growth in the economy. Despite decelerating this year, non-residential development is expected to expand as companies relocate to the area. The Dallas-Plano-Irving economy is projected to outpace the national average in 2019 with professional services and housing leading the way.

The U.S. Bureau of Labor Statistics had area unemployment at 3 percent as of December 31, 2017 which compared favorably to the Texas statewide unemployment rate of 3.7 percent and the national unemployment rate of 3.9 percent.

Major employers in the area include AmerisourceBergan Specialty Group, Baylor Medical Center at Frisco, Conifer Health Solutions, Emerson Process Management Regulator Technologies, Encore Wire, Ericsson, Fannie Mae, Frito-Lay, Hewlett Packard, J.C. Penney, JPMorgan/Chase, Liberty Mutual, Raytheon Space and Airborne Systems, and Toyota.

The Collin County MSA is highly competitive. According to FDIC's Deposit Market Share data as of June 30, 2017, there are 57 financial institutions operating 252 full-service branches within the AA with deposits totaling \$25.9 billion. CapTex ranks 38th with a total of two offices and deposits totaling \$44.9 million resulting in an almost negligible 0.7 percent deposit market share. Legacy Texas Bank leads all other banks with deposits totaling \$4.8 billion and 19 percent deposit market share, followed by JPMorgan Chase Bank operating 37 offices with \$4.3 billion in deposits, and an approximately 17 percent deposit market share. Bank of America ranks third operating 22 offices, with deposits totaling \$3.6 billion, and an approximately 14 percent market share.

According to 2015 ACS U.S. Census Data, the AA consisted of 226,540 families and 305,827 households. Of a total of 320,429 housing units, approximately 64 percent was owner-occupied, 32 percent rental-occupied, and 5 percent vacant. Owner-occupied housing units in low-income geographies represented only 0.2 percent (453 units) of the AA's total owner-occupied housing units, compared to 6 percent in moderate-income geographies. Approximately 25 percent of AA families live in low- and moderate-income geographies. Despite relatively low poverty in the AA (5.7 percent), 28 percent of families living below the poverty level resided in LMI geographies. A 6 percent increase in the median family income (MFI), from \$67,175 in the 2010 U.S. Census to \$71,149 in the 2015 ACS U.S. Census, was outpaced by a 10 percent rise in median housing over the same period from \$220,501 to \$243,659. With escalating housing costs, affordable housing inventory becomes scarce and investors compete with potential homebuyers for the affordable home inventory.

Homeownership is out of reach for most LMI families without the support of down payment assistance programs or housing subsidies, which are not available through the bank's wholesale lending platform. Given the area's median family income of \$71,149, low-income families earned a median annual income of \$36,000 or less and moderate-income families earned annual income ranging from \$36,000 to \$56,919. A low-income family could afford a 30 year fixed-rate \$175,525 mortgage at 4.5 percent with a payment of \$889 per month, spending no more than 30 percent of their earned income on housing. In the case of moderate-income families, they could afford a mortgage under similar terms ranging from \$182,949 to \$289,257, spending no more than 30 percent of their earned income. These mortgage amounts could be lower when considering taxes and insurance as a part of the housing costs. The median age of housing stock in LMI areas of the AA was 33 years. Older housing often has higher maintenance costs and frequently requires significant repairs. It often is less energy efficient resulting in higher utility costs. Also, higher property taxes further increase the costs of homeownership. These and other factors, including the down payment requirements of traditional mortgage financings, pose an additional obstacle for LMI applicants, and the bank did not participate in any first-time homebuyer assistance programs.

Community Contact

As part of this evaluation, examiners contacted a local realtor and ISD Board Trustee in the Collin County MSA. The contact indicated the local economy is good and continues to expand. Residential construction is increasing with the rapidly rising population growth. Housing is primed for stronger growth and remains insulated from market volatility. The migration patterns are positive and employment volatility is average. The economy is projected to continue to grow at a modest pace the next few years as manufacturing expands. The contact felt that the banks in the community were supportive of small business and small farms. Financial institutions have been responsive to credit and community development needs and there continues to be a need for small businesses, economic development loans, and commercial development. The interviewee believes the bank is meeting the needs of the community.

Fannin County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Fannin County AA (2015/2016)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	9	0.0	11.1	55.6	33.3	0.0
Population by Geography	33,915	0.0	13.3	51.4	35.3	0.0
Housing Units by Geography	14,039	0.0	9.4	55.7	34.9	0.0
Owner-Occupied Units by Geography	8,725	0.0	4.7	57.1	38.2	0.0
Occupied Rental Units by Geography	2,951	0.0	20.0	52.9	27.2	0.0
Vacant Units by Geography	2,363	0.0	13.9	54.0	32.2	0.0
Businesses by Geography	1,561	0.0	11.0	53.2	35.8	0.0
Farms by Geography	173	0.0	1.7	50.9	47.4	0.0
Family Distribution by Income Level	8,360	18.4	15.9	18.9	46.9	0.0
Household Distribution by Income Level	11,676	20.7	16.9	14.6	47.7	0.0
Median Family Income Non-MSAs - TX		\$47,817	Median Housing Value			\$79,911
			Median Gross Rent			\$631
			Families Below Poverty Level			11.7%

Source: 2010 U.S. Census and 2016 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: Fannin County AA (2017)

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	9	0.0	11.1	66.7	22.2	0.0
Population by Geography	33,748	0.0	13.9	62.8	23.3	0.0
Housing Units by Geography	14,199	0.0	8.0	68.6	23.4	0.0
Owner-Occupied Units by Geography	8,916	0.0	5.9	69.7	24.4	0.0
Occupied Rental Units by Geography	3,058	0.0	16.2	62.0	21.8	0.0
Vacant Units by Geography	2,225	0.0	5.4	73.3	21.2	0.0
Businesses by Geography	1,552	0.0	10.0	64.7	25.3	0.0
Farms by Geography	156	0.0	1.9	75.0	23.1	0.0
Family Distribution by Income Level	8,498	20.4	17.4	18.6	43.6	0.0
Household Distribution by Income Level	11,974	23.9	15.2	16.6	44.4	0.0
Median Family Income Non-MSAs - TX		\$52,076	Median Housing Value			\$96,719
			Median Gross Rent			\$677
			Families Below Poverty Level			12.9%

Source: 2015 ACS Census and 2017 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.

DESCRIPTION OF FANNIN COUNTY AA

The Fannin County AA encompasses all geographies within Fannin County. The bank's delineation of its AA is in compliance with the requirements of the CRA regulation as it consists of whole geographies, does not arbitrarily exclude any low- or moderate-income areas, or reflect illegal discrimination.

According to the 2015 U.S. Census Data that became effective in 2017, the AA consisted of nine CTs in Fannin County, one moderate-income tract, six middle-income tracts, and two upper-income tracts. With the 2015 U.S. Census, one upper-income CT was re-classified as middle-income. The AA population of 33,748 reflects negligible growth (less than 1 percent) since the 2010 U.S. Census. The AA, which spans approximately 890 square miles, would translate to a population density of 38 people per square mile. The AA is largely rural with much of the land used for cattle and ranching.

The bank operates three of its five banking offices within the AA, the main office in Trenton, Texas, a banking office in Leonard, Texas, and a banking office in the city of Bonham, Texas. The Trenton and Leonard banking offices are located in upper-income tracts, and the Bonham banking office is located in a middle-income tract. The AA's sole moderate-income CT is also located in the city of Bonham. The city of Bonham is the largest city in the AA and the county seat with a population of just over 10,000. Bonham houses the Texas Department of Criminal Justice, Buster Cole State Jail, and Fannin County Jail. Other smaller cities in the AA include Trenton, Honey Grove, Leonard, and Savoy.

Industries providing employment in the AA include finance, insurance, real estate, and rental and leasing (18.7 percent), educational, health and social services (16.5 percent), retail trade (16 percent), professional, scientific, management, administrative, and waste management services (11 percent), construction (10.6 percent), and manufacturing (10.1 percent). Top employers include the Veterans Medical Center, Texas Department of Criminal Justice, McCraw Oil/Kwik Cheks, Bonham Independent School District, and Wal-Mart. Many residents commute into Dallas or Sherman for work.

According to the U.S. Bureau of Labor Statistics, the unemployment rate for Fannin County of 2.8 percent, as of December 31, 2017, compared favorably to the Texas statewide unemployment rate of 3.7 percent and the national unemployment rate of 3.9 percent.

The AA is moderately competitive. According to the FDIC's deposit market share data as of June 30, 2017, there were five financial institutions operating 10 full-service branches within the AA. CapTex ranked first operating three offices with deposits totaling \$124.9 million and a 27.9 percent deposit market share. First United Bank and Trust Company, a state chartered bank headquartered in Oklahoma ranked second with two offices, deposits totaling \$105.1 million, and a 23.5 percent deposit market share. Legend Bank, a federally chartered bank in Texas, ranked third with two offices, \$84.4 million in deposits, and 18.8 percent deposit market share.

As of the 2010 U.S. Census, the AA consisted of 8,360 families and 11,676 households. Of a total of 14,199 housing units, 62 percent were owner-occupied housing units, about 21 percent were rental occupied units, and another 17 percent were vacant. Of a total of 1,326 housing units located in the AA's sole moderate-income geography, renter-occupied units and vacant units account for close to 70 percent of the units, respectively. Owner-occupied units totaled only 409 units, representing 4.69 percent of the AA's total owner-occupied housing units. Households and families in this moderate-income area totaled 998 and 645, respectively. Overall poverty is relatively high in the AA (11.7 percent of families). Low- and moderate-income families represent 52 percent of the moderate-income geography, and more than 30 percent of households live below the poverty level. The median age of housing stock in this moderate-income geography was 45 years compared to 41 years for the overall AA. The median housing value in the moderate-income geography was \$50,000 with median family income for the entire AA of \$47,817.

The area demographics changed little with the 2015 ACS U.S. Census. The AA consisted of 8,498 families and 11,974 households. Of a total of 14,199 housing units, 63 percent were owner-occupied housing units, about 22 percent were rental occupied units, and another 16 percent were vacant. The sole moderate-income geography consisted of only 1,139 housing units, 524 units (46 percent) were owner-occupied, 494 (43 percent) were occupied rentals, and 121 (11 percent) were vacant. Low- and moderate-income families accounted for about 25 percent of the moderate-income geography. Families living below the poverty level in the overall AA elevated from the previous census to 12.9 percent. With a total of 643 families and 1,018 households in the moderate-income tract, 121 families (19 percent) and 232 households (23 percent) lived below the poverty level. The median age of housing stock in the moderate-income geography was 44 years, whereas for the entire AA, the median age of housing stock was 36 years. The median housing value in the moderate-income geography elevated to \$66,900 with median family income for the entire AA being \$52,076.

While the bank provided long term fixed rate mortgage loan products that low- and moderate-income applicants generally need to qualify to purchase a home, affordable homeownership was out of reach for most LMI families without the support of down payment assistance programs or housing subsidies. Such programs were not available under the bank's wholesale lending platform. In addition to housing affordability, competition in the AA for home mortgage lending from other bank and non-bank mortgage lenders operating in the AA also impacted lending opportunities. Additionally, when considering large rural geographies, mortgage lending opportunities are impacted by state law. According to Article XVI, Section 50(a) (6) of the Texas Constitution, after January 1, 2008, families or individuals cannot have land designated for agricultural use if the land secures a home equity loan. In these instances, title companies cannot issue title policies. The option is for land owners to remove their agricultural exemptions for refinance purposes and re-apply for the exemption after closing. However, when the agricultural exemption is removed, the property owner is subject to paying the property taxes in arrears, sometimes as far back as five years. This added expense, in addition to loan closing costs, could significantly reduce the amount of equity the borrower originally intended to obtain from the loan.

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas 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 Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Deposit data is compiled by the FDIC and is available as of June 30th of each year. Tables without data are not included in this PE. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

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 MA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography

2015-16

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Collin County MSA	235	56,030	70.1	48,926	0.1	0.0	0.0	3.4	5.1	2.5	20.6	37.9	20.9	76.0	57.0	76.7	0.0	0.0	0.0
Fannin County AA	100	12,054	29.9	695	0.0	0.0	0.0	4.7	1.0	5.9	57.1	27.0	43.5	38.2	72.0	50.6	0.0	0.0	0.0
Total	335	68,084	100.0	49,621	0.0	0.0	0.0	3.4	3.9	2.5	22.2	34.6	21.2	74.3	61.5	76.3	0.0	0.0	0.0

Source: 2010 U.S Census; 01/01/2015-12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography

2017

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Collin County MSA	116	29,692	74.4	43,418	0.2	0.9	0.2	6.0	3.4	5.1	16.9	44.0	18.3	76.7	51.7	76.4	0.2	0.0	0.1
Fannin County AA	40	6,459	25.6	783	0.0	0.0	0.0	5.9	2.5	4.3	69.7	32.5	56.3	24.4	65.0	39.3	0.0	0.0	0.0
Total	156	36,151	100.0	44,201	0.2	0.6	0.2	6.0	3.2	5.1	19.1	41.0	18.9	74.5	55.1	75.7	0.2	0.0	0.1

Source: 2015 ACS Census; 01/01/2017-12/31/2017 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower

2015-16

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Collin County MSA	235	56,030	147.8	48,926	11.9	4.7	1.3	11.5	8.5	6.9	17.2	17.9	15.7	59.4	66.8	61.9	0.0	2.1	14.3
Fannin County AA	100	12,054	29.9	695	18.4	6.0	2.0	15.9	8.0	9.2	18.9	22.0	20.4	46.9	64.0	49.4	0.0	0.0	19.0
Total	335	68,084	210.7	49,621	12.1	5.1	1.3	11.7	8.4	6.9	17.3	19.1	15.8	58.9	66.0	61.7	0.0	1.5	14.3

Source: 2010 U.S. Census; 01/01/2015-12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower

2017

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Collin County MSA	116	29,692	74.4	43,418	12.7	0.0	1.3	12.2	6.9	7.6	16.5	26.7	16.9	58.6	63.8	61.9	0.0	2.6	12.3
Fannin County AA	40	6,459	25.6	783	20.4	0.0	3.4	17.4	12.5	9.7	18.6	20.0	19.7	43.6	62.5	49.2	0.0	5.0	18.0
Total	156	36,151	100.0	44,201	13.0	0.0	1.3	12.4	8.3	7.7	16.5	25.0	16.9	58.1	63.5	61.6	0.0	3.2	12.4

Source: 2015 ACS Census; 01/01/2017-12/31/2017 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0.