



PUBLIC DISCLOSURE

May 17, 2021

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Legend Bank, National Association
Charter Number 4265

101 West Tarrant Street
Bowie, TX 76230

Office of the Comptroller of the Currency

Fort Worth Field Office
225 E. John Carpenter Fwy, Suite 900
Irving, TX 75062

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

Table of Contents

Overall CRA Rating.....	2
Description of Institution.....	3
Scope of the Evaluation.....	4
Discriminatory or Other Illegal Credit Practices Review.....	5
State Rating.....	6
State of Texas.....	6
Community Development Test	13
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

Overall CRA Rating

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

The lending test is rated: Satisfactory.

The community development test is rated: Outstanding.

The major factors that support this rating include:

- Legend's loan-to-deposit (LTD) ratio is reasonable.
- A majority of the bank's loans are inside its assessment areas (AAs).
- The distribution of loans across geographies of different income levels is reasonable.
- The distribution of loans to individuals of different income levels is excellent.
- The bank exhibits excellent responsiveness to community development (CD) needs through CD loans, qualified investments, and CD services.
- The bank did not receive any Community Reinvestment Act (CRA) related complaints during the review period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of its AAs, the bank's loan-to-deposit (LTD) ratio is reasonable. The LTD ratio is calculated on a bank-wide basis. The bank's quarterly LTD ratio since the previous CRA evaluation averaged 73.2 percent, with a quarterly high of 76.9 percent and a quarterly low of 70.5 percent. We compared the bank's LTD ratio to five similarly situated banks in the AAs ranging in asset size from \$674 million to \$1.7 billion. The quarterly average LTD ratio for banks in this peer group was 81.8 percent with a high ratio of 111.6 percent and a low average ratio of 61.6 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its AAs.

The bank originated and purchased 83.0 percent of its total loans by number and 76.9 percent by dollar amount inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. The findings from this analysis had a positive impact on the overall analysis of the geographic distribution of lending by income level of geography.

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	744	79.6	191	20.4	935	136,827	74.9	45,878	25.1	182,705
Small Business	151	91.5	14	8.5	165	16,441	83.7	3,209	16.3	19,650
Small Farm	143	94.7	8	5.3	151	12,345	95.2	624	4.8	12,969
Total	1,038	83.0	213	17.0	1,251	165,613	76.9	49,711	23.1	215,324

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

Description of Institution

Legend Bank, National Association (Legend or “the bank”) is a single state institution and a wholly owned subsidiary of Legend Bancorp, Incorporation. The bank does not have any affiliates. Legend was one of two banks organized in Bowie, Texas, approximately 60 miles north of Fort Worth, during the late 1800s and received its national bank charter on March 19, 1890. The bank operates fourteen full-service locations within its AAs which are located in Texas. The bank has branches in Alvord, Bonham (2), Bowie, Cooper, Decatur, Fort Worth, Henrietta, Nocona, North Richland Hills, Sherman, Whitesboro, Whitewright, and Wichita Falls. The holding company and main branch are located in Bowie, Texas.

In 2018, the Wichita Falls branch was relocated to Fairway Boulevard in Wichita Falls. The North Richland Hills branch opened in 2019 in Tarrant County. Additionally, in 2019 the bank acquired the Cooper branch and purchased the Whitewright branch. In 2020, the Sherman branch was relocated to 3608 FM 691 in Sherman. Given the branch locations above, the bank has four AAs for this performance review which include:

- Bowie-Bonham Non-Metropolitan Statistical Area (MSA) AA – All census tracts (CTs) in Montague, Cooke, Fannin, and Delta counties
- Fort Worth-Arlington MSA AA – All CTs in Tarrant and Wise counties
- Sherman-Denison MSA AA – All CTs in Grayson County
- Wichita Falls MSA AA – All CTs in Wichita and Clay counties

Legend offers a full range of traditional commercial and consumer banking products and related financial services. Eleven locations have automatic teller machines (ATM). Lobby and drive-thru hours are set to meet customer needs. Customers have 24-hour access to bank services and products through multiple delivery channels including, but not limited to, visiting a branch, online banking services at www.legend-bank.com, mobile banking, the telephone, and/or via mail.

As of December 31, 2020, Legend had total assets of \$872 million, with the loan portfolio representing 63 percent of total assets. The following table reflects the composition of Legend’s loan portfolio based on the Report of Condition dated December 31, 2020.

Product Category	Gross loans as of December 31, 2020	
	Dollar Volume (000's)	Percentage of Total Loans
Commercial Real Estate	\$196,303	35.5%
Agricultural	\$120,402	21.8%
Residential	\$126,299	22.9%
Commercial & Industrial	\$101,473	18.4%
Consumer	\$6,711	1.2%

Legend's business strategy continues to be the origination of commercial and commercial real estate (CRE) loans to small and midsize businesses and business owners. Additionally, farm, ranch production and real estate loans to farmers/ranchers continues to be a key lending focus as is residential real estate lending. The bank participated in the Paycheck Protection Program (PPP) administered by the Small Business Administration (SBA) during the COVID-19 pandemic. Legend's strategy continues to include focused growth and expansion into new markets that fit within the bank's strategic goals.

During the previous CRA evaluation dated June 4, 2018, Legend received a "Satisfactory" rating. There are no legal or financial impediments to Legend's ability to meet the credit needs of its AAs.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Legend is subject to the interagency Intermediate Small Bank (ISB) CRA evaluation procedures. As such, this Performance Evaluation (PE) assesses the bank's performance under the Lending and CD Tests. The evaluation period for this examination is January 1, 2018 to December 31, 2020. In evaluating the bank's lending performance, we identified commercial and CRE loans (business loans), agriculture (farm loans) and residential real estate loans as the bank's primary loan products, with an emphasis on small business and agriculture lending. For the CD test, we evaluated loans, investments, and services that met the regulatory definition of CD activities.

For Geographic and Borrower Distribution analyses, Legend's home mortgage originations are compared to the 2015 American Community Survey (ACS) Census data and aggregate HMDA data and CRA data. Geographic and Borrower Distribution analysis of 2018 small business and farm loan originations are compared to 2018 Dun & Bradstreet (D&B) Data and 2018 Aggregate CRA data. Geographic and Borrower Distribution analysis of 2019-2020 small business and farm loan originations are compared to 2019 Dun & Bradstreet (D&B) Data and 2019 Aggregate CRA data.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA 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.

Legend has four AAs in Texas comprised of three MSAs and one Non-MSA. For our full-scope reviews, we selected both the Bowie-Bonham Non-MSA AA and the Wichita Falls MSA AA. We selected the full-scope after considering the number of loans originated or purchased in each AA, the volume of deposits in each AA, the number of branch offices in each AA, and the length of time branch offices have operated in the respective markets under the bank's brand. We conducted limited scope reviews of the Fort Worth-Arlington MSA AA and the Sherman-Denison MSA AA. Refer to Appendix A for additional information.

Ratings

Legend's overall rating is based solely on the State of Texas rating as this is the only rating area. The bank's primary loan products are home mortgage loans, small business loans, and farm loans. Regarding the CD test, CD loans received more weight given the significant dollar volume of CD loans and the bank's participation in PPP lending.

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 has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Texas

CRA rating for the State of Texas¹: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The bank exhibits a reasonable geographic distribution of loans across geographies of different income levels in the State of Texas.
- The bank exhibits an excellent distribution of loans to individuals of different income levels and businesses and farms of different sizes in the State of Texas.
- The bank exhibits excellent responsiveness to community development needs in the state of Texas through CD loans, qualified investments, and community development services.
- The bank did not receive any CRA related complaints during the evaluation period.

Description of Institution's Operations in Texas

Legend Bank operates fourteen full-service offices within its AAs located in Texas. There is no significant difference in the products and services offered at the bank's offices.

In the Bowie-Bonham Non-MSA AA, the bank has five offices located across Montague, Fannin, and Delta counties. The main office is located in Montague County. The bank held a 48.7 percent market share for deposits in Montague County based on the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share data as of June 30, 2020. In Delta and Fannin counties the bank held 37.9 percent and 22.9 percent, respectively, of deposit market share. Legend has the highest deposit market share of any other institution across the three counties at 36.5 percent. Competing financial institutions in each market include other community banks and larger regional or national banks.

In the Wichita Falls MSA AA, the bank has one branch in Wichita County and another in Clay County. Deposit market share as of June 30, 2020, was 1.6 percent across both counties. The bank's deposit market share is a reflection of the large number of competing financial institutions, which consist of large national, regional and community banks.

In the Fort Worth-Arlington MSA AA, the bank has two branches in Tarrant County and two branches in Wise County. Deposit market share as of June 30, 2020, was less than 1 percent in Tarrant County and 12.4 percent in Wise County. In Tarrant County the bank's low level of market share is a reflection of the competition from larger national banks as well as regional and community banks in a large metropolitan area.

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

In the Sherman-Denison MSA AA, the bank has three branches in Grayson County. Deposit market share as of June 30, 2020, was 2.6 percent. The bank increased its presence in this county with the acquisition of the Whitewright branch in 2019. Competing financial institutions in this market include other community banks and larger regional or national banks.

We contacted three community members from the Bowie-Bonham Non-MSA AA and Wichita Falls AA as part of this examination. One Non-MSA AA contact in Cooke County stated that agricultural lending was a credit need in the community. Another Cooke County contact noted a growing economy with changing demographics, including an increase in low-income individuals. This growth has led to demand for affordable housing in the area. Both Non-MSA contacts noted a need for financial education in the community and teaching of financial literacy in schools. The third community contact is a community development organization in Wichita County focused on helping low- and moderate-income families and individuals achieve home ownership. This contact noted affordable housing and assistance for homebuyers as critical needs in the Wichita Falls area.

Bowie-Bonham Non-MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA AA 2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	25	0.0	20.0	60.0	20.0	0.0
Population by Geography	97,210	0.0	15.7	59.0	25.4	0.0
Housing Units by Geography	43,468	0.0	13.7	61.8	24.4	0.0
Owner-Occupied Units by Geography	26,457	0.0	9.5	62.2	28.3	0.0
Occupied Rental Units by Geography	10,067	0.0	24.4	58.6	17.0	0.0
Vacant Units by Geography	6,944	0.0	14.5	65.0	20.6	0.0
Businesses by Geography	6,849	0.0	18.6	52.2	29.2	0.0
Farms by Geography	552	0.0	4.2	55.8	40.0	0.0
Family Distribution by Income Level	25,674	19.1	16.2	19.3	45.4	0.0
Household Distribution by Income Level	36,524	21.2	15.4	16.2	47.1	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$107,608
			Median Gross Rent			\$702
			Families Below Poverty Level			12.1%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Wichita Falls MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Wichita Falls MSA 2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	40	10.0	30.0	27.5	30.0	2.5
Population by Geography	142,436	5.7	22.5	33.1	38.7	0.0
Housing Units by Geography	61,033	6.5	25.1	31.9	36.5	0.0
Owner-Occupied Units by Geography	32,914	5.4	21.2	34.3	39.0	0.0
Occupied Rental Units by Geography	19,173	7.6	29.6	25.2	37.6	0.0
Vacant Units by Geography	8,946	8.5	29.7	36.9	24.9	0.0
Businesses by Geography	9,133	4.3	29.6	22.7	43.2	0.1
Farms by Geography	321	3.4	17.1	38.3	41.1	0.0
Family Distribution by Income Level	33,688	22.1	16.7	20.6	40.6	0.0
Household Distribution by Income Level	52,087	24.2	16.5	18.4	40.9	0.0
Median Family Income MSA - 48660 Wichita Falls, TX MSA		\$57,690	Median Housing Value			\$95,763
			Median Gross Rent			\$762
			Families Below Poverty Level			12.8%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Texas

The rating for Texas is based on full-scope and limited scope reviews of the bank's AAs. The Bowie-Bonham Non-MSA AA and the Wichita Falls MSA AA received full-scope reviews. The Bowie-Bonham AA was selected for a full scope review because the main location is located within this AA and the bank has 36.5 percent deposit market share across the counties within this AA. The Wichita Falls AA was selected because it has the smallest deposit market share of any of the bank's AAs and the bank has a higher level of competition from community, regional, and national banks in this AA. The Fort Worth-Arlington MSA AA and Sherman-Denison MSA AA received limited scope reviews. Refer to the table in appendix A "Scope of Examination" for a list of all AAs under review.

Bank dedicated AAs located in the same MSA are combined, analyzed, and presented as one AA for purposes of this evaluation. Similarly, bank delineated Non-MSA AAs within the same state are combined, analyzed, and presented as one AA for purposes of this evaluation.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS**LENDING TEST**

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's lending performance in the State of Texas is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable distribution of loans to geographies of different income levels in the state.

Home Mortgage Loans

The bank exhibits excellent geographic distribution of home mortgage loans in the state. Refer to Table O in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases. The Non-MSA AA carried more weight in our analysis because the bank is headquartered in the Non-MSA AA and the majority of deposits are concentrated in the Non-MSA AA.

Bowie-Bonham Non-MSA AA

The distribution of home mortgage loans to geographies of different income levels in this AA is excellent.

During the evaluation period, the percentage of the bank's loans in moderate-income CTs exceeded both the percentage of owner-occupied housing units and aggregate lending. There are no low-income CTs in this AA.

Wichita Falls MSA AA

The distribution of home mortgage loans to geographies of different income levels in this AA is good.

In 2018, the percentage of the bank's loans in low-income CTs exceeded aggregate lending and was lower than owner-occupied housing units. The percentage of the bank's loans in moderate-income CTs exceeded aggregate lending and was near to the percentage of owner-occupied housing units.

In 2019-2020, the percentage of the bank's loans in low-income CTs was significantly lower than both owner-occupied housing units and aggregate lending. However, the opportunities for lending in this AA are low as reflected in the percentage of aggregate lending during the evaluation period, which is also below the percentage of housing units. The percentage of the bank's loans in moderate-income CTs exceeded both the percentage of owner-occupied housing units and aggregate lending.

Small Loans to Businesses

The bank exhibits adequate geographic distribution of small business loans in the state. 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.

Bowie-Bonham Non-MSA AA

The distribution of small business loans to geographies of different income levels in this AA is adequate.

In 2018, the percentage of the bank's loans in moderate-income CTs exceeded both the percentage of small businesses and aggregate lending. There are no low-income CTs in this AA.

In 2019-2020, the percentage of the bank's loans in moderate-income CTs was lower than both the percentage of small businesses and aggregate lending. The change during the review period is attributed to branch acquisitions in the AA in 2019 and PPP lending in 2020. There are no low-income CTs in this AA.

Wichita Falls MSA AA

The distribution of small business loans to geographies of different income levels in this AA is adequate.

In 2018, the percentage of the bank's loans in low-income CTs was significantly lower than both the percentage of small businesses and aggregate lending; however, the market for small business lending in this AA is low. The percentage of the bank's loans in moderate-income CTs was lower than both the percentage of small businesses and aggregate lending.

In 2019-2020, the percentage of the bank's loans in low-income CTs exceeded aggregate lending and was near to the percentage of small businesses. The percentage of the bank's loans in moderate-income CTs was lower than both the percentage of small businesses and aggregate lending.

The Wichita Falls AA is in a location with a high level of competition from larger regional and national banks, and Legend has a small deposit market share of 1.6 percent in the AA. Despite these factors, performance in the moderate-income CT was consistent throughout the evaluation period and the percentage of bank loans in low-income CTs did improve over the evaluation period.

Small Loans to Farms

The bank exhibits good geographic distribution of farm loans in the state. Refer to Table S 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 farms.

Bowie-Bonham Non-MSA AA

The distribution of farm loans to geographies of different income levels in this AA is excellent.

In 2018 and 2019-2020, the percentage of the bank's loans in moderate-income CTs exceeded both the percentage of farms and aggregate lending. There are no low-income CTs in this AA.

Wichita Falls MSA AA

The distribution of farm loans to geographies of different income levels in this AA is adequate.

In 2018, the percentage of the bank's loans in low-income CTs was significantly lower than both the percentage of farms and aggregate lending. The percentage of the bank's loans in moderate-income CTs was significantly lower than both the percentage of farms and aggregate lending. Farm lending in the Wichita Falls AA is very low in low-income tract areas which leaves fewer opportunities for farm lending in these areas.

In 2019-2020, the percentage of the bank's loans in low-income CTs exceeded both the percentage of aggregate lending and the percentage of farms. The percentage of the bank's loans in moderate-income CTs exceeded aggregate lending and was lower than the percentage of farms. Legend's farm lending in low and moderate-income CTs in this AA improved throughout the evaluation period.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

The distribution of loans to individuals of different income levels is reasonable. Refer to Table P in appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Bowie-Bonham Non-MSA AA

The distribution of home mortgage loans to individuals of different income levels in this AA is good.

In 2018, the bank's mortgage lending to low-income borrowers was significantly lower than both aggregate lending and the percentage of families identified as low-income borrowers. The bank's mortgage lending to moderate-income borrowers was near to aggregate lending to moderate-income borrowers and lower than the percentage of families identified as moderate-income.

In 2019-2020, the bank's mortgage lending to low-income borrowers was somewhat lower than aggregate lending to low-income borrowers and significantly lower than the percentage of families identified as low-income. The bank's mortgage lending to moderate-income borrowers exceeded aggregate lending to moderate-income borrowers and was near to the percentage of families identified as moderate-income.

Wichita Falls MSA AA

The distribution of home mortgage loans to individuals of different income levels in this AA is good.

In 2018, the bank's mortgage lending to low-income borrowers exceeded aggregate lending to low-income borrowers and was lower than the percentage of families identified as low-income. The bank's mortgage lending to moderate-income borrowers was somewhat lower than both aggregate lending to moderate-income borrowers and the percentage of families identified as moderate-income.

In 2019-2020, the bank's mortgage lending to low-income borrowers exceeded aggregate lending to low-income borrowers and was lower than the percentage of families identified as low-income. The bank's mortgage lending to moderate-income borrowers was somewhat lower than aggregate lending to moderate-income borrowers and was lower than the percentage of families identified as moderate-income.

Small Loans to Businesses

The distribution of small loans to businesses of different sizes is excellent. 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.

Bowie-Bonham Non-MSA AA

The distribution of small business loans to businesses of different sizes is excellent.

In 2018, the percentage of the bank's loans to businesses with revenues less than or equal to \$1 million exceeded both the percentage of businesses identified as having revenues less than or equal to \$1 million and aggregate lending to these businesses.

In 2019-2020, the percentage of the bank's loans to businesses with revenues less than or equal to \$1 million was near to the percentage of businesses identified as having revenues less than or equal to \$1 million and exceeded aggregate lending to these businesses.

Wichita Falls MSA AA

The distribution of small business loans to businesses of different sizes is excellent.

In 2018 and 2019-2020, the percentage of the bank's loans to businesses with revenues less than or equal to \$1 million exceeded both the percentage of businesses identified as having revenues less than or equal to \$1 million and exceeded aggregate lending to these businesses.

Small Loans to Farms

The distribution of small loans to farms of different sizes is excellent. Refer to Table T 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 farms.

Bowie-Bonham Non-MSA AA

The distribution of small loans to farms of different sizes is excellent.

In 2018 and 2019-2020, while the percentage of the bank's loans to farms with revenues less than or equal to \$1 million was near to the percentage of farms identified as having revenues less than or equal to \$1 million, the bank significantly exceeded aggregate lending to these farms. During the evaluation period, 90 percent of the bank's small loans to farms were made to farms with less than or equal to \$1 million in gross revenues.

Wichita Falls MSA AA

The distribution of small loans to farms of different sizes is excellent.

In 2018, the percentage of the bank's loans to farms with revenues less than or equal to \$1 million exceeded both the percentage of farms identified as having revenues less than or equal to \$1 million and aggregate lending to these farms.

In 2019-2020, the percentage of the bank's loans to farms with revenues less than or equal to \$1 million was near to the percentage of farms identified as having revenues less than or equal to \$1 million and exceeded aggregate lending to these farms.

Responses to Complaints

Legend Bank received no CRA-related complaints during the evaluation period.

Conclusions for Areas Receiving Limited Scope Reviews

Based on a limited-scope review, the bank's performance under the Lending Test in the Fort Worth-Arlington MSA AA is consistent with the bank's overall performance under the Lending Test in the full scope areas. However, the distribution of farm loans to geographies of different income levels in this AA is poor. In low-income tract areas overall farm percentages are low reflecting limited opportunities for farm lending in low-income areas. However, in moderate income tracts more opportunities for farm lending was present but the bank was somewhat lower than aggregate in 2018 and significantly lower than aggregate in 2019-2020.

Based on a limited-scope review, the bank's performance under the Lending Test in the Sherman-Denison AA is consistent with the bank's overall performance under the Lending Test in the full scope areas. However, the distribution of farm loans to geographies of different income levels in this AA is very poor in moderate-income tracts. During 2019-2020, in moderate-income tracts the bank was significantly lower than aggregate lending and percentage of farms. In 2018, for both small business and farm lending in this AA, sufficient data was not available to conduct a meaningful analysis and therefore was excluded from our analysis.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Texas is rated Outstanding.

Conclusions for Areas Receiving a Full-Scope Review

Based on full-scope reviews, the bank exhibits excellent responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area(s).

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Fort Worth-Arlington MSA	21	42.9	\$9,972	41.7
Bowie-Bonham Non-MSA AA	15	30.6	\$9,359	39.2
Sherman-Denison MSA	5	10.2	\$3,639	15.2
Wichita Falls MSA	8	16.3	\$927	3.9
Total	49	100.00	\$23,897	100.00

Bowie-Bonham Non-MSA AA

The level of CD lending in the Bowie-Bonham Non-MSA AA demonstrates excellent responsiveness. The bank made 30.6 percent of its CD loans in the Non-MSA AA which is excellent compared to the bank's deposit market share of 36.5 percent in this AA.

Examples of CD loans originated during the evaluation period include:

- A \$9 million loan to the local hospital authority which meets health service needs of the community.
- \$292 thousand in loans under the SBA Paycheck Protection Program (PPP) to revitalize and stabilize small businesses and employees impacted by the COVID-19 pandemic.

Wichita Falls MSA AA

The level of CD lending in the Wichita Falls AA demonstrates excellent responsiveness. The bank made 16.3 percent of CD loans in the Wichita Falls AA which is excellent relative to the deposit market share of 1.6 percent.

Examples of CD loans originated during the evaluation period include:

- \$689 thousand in loans to local businesses that primarily employ LMI individuals.
- \$239 thousand in loans under the SBA Paycheck Protection Program (PPP) to revitalize and stabilize small businesses and employees impacted by the COVID-19 pandemic.

Number and Amount of Qualified Investments

The Qualified Investments Table, shown below, sets forth the information and data used to evaluate the bank's level of qualified CD investments, donations, and grants. This table include prior period

investments that remain outstanding as of the examination date.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Fort Worth-Arlington MSA	1	1,035	21	\$5,992	22	34%	\$7,027	50%	0	0
Bowie-Bonham Non-MSA	N/A	N/A	34	\$3,963	34	52%	\$3,963	28%	0	0
Sherman-Denison MSA	N/A	N/A	6	\$3,013	6	9%	\$3,013	22%	0	0
Wichita Falls MSA	N/A	N/A	3	\$10	3	5%	\$10	0%	0	0

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

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Bowie-Bonham Non-MSA AA

The level of qualified investments in the Bowie-Bonham Non-MSA AA demonstrates excellent responsiveness. During the evaluation period, the bank made 34 investments totaling \$3.9 million. This includes 3 investments totaling \$3.8 million and 31 donations totaling \$213 thousand.

Examples of investments and donations made during the evaluation period include:

- \$3.8 million investment toward residential safety services for LMI veterans.
- \$185 thousand scholarship donation awarded to students that complete a financial literacy program.

Wichita Falls MSA AA

The level of qualified investments in the Wichita Fall AA demonstrates poor responsiveness. During the evaluation period, the bank made 3 donations totaling \$10 thousand and no investments.

Examples of investments and donations made during the evaluation period include:

- \$7,500 donation toward local events that supports programs focused on providing financial literacy and career development services for local LMI youth.
- \$2,500 donation for a non-profit that provides services that support mental and physical health of LMI veterans.

Extent to Which the Bank Provides Community Development Services

Legend's record of providing community development services within its AAs is satisfactory.

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

Bowie-Bonham Non-MSA AA

The level of qualified services in the Bowie-Bonham Non-MSA AA demonstrates good responsiveness. During the evaluation period, employees completed 181 hours of service in the local community.

Examples of CD services during the evaluation period include:

- An Assistant Vice President completed 18 hours while serving on local committees/boards that are focused on community development in Bowie, TX.
- An employee completed 12 hours while serving on the board of an organization focused on promoting readiness of LMI children in Fannin County.
- A Branch President and bank employee completed 60 and 27 hours, respectively, while serving on the board of an organization that promotes community services to the LMI community in Nocona, TX.

Wichita Falls MSA AA

The level of qualified services in the Wichita Fall AA demonstrates poor responsiveness. During the evaluation period, employees completed 2 hours of service in the local community.

CD services during the evaluation period include:

- A lender completed 2 hours while serving on board of organization that provides financial expertise to community development organizations in Clay County.

Conclusions for Areas Receiving Limited Scope Reviews

Based on a limited-scope review, the bank's performance under the CD Test in the Fort Worth-Arlington and Sherman-Denison AAs is consistent with the bank's overall performance under the CD Test in the full scope area(s).

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 MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2018 to 12/31/2020	
Bank Products Reviewed:	Home mortgage, small business, small farm Community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State		
Texas		
Non MSA AA	Full Scope	All CT in Montague, Cooke, Delta, and Fannin counties
Wichita Falls MSA AA	Full Scope	All CT in Wichita and Clay counties
Sherman-Denison MSA AA	Limited Scope	All CT in Grayson County
Fort Worth-Arlington MSA AA	Limited Scope	All CT in Tarrant and Wise counties

Appendix B: Summary of MMSA and State Ratings

	RATINGS		Legend Bank
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
Legend Bank	Satisfactory	Outstanding	Satisfactory
MMSA or State:			
Texas	Satisfactory	Outstanding	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

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

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

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-,

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

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography -** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2018
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
Fort Worth MSA	97	15,957	45.8	65,609	5.5	4.1	2.8	18.2	27.8	14.5	37.4	51.5	37.6	38.8	16.5	45.1	0.0	0.0	0.0
Bowie-Bonham Non-MSA AA	42	4,947	19.8	2,401	0.0	0.0	0.0	9.5	19.0	6.1	62.2	76.2	56.2	28.3	4.8	37.7	0.0	0.0	0.0
Sherman-Denison MSA	27	3,378	12.7	4,282	0.0	0.0	0.0	20.4	33.3	14.0	50.0	51.9	48.1	29.6	14.8	38.0	0.0	0.0	0.0
Wichita Falls MSA	46	6,820	21.7	3,389	5.4	2.2	1.0	21.2	17.4	15.5	34.3	47.8	32.8	39.0	32.6	50.7	0.0	0.0	0.0
Total	212	31,101	100.0	75,681	4.9	2.4	2.4	18.1	24.5	14.3	39.3	55.7	38.5	37.7	17.5	44.7	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2018 - 12/31/2018 Bank Data, 2018 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																			2019-2020
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
Fort Worth MSA	84	20,987	34.7	74,962	5.0	1.2	2.3	18.7	21.4	14.2	35.9	59.5	35.8	40.3	17.9	47.7	0.0	0.0	0.0
Bowie-Bonham Non-MSA AA	82	11,888	33.9	2,681	0.0	0.0	0.0	9.5	23.2	7.0	62.2	73.2	56.8	28.3	3.7	36.2	0.0	0.0	0.0
Sherman-Denison MSA	29	4,069	12.0	4,941	0.0	0.0	0.0	20.4	37.9	15.9	50.0	55.2	46.2	29.6	6.9	37.8	0.0	0.0	0.0
Wichita Falls MSA	47	5,887	19.4	3,555	5.4	0.0	1.8	21.2	23.4	16.3	34.3	48.9	30.9	39.0	27.7	51.0	0.0	0.0	0.0
Total	242	42,830	100.0	86,139	4.5	0.4	2.1	18.5	24.4	14.1	38.0	61.6	36.8	39.0	13.6	46.9	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2019 - 12/31/2019 Bank Data, 2019 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																			2018
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
Fort Worth MSA	97	15,957	45.8	65,609	23.2	3.1	4.5	16.3	12.4	14.8	19.4	11.3	22.0	41.1	30.9	40.0	0.0	42.3	18.7
Bowie-Bonham Non-MSA AA	42	4,947	19.8	2,401	19.1	--	2.5	16.2	7.1	8.8	19.3	16.7	16.0	45.4	54.8	49.6	0.0	21.4	23.1
Sherman-Denison MSA	27	3,378	12.7	4,282	22.4	3.7	3.2	17.5	--	13.0	19.3	11.1	19.1	40.9	33.3	39.0	0.0	51.9	25.7
Wichita Falls MSA	46	6,820	21.7	3,389	22.1	10.9	6.0	16.7	10.9	14.3	20.6	19.6	20.4	40.6	41.3	35.7	0.0	17.4	23.4
Total	212	31,101	100.0	75,681	22.9	4.2	4.5	16.4	9.4	14.4	19.4	14.2	21.6	41.3	38.2	40.1	0.0	34.0	19.5

Source: 2015 ACS Census ; 01/01/2018 - 12/31/2018 Bank Data, 2018 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																			2019-2020	
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	
Fort Worth MSA	84	20,987	34.7	74,962	23.2	3.6	3.4	16.3	7.1	14.7	19.4	14.3	22.2	41.1	53.6	42.1	0.0	21.4	17.6	
Bowie-Bonham Non-MSA AA	82	11,888	33.9	2,681	19.1	1.2	2.3	16.2	13.4	8.7	19.3	11.0	18.7	45.4	58.5	52.5	0.0	15.9	17.9	
Sherman-Denis on MSA	29	4,069	12.0	4,941	22.4	3.4	4.1	17.5	--	11.5	19.3	6.9	19.8	40.9	44.8	41.8	0.0	44.8	22.8	
Wichita Falls MSA	47	5,887	19.4	3,555	22.1	8.5	4.3	16.7	6.4	11.8	20.6	19.1	21.7	40.6	34.0	39.5	0.0	31.9	22.8	
Total	242	42,830	100.0	86,139	22.9	3.7	3.4	16.4	8.3	14.2	19.4	13.2	21.9	41.3	50.4	42.3	0.0	24.4	18.1	

Source: 2015 ACS Census ; 01/01/2019 - 12/31/2019 Bank Data, 2019 HMDA 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 **2018**

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	% Business es	% Bank Loans	Aggreg ate	% Business es	% Bank Loan s	Aggregate
Fort Worth MSA	20	3,188	35.6	43,927	7.0	10.0	7.1	21.1	35.0	21.0	30.8	30.0	29.6	41.0	25.0	42.3	0.1	0.00	0.1
Bowie-Bonham Non-MSA AA	20	4,190	46.8	1,405	0.0	0.00	0.0	19.2	25.0	16.7	53.0	70.0	52.7	27.8	5.0	30.7	0.0	0.00	0.0
Sherman-Denison MSA	--	--	--	2,167	0.0	--	0.0	21.8	--	22.9	50.2	--	44.8	28.1	--	32.3	0.0	--	0.0
Wichita Falls MSA	20	1,567	17.5	1,491	4.5	0.00	4.6	31.1	15.0	30.4	23.3	55.0	19.9	40.9	30.0	45.0	0.1	0.00	0.1
Total	60	8,945	100.0	48,990	6.3	3.3	6.5	21.5	25.0	21.2	32.1	51.7	30.6	40.0	20.0	41.6	0.1	0.00	0.1

Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 Bank Data; 2018 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																				2019-2020	
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		
Fort Worth MSA	25	3,401	45.4	47,030	6.3	4.0	6.6	21.1	4.0	21.7	28.4	36.0	27.1	44.2	56.0	44.5	0.1	0.0	0.1		
Bowie-Bonham Non-MSA AA	22	959	12.8	1,561	0.0	0.0	0.0	19.1	4.5	15.6	52.4	59.1	51.0	28.5	27.3	33.4	0.0	0.0	0.0		
Sherman-Denison MSA	20	1,776	23.7	2,508	0.0	0.0	0.0	21.3	20.0	20.3	49.6	60.0	44.7	29.1	20.0	35.0	0.0	0.0	0.0		
Wichita Falls MSA	24	1,359	18.1	1,712	4.4	4.2	4.1	30.2	12.5	30.5	23.0	41.7	21.4	42.2	41.7	43.9	0.1	0.0	0.1		
Total	91	7,495	100.0	52,811	5.7	2.2	6.0	21.4	9.9	21.7	29.8	48.4	28.5	42.9	37.4	43.7	0.1	2.2	0.1		

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

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2018
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	
Fort Worth MSA	20	3,188	35.6	43,927	85.4	80.0	42.3	4.7	20.0	9.9	0.00	
Bowie-Bonham Non-MSA AA	20	4,190	46.8	1,405	83.0	90.0	42.2	5.2	10.0	11.8	0.00	
Sherman-Denis on MSA	--	--	--	2,167	82.8	--	42.5	4.9	--	12.4	--	
Wichita Falls MSA	20	1,567	17.5	1,491	79.5	95.0	40.7	6.1	5.0	14.4	0.00	
Total	60	8,945	100.0	48,990	84.9	88.3	42.2	4.8	11.7	10.3	0.00	

*Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2019-2020
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Fort Worth MSA	25	3,401	45.4	47,030	87.1	71.4	46.2	4.0	28.6	8.9	0.0	
Bowie-Bonham Non-MSA AA	22	959	12.8	1,561	84.7	84.0	40.7	4.5	12.0	10.8	0.0	
Sherman-Denison MSA	20	1,776	23.7	2,508	84.1	87.0	45.9	4.4	13.0	11.4	0.0	
Wichita Falls MSA	24	1,359	18.1	1,712	81.3	88.5	40.2	5.4	11.5	13.2	0.0	
Total	91	7,495	100.0	52,811	86.6	83.5--	45.8	4.1	16.5	9.3	0.0	

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

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography **2018**

Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Fort Worth MSA	21	1,692	31.9	286	4.7	0.0	1.0	17.0	9.5	15.4	36.5	76.2	43.7	41.8	14.3	39.9	0.0	0.00	0.0
Bowie-Bonham Non-MSA AA	20	1929	36.4	247	0.0	0.00	0.0	4.3	5.0	2.0	57.8	90.0	69.2	38.0	5.0	28.7	0.0	0.00	0.0
Sherman-Denison MSA	--	--	--	181	0.0	--	0.0	8.0	--	1.7	49.1	--	51.9	42.9	--	46.4	0.0	--	0.0
Wichita Falls MSA	20	1,681	31.7	47	3.0	0.00	2.1	16.7	0.00	4.3	38.6	75.0	51.1	41.6	25.0	42.6	0.0	0.0	0.0
Total	61	5,302	100.0	761	3.5	0.0	0.5	14.5	4.9	7.1	40.6	80.3	54.4	41.4	14.8	38.0	0.0	0.00	0.0

Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																				2019-2020	
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate		
Fort Worth MSA	20	1,247	17.7	255	4.4	0.0	0.0	18.2	0.0	11.0	33.6	85.0	51.8	43.7	15.0	37.3	0.0	0.0	0.0		
Bowie-Bonham Non-MSA AA	21	1793	25.5	205	0.0	0.0	0.0	4.2	4.8	2.4	55.5	95.2	55.6	40.3	0.0	42.0	0.0	0.0	0.0		
Sherman-Denison MSA	21	2,411	34.2	133	0.0	0.0	0.0	8.1	0.0	3.0	49.7	81.0	48.9	42.2	19.1	48.1	0.0	0.0	0.0		
Wichita Falls MSA	20	1,592	22.6	47	3.0	15.0	2.1	16.2	5.0	2.1	39.3	60.0	46.8	41.5	20.0	48.9	0.0	0.0	0.0		
Total	82	7,043	100.0	640	3.4	3.7	0.2	15.5	2.4	5.9	38.2	80.5	52.0	43.0	13.4	41.9	0.0	0.0	0.0		

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

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues												2018
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Fort Worth MSA	21	1,692	31.9	286	94.9	95.2	52.4	2.5	4.8	2.6	0.00	
Bowie-Bonham Non-MSA AA	20	1,929	36.4	247	98.1	90.0	64.0	0.8	10.0	1.2	0.00	
Sherman-Denison MSA	--	--	--	181	98.8	--	53.6	0.2	--	0.9	--	
Wichita Falls MSA	20	1,681	31.7	47	95.7	100.0	40.4	1.5	0.00	2.7	0.00	
Total	61	5,302	100.0	761	95.8	95.1	55.7	2.0	4.9	2.3	0.00	

*Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues												2019-2020
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Fort Worth MSA	20	1,247	17.7	255	95.7	100.0	54.5	2.1	0.0	2.1	0.0	
Bowie-Bonham Non-MSA AA	21	1,793	25.5	205	98.0	90.5	61.5	0.9	9.5	1.1	0.0	
Sherman-Denison MSA	21	2,411	34.2	133	99.3	100.0	63.9	0.2	0.0	0.5	0.0	
Wichita Falls MSA	20	1,592	22.6	47	96.6	95.0	51.1	1.5	5.0	1.8	0.0	
Total	82	7,043	100.0	640	96.4	96.3	58.4	1.8	3.7	1.8	0.0	

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