

**The First National Bank
Of Giddings
Giddings, Texas**

**Community
Reinvestment
Act
Statement**



First National Bank Giddings

Thank you for your interest in our bank!

Our bank is proud of its heritage of service and dedication to the community. It has for over a century, been the leader in providing loans to help meet the credit needs of our community. Our deposit and other financial services also echo our commitment to our heritage and to the people we help.

In 1977, Congress passed the Community Reinvestment Act (CRA). The Act focuses on the responsibilities of all financial institutions to help serve the credit needs of all the citizens within their respective communities—especially those of low and moderate income families and area—and encourages public input and participation in each bank's endeavor.

For our bank, the CRA Act served to emphasize what our bank has always practiced: being a good neighbor to all the citizens we serve! Then as well as now, our dedication to meeting the financial needs of our community continues to embody the concept of neighborliness and assistance to our entire community and all its citizens.

You are invited and encouraged to make comments concerning the Community Reinvestment Act and our performance under it or concerning any other matter you wish to address.

As the Community Reinvestment Officer, I am available for assistance and to help with any questions concerning the performance and services of our bank.

A handwritten signature in blue ink that reads 'Wayne E. Berger'.

Wayne Berger
Controller and
Community Reinvestment Officer

Since 1890

P.O. Box 269 • 108 East Austin • Giddings, Texas 78942-0269
Phone (979) 542-1200 • Fax (979) 542-0788 • Website: www.FNBGiddings.com

TABLE OF CONTENTS

| | <u>SECTION</u> |
|--|----------------|
| Current Community Reinvestment Act Statement (CRA), Hours of Operation, Branches, and Map Denoting Assessment Area..... | I |
| Most Recent Community Reinvestment Act Performance Evaluation prepared by the Office of the Comptroller of the Currency..... | II |
| Written Public Comments Concerning our CRA Statement And our Performance Thereunder, Received in the Last Two Years..... | III |
| Loan to Deposit Ratio for each Quarter of the Prior Calendar Year..... | IV |

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community, consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC; and comments received from the public relating to assessment area needs and opportunities, as well as our responses to those comments. You may review this information today.

You may also have access to the following additional information, which we will make available to you after you make a request to us: (1) A map showing the assessment area containing a select branch, which is the area in which the OCC evaluates our CRA performance for that particular community; (2) branch addresses and associated branch facilities and hours in any assessment area; (3) a list of services we provide at those locations; (4) our most recent rating in the assessment area; and (5) copies of all written comments received by us that specifically relate to the needs and opportunities of a given assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, Southern District, Office of the Comptroller of the Currency, 500 N Akard St., Suite 1600, Dallas, TX 75201. You may send written comments regarding the needs and opportunities of any of the bank's assessment area(s) to Mr. William Landiss, President and Chief Executive Officer, First National Bank of Giddings, P.O. Box 269, Giddings, Texas 78942 and Deputy Comptroller, Southern District, Office of the Comptroller of the Currency, 500 N. Akard, Suite 1600, Dallas, Texas 75201-3394 or CRACOMMENTS@OCC.TREAS.GOV. Your comments, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of Giddings Bancshares, Inc., a bank holding company. You may request from the Vice President of Banking Supervision, Federal Reserve Bank of Dallas, 2200 N. Pearl St., Dallas, Texas 75201-2272 an announcement of applications covered by the CRA filed by bank holding companies.

FIRST NATIONAL BANK GIDDINGS, TEXAS COMMUNITY REINVESTMENT ACT STATEMENT

**Readopted
March 14, 2024**

The Community Reinvestment Act of 1977 (CRA) was enacted to encourage regulated financial institutions to fulfill their continuing and affirmative obligation to help meet the credit needs of their communities, including low and moderate income neighborhoods, consistent with the safe and sound operations of such institutions.

To meet the mandates of the Act, our Bank, First National Bank, Giddings, Texas, has for purposes of the Community Reinvestment Act, defined its local community and assessment area as Lee County, Texas along with Washington County, Texas Tract #1705 and Fayette County, Texas Tracts #9701 and #9702 as its primary territory. The secondary territory being the remainder of Fayette and Washington counties and the entirety of Bastrop, Travis (Adopted June 17, 2021), Williamson, Milam, Burleson and Brazos counties. The attached maps depict our assessment area and are incorporated into this Statement.

Our Board of Directors is cognizant that in discharging its duties to depositors, shareholders, and the community which the bank serves, it must insure that all extensions of credit are granted on a sound and prudent basis and in a non-discriminatory manner; that such credit serves the legitimate needs of our community; and that the requirements of applicable laws, and the regulations and rules established by regulatory authorities are observed.

As part of our program to provide loans that meet the credit needs of our Community, the Bank has available and offers to extend, credit for the following purposes:

Real Estate Loans

- (a) **Construction and land development loans for:**
 - (1) the construction of industrial, commercial, residential, or farm buildings including 1 to 4 family houses, multi-family complexes, office buildings, warehouse, etc.
 - (2) the acquisition, conversion, and development of property into improved real estate
 - (3) the construction of additions or alterations to existing structures
 - (4) the demolition of existing structures in preparation for new construction
 - (5) home equity loans
- (b) **Land loans for land acquisition and/or refinancing**
- (c) **Farmland loans for:**
 - (1) farmland and improvements thereon
 - (2) other land used or usable for agricultural purposes, such as crop and livestock production, grazing or pasture land
- (d) **Conventional mortgage loans for 1 to 4 family residential properties as follows:**

- (1) non-farm property containing 1 to 4 family dwellings, including row houses, townhouses, or the like, if separated from other dwellings by dividing walls that extend from ground to roof
 - (2) individual condominium dwelling units even if in a building with 5 or more dwelling units
 - (3) vacant lots in established single-family residential sections, or in areas set aside primarily for 1 to 4 family homes
 - (4) housekeeping dwellings with commercial units combined where use is primarily residential and where only 1 to 4 family dwelling units are involved
- (e) Loans secured by non farm nonresidential properties for:
- (1) business and industrial purposes
 - (2) hotels, churches, and hospitals
 - (3) educational and charitable institutions
 - (4) dormitories, clubs, lodges, and association buildings
 - (5) homes for aged persons and orphans

Loans to Farmers

- (a) Secured and unsecured loans to farm or ranch owners and operators, including tenants for agricultural production, for:
 - (1) growing and storing crops
 - (2) marketing or carrying of agricultural products by the growers
 - (3) breeding, raising, fattening, or marketing of livestock and livestock products
 - (4) the purchase of farm equipment
- (b) Loans and advances for purposes associated with the maintenance or operation of the farm as a business or a home – including living expenses of farmers and their families
- (c) Loans for purchasing private passenger automobiles, tractors, farm implements and retail consumer goods on an installment basis

Commercial and Industrial Loans

- (a) Business-purpose loans to individuals, partnerships, and corporations whether single payment or installment and whether secured or unsecured will be made:
 - (1) to finance capital expenditures
 - (2) to finance current operations and working capital
 - (3) against letters of credit
 - (4) to finance floor plan loans, and other loans to dealers
 - (5) to extend loans for other commercial and industrial purposes
 - (6) to finance construction in process not primarily secured by real estate

Loans to Individuals for Household, Family, and Other Personal Expenditures (Installment Loans and Single-Payment Time Loans):

- (a) To purchase new or used private passenger automobile
- (b) To purchase new or used private trucks and trailers
- (c) To purchase other consumer goods such as:
 - (1) household appliances and furniture
 - (2) clothing and jewelry
 - (3) travel trailers, campers, boats, and other recreational vehicles
 - (4) musical instruments
- (d) To repair and modernize residential property including:
 - (1) additions, alterations, repairs, and improvements to existing completed residential properties, which are not secured by real estate
- (e) Bridge loans for purchase of homes
- (f) Other loans for:
 - (1) consolidation of personal debts
 - (2) medical expenses
 - (3) personal taxes
 - (4) vacation
 - (5) general personal and family expenditures

Loans Used to Enhance the Objectives of:

- (a) Churches and hospitals
- (b) Educational and charitable institutions
- (c) Clubs, organizations, and similar institutions

Government Guaranteed or Sponsored Programs of:

- (a) Small Business Administration
- (b) Farm Security Administration

Additional credit services offered to our local community include:

- (a) arranging for the issuance of VISA and MasterCard credit cards for use in the purchase of consumer goods and services
- (b) offering a 24 hour Automated Teller Machine for cash disbursement, account inquiries, and other transactions
- (c) assisting our entire community by offering credit to local government entities including city, county, and school districts

Our Bank realizes that the loans, extensions of credit and other services offered should reflect the desires and needs of our local community. To gain insight into these needs and to insure that all segments of our local community are aware of what we offer, the directors and employees endeavor to keep involved in our community and keep abreast of its credit needs. Our efforts to ascertain those credit needs and to communicate the availability of our credit and other services, include the following activities:

- (a) Association with the Chamber of Commerce and other organizations that provide specific economic, business and community information. Our Bank assists in developing and disseminating this information and offers counsel with regards to financial and economic matters.
- (b) Members of our staff continually interact with our fellow citizens through participation in community service organizations such as Rotary, Lions, and other public service, and youth oriented organizations.
- (c) Other ways our Bank practices good citizenship include:
 - (1) involvement with business/merchant associations
 - (2) volunteer work, fund-raising, and serving on board of directors for non-profit agencies
 - (3) having available speakers for high schools, civic organizations, association, etc.
- (d) Advertising in newspapers and radio media, and outdoor billboards in order to keep our community reminded of our presence; provide a media forum for public service sponsored announcements; and provide information regarding specific credit and other services available from our Bank.
- (e) Periodic use of statement stuffers and messages to promote our services and provide other messages to our depositors including public service announcements.
- (f) General advertising of our presence in the community is made through the medium of telephone directories
- (g) The placement of ads in pamphlets and brochures of various organizations further enhances our community's awareness of our presence and willingness to make available our services.
- (h) Internet Banking, Mobiliti, Touch Banking, Zelle and Card Valet App

First National Bank's commitment to its community and to its good citizen responsibilities under the Community Reinvestment Act is further demonstrated by:

- (a) Its designation of a Community Reinvestment Officer with the responsibility for:
 - (1) coordinating our efforts to fulfill our obligations to meet the credit needs of our local community
 - (2) monitoring our efforts and reporting his findings directly to the Board of directors
 - (3) receiving and responding to queries from interested parties concerning our involvement in the community and our performance under the Community Reinvestment Act
- (b) Requiring the Board of Directors to make periodic reviews to assess our performance in achieving our responsibilities under the Community Reinvestment Act and to at least annually, formally adopt and make available to the public, our commitment as expressed in this Community Reinvestment Act Statement.
- (c) Providing convenient and extended hours, 24 hour ATM availability, OnLine Banking, and low-cost checking accounts.
- (d) Providing facilities and services that are accessible to the handicapped.

- (e) Making available special personnel designated to be of special assistance to the handicapped in the use of our services.
- (f) Providing English/Spanish bilingual personnel to assist with banking transactions.

Any signed written comments received from the public within the last two years that relate to our CRA statement, our CRA efforts, and our responses to written comments, are a part of our public file.

The Bank has not opened or closed any branches in the previous two calendar years or current year.

Our Bank welcomes comments and questions regarding this Statement and our performance under the Community Reinvestment Act. The Bank's Community Reinvestment Act Officer, Wayne Berger, is available to be of assistance or to respond to any questions.

**COMMUNITY
REINVESTMENT
POLICY**

Readopted
March 14, 2024

General Policy

The First National Bank of Giddings is committed to fulfilling its responsibilities under the Community Reinvestment Act (CRA) and to serving the credit needs of our entire community, including those of low and moderate incomes.

First National Bank of Giddings will practice a policy of making sound loans to all qualified applicants, regardless of race, color, national origin, religion, sex, marital status, age, handicapped condition, the receipt of public assistance, or the exercise of rights under consumer protection laws.

General Objectives

Our bank will strive to fulfill its commitment to our community, consistent with safe and sound practices, by following the concepts expressed by the following guidelines:

- Understanding the credit needs of our markets, including those of low and moderate income areas.
- Striving to assure that our products and services are responsible to the needs of the entire community.
- Informing credit-worthy potential customers in our community who are aware of the services offered and that we seek their business.
- Educating our personnel so that they can better understand and embrace our commitment to serving our entire community and that they are provided with the knowledge, motivation, and means to do so effectively.

Designated Trade Area

The Bank's primary designated trade area is Lee County, along with Washington, County Tract #1705 and Fayette County, Tracts #9701 and #9702, with its secondary trade area being the remainder of Fayette and Washington counties and the entirety of Bastrop, Travis (Adopted June 17, 2021), Williamson, Milam, Burleson, and Brazos counties surrounding Lee County.

The Bank has not opened or closed any branches in the previous two calendar years or current year.

Special Goals

In addition to our general objectives, the following specific goals shall be pursued:

- Responding to all credit-worthy segments of our defined community.
- Complying with both the letter and spirit of the Community Reinvestment Act (CRA).

Responsibilities

A. Board of Directors

The Board of Directors will appoint a Community Reinvestment Act Officer to administer the CRA program.

The Board will review at least annually our Community Reinvestment Act Statement.

B. Community Reinvestment Act Officer

The Community Reinvestment Act Officer appointed by the Board will report for CRA purposes to the Board of Directors.

The Community Reinvestment Act Officer will be responsible for administering the Community Reinvestment Act Program and will serve as chairperson for the CRA Committee.

As part of the bank's ongoing compliance program, the Compliance Officer will conduct an annual compliance audit of the CRA Program and will include a report of such audit in their periodic Compliance Officer's Report to the Board of Directors.

The Community Reinvestment Officer will receive, review, and where necessary, respond to comments, complaints, and inquiries concerning CRA activity.

C. Community Reinvestment Act Committee

The Community Reinvestment Act Committee will consist of such members as selected by the Chief Executive Officer.

The CRA Committee will meet on an as needed basis to assist in the development and monitoring of the CRA Program and may submit recommendations to the CEO and/or the Board of Directors.

D. Banking Staff

All personnel will be encouraged to embrace the concepts of the Community Reinvestment Act and to support the CRA Program.

Evaluation

We are a small bank under the definition of the Community Reinvestment Act of 1977. As a small bank, we have elected to be evaluated under the small bank performance standards.

Services Offered Hwy 290 Main Bank

- Customer Service
- New Accounts & IRAs
- Receive Check Orders
- Wire Transfer Requests
- Detailed Account Research
- Open Safe Deposit Boxes
- Night Deposit Bags
- ATM Cards
- VISA Check Cards
- Cashier Checks
- Cash Advance Credit Cards

Services Offered Hwy 77 Motor Bank Lobby

- Customer Service
- Night Deposit Bags
- Receive Check Orders

Our standard VISA Debit/Check Card features the U.S. Flag.



However, you may pick from one of many designs only found at

First National Bank of Giddings.



www.FNBGiddings.com

TeleFirst 855-542-7272

24-Hour Customer Service from Your Bank

Money Market Accounts

- \$2,500 minimum opening balance
- Earns Interest
- No monthly service charge with a \$2,500 minimum daily balance
- If balance falls below \$2,500, a service charge of \$10.00 will be assessed
- Unlimited in-person deposits and withdrawals
- Ability to make six pre-authorized or telephone transfers or withdrawals per month, with three by third-party check
- Withdrawals or transfers in excess of three made by check, draft, or similar means payable to third parties will be assessed a \$20.00 fee per item

Savings Accounts

- \$50.00 minimum opening balance
- Earns Interest
- No monthly service charge with a \$50.00 minimum daily balance
- If balance falls below \$50.00, a service charge of \$1.00 will be assessed
- Withdrawals, transfers, or debits in excess of one per month will be assessed a \$2.00 fee per item.
- You may make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per month to another account or to a third party by means of a preauthorized, automatic, or telephone transfers.

These restrictions do not apply to transfers to another account of yours or to withdrawals payable directly to you when such transfers or withdrawals are made by ATM, mail or in person.

Certificate of Deposit and IRA's

- Call for terms and rates.

Locations



Hwy 77 Motor Bank

Monday through Friday:

Motor Bank Drive Thru: 7:30 a.m. - 5:00 p.m.

Saturday:

Motor Bank Drive Thru: 9:00 a.m. - 12 noon



Hwy 290 Main Bank

Monday through Friday:

Main Bank Lobby: 9:00 a.m. - 3:00 p.m.



Since 1890

First National Bank

Mailing Address

108 E. Austin • P O Box 269 • Giddings, TX 78942

979-542-1200

www.FNBGiddings.com



Member
FDIC

March 14, 2024



Since 1890



ACCOUNT BROCHURE

Let us help you choose the account that is right for Your Needs!



| Features and Benefits | Regular Checking | Smart Checking | Free Checking | First Advantage Checking | Now Checking | Elite Checking | Other Available Accounts: |
|-------------------------------|--|---|------------------------------|---|---|----------------------------|---|
| Minimum Daily Balance | Minimum to open --- \$100.00 | Minimum to open --- \$100.00 | Minimum to open --- \$100.00 | Minimum to open --- \$100.00 | Minimum to open --- \$100.00 | No minimum balance to open | Apple Account – For those employed by the school systems. |
| Monthly Service Charge | If balance is: Charge: \$500 - \$600 \$4.00 \$300 - \$500 \$6.00 Below \$300 \$7.00 | If balance is: Charge: \$200 - \$600 \$3.00 Below \$200 \$4.00 Minimum balance does not apply to seniors* | No monthly service charges | No monthly service charges | If balance is: Charge: \$1000.00-\$1500.00 \$6.00 \$500.00 - \$1000.00 \$7.00 Below \$500 \$8.00 | No monthly service charges | LEO Account - For those in Law Enforcement |
| Other | E-Statements are available | *Seniors are age 55+ †=AD&D Insurance Fees apply regardless of balance; Seniors fee reduced. E-Statements are available | E-Statements are available | *Interest rate is subject to change at any time. A bonus interest rate will be paid on amounts between \$0-25,000, if all conditions are met by account holder. E-Statements are available | If balance drops below \$1500, then 25 withdrawals are allowed per month-with a \$.25 activity fee for each withdrawal over 25. E-Statements are available | E-Statements are available | Please contact a member of our New Accounts Department for details on these and other accounts. |

Notes: Fees and features subject to change. If you have any questions concerning our products and services, please contact any of our banking representatives. Fees could reduce earnings on interest-bearing accounts. For additional information on accounts, please refer to the Deposit Account Terms and Conditions, and Common Fee Schedule. Effective October 15, 2023.

NOW ACCOUNT

| Minimum Daily Balance | Monthly Fee |
|-----------------------|-------------|
| Below \$500 | \$8.00 |
| \$500 to \$1,000 | \$7.00 |
| \$1,000 to \$1,500 | \$6.00 |
| Above \$1,500 | No charge |

Activity fee of .25 per withdrawal if more than 25 withdrawals per month are made AND the daily balance falls below \$1,500 ON ANY day in the month.

If you close your account before interest is credited, you will receive the accrued interest.

MONEY MARKET INVESTMENT ACCOUNT

TRANSACTION FEE

There will be a monthly minimum balance fee of \$10.00 if your balance falls below \$2,500.00 on any day in the month. For transactions to third parties that exceed six that clear and post per monthly statement cycle, a \$20.00 transaction fee will be charged per transaction.

TRANSACTION LIMITATIONS

During any month, you may not make more than six transfers and withdrawals, or a combination of such transfers and withdrawals, to another bank account of yours or to a third party by means of a preauthorized, Automatic Funds Transfer (AFT), by Automated Phone Teller, or by phone through a Bank representative, whether initiated by check, draft, debit card or similar order to a third party. This includes Internet Banking account transfers and bill payments.

These restrictions do not apply to transfers to another account of yours or to withdrawals payable directly to you WHEN such transfers or withdrawals are made by automated teller machines (ATM), by mail, or in person.

SAVINGS ACCOUNT

Monthly minimum, balance fee of \$1.00 if your balance falls below \$50.00 on ANY DAY in the month.

Activity fee of \$2.00 per withdrawal, transfer, or debit in excess of one per month, made by any means.

You may make no more than six transfers and withdrawals, or a combination of such transfer and withdrawals, per month to: (a) another account (including another account of yours) or to a third party by means of a preauthorized, automatic, or telephone transfer.



Common Fee Schedule

The following fees may be assessed against your account and the following transaction limitations, if any, may apply to your account.

| | |
|--|------------------|
| Money Orders | \$ 7.00 |
| Cashier's Checks - Customers only | \$ 10.00 |
| Stop Payments | \$ 30.00 |
| Wire Transfers-United States Outgoing | \$ 30.00 |
| Wire Transfers-Foreign Outgoing | \$ 65.00 |
| Insufficient checks or other items paid | \$ 25.00 each |
| Insufficient checks or other items re-presented (Each time presented for payment) | \$ 25.00 each |
| Debit or ATM card replacement | \$ 5.00 |
| New Instant Issue Card | \$ 7.00 |
| ATM off premise cash withdrawal or balance | \$ 3.00 |
| Balance inquiry at off premise ATM | \$ 2.00 |
| ATM daily withdrawal limit | \$1500.00 |
| Account activity printout | \$ 1.00 |
| Copy of statement | \$ 1.00 per page |
| Copy of statement item | \$ 2.00 per page |
| Deposited checks and other items returned to us | \$ 7.00 |
| Automatic low balance transfer between accounts | \$ 5.00 |
| Account closed within first 90 days after opening | \$ 15.00 |
| Account Research - 3 days advance notice | \$ 30.00 an hour |
| Money Services Business Fee | \$250.00 monthly |
| Photocopies | \$.25 per page |
| Fax - incoming and outgoing | \$ 1.00 per page |
| Zipper Coin bag | \$ 7.00 |
| Night deposit lock bag | \$ 25.00 |
| Coin and currency (per roll or strap) | \$ 0.05 |
| Coin sorting/counting - non customer | 10% of amount |
| Garnishment or Levy | \$ 40.00 |
| Safe Deposit Box (per year): | |
| 3 x 5 = | \$ 15.00 |
| 3 X 10 = | \$ 30.00 |
| 5 X 10 = | \$ 55.00 |

ALL FEES AND CHARGES EFFECTIVE OCTOBER 15, 2023

General Purpose Reloadable Cards

CHARGES:

ISSUE FEE

\$5.00 – CUSTOMER

\$9.00 – NON CUSTOMER

\$4.00 - RELOADS

MAIN LOBBY BANK

ATM Location
108 East Austin Street
Lee County, TX Census Tract 4

Monday – Friday 9:00 a.m. – 3:00 p.m.

Branch Information

MOTOR BANK

ATM Location
220 North Main Street
Lee County, TX Census Tract 4

Monday – Friday 7:30 a.m. – 5:00 p.m.

Saturday 9:00 a.m. – NOON

Internet Banking Available at
www.FNBGiddings.com

Tele**First**
542-7272



Specialty Blue

00-07861000 101
DATE _____ \$ _____ DOLLARS Not Redeemable

JAMES C. MORRISON
1765 SHERIDAN DRIVE
YOUR CITY, STATE 12345

PAY TO THE ORDER OF _____

FNB First National Bank Giddings
PO Box 289
100 East Main
Giddings, Texas 76943
(767) 262-2262 • www.fnb.org/giddings.com

MEMO

⑆000067894⑆ 12345678⑆ 010⑆

VOID FOR FALSIFICATION. RETURN TO THE ISSUING OFFICE FOR FURTHER INFORMATION. © 2010 FNB

Check Ordering Code(s)
DUPLICATE: DUP SPBHS SINGLE: WAL SPBRHS
[Order with accent code 8444T]

Specialty Lemon

00-07861000 101
DATE _____ \$ _____ DOLLARS Not Redeemable

JAMES C. MORRISON
1765 SHERIDAN DRIVE
YOUR CITY, STATE 12345

PAY TO THE ORDER OF _____

FNB First National Bank Giddings
PO Box 289
100 East Main
Giddings, Texas 76943
(767) 262-2262 • www.fnb.org/giddings.com

MEMO

⑆000067894⑆ 12345678⑆ 010⑆

VOID FOR FALSIFICATION. RETURN TO THE ISSUING OFFICE FOR FURTHER INFORMATION. © 2010 FNB

Check Ordering Code(s)
DUPLICATE: DUP SPLEHS SINGLE: WAL SPLRHS
[Order with accent code 8444T]

Specialty Gray

00-07861000 101
DATE _____ \$ _____ DOLLARS Not Redeemable

JAMES C. MORRISON
1765 SHERIDAN DRIVE
YOUR CITY, STATE 12345

PAY TO THE ORDER OF _____

FNB First National Bank Giddings
PO Box 289
100 East Main
Giddings, Texas 76943
(767) 262-2262 • www.fnb.org/giddings.com

MEMO

⑆000067894⑆ 12345678⑆ 010⑆

VOID FOR FALSIFICATION. RETURN TO THE ISSUING OFFICE FOR FURTHER INFORMATION. © 2010 FNB

Check Ordering Code(s)
DUPLICATE: DUP SPGRHS SINGLE: WAL SPGRHS
[Order with accent code 8444T]

Specialty Mint

00-07861000 101
DATE _____ \$ _____ DOLLARS Not Redeemable

JAMES C. MORRISON
1765 SHERIDAN DRIVE
YOUR CITY, STATE 12345

PAY TO THE ORDER OF _____

FNB First National Bank Giddings
PO Box 289
100 East Main
Giddings, Texas 76943
(767) 262-2262 • www.fnb.org/giddings.com

MEMO

⑆000067894⑆ 12345678⑆ 010⑆

VOID FOR FALSIFICATION. RETURN TO THE ISSUING OFFICE FOR FURTHER INFORMATION. © 2010 FNB

Check Ordering Code(s)
DUPLICATE: DUP SPMHS SINGLE: WAL SPMRHS
[Order with accent code 8444T]



Life requires backup ... Order Checks



Giddings High School

Specialty Lemon

© DELUXE deluxe.com/checks SPECIALTY LEMON HIGH SECURITY

00-6789/0000 **101**

JAMES C. MORRISON
1765 SHERIDAN DRIVE
YOUR CITY, STATE 12345

PAY TO THE ORDER OF _____ DATE _____

\$ FIVE

DOLLARS Heat Reactive Ink

FNB National Bank Giddings
First National Bank
P.O. Box 269
108 East Austin
Giddings, Texas 79442-0269
(979) 542-1200 • email: info@FNBgiddings.com

Buffalo Pride

MEMO _____ MP

+@000067894: 12345678 0101

LOOK FOR FRAUD-DETECTING FEATURES INCLUDING THE SECURITY SQUARE AND HEAT-REACTIVE INK. DETAILS ON BACK.

Check Ordering Code(s)
DUPLICATE: DUP SPLNHS SINGLE: WAL SPLRHS
(Order with accent code 71909 & 84443)

See map on other side!

Geography

Reference Maps

Reference Maps include a variety of map types that show the boundaries and names of geographic areas for which the Census Bureau tabulates statistical data. In some cases, the name is only in the form of a geographic code, such as a census block number. Some types of reference maps include geographic features and their identifiers that are coincident with the boundary. Examples are roads and water features. Reference maps can include additional features such as railroads to aid users in orienting themselves to the area depicted on the map.

Click on a title below to expand the section and read more information.

Census Reference Maps

Reference Maps from the 2010 Census, Census 2000 and the 1990 Census

- Census Block Maps - [2010 \(/geo/maps-data/maps/block/2010/\)](#) | [2000 \(/geo/maps-data/maps/block/2000/\)](#) | [1990 \(/geo/maps-data/maps/1990coublock.html\)](#)
- Census Tract Maps - [2010 \(/geo/maps-data/maps/2010tract.html\)](#) | [2000 \(/geo/maps-data/maps/2000tract.html\)](#) | [1990 \(/geo/maps-data/maps/1990tract.html\)](#)
- Tribal Tract Maps - [2010 \(/geo/maps-data/maps/2010tribaltract.html\)](#) | [2000 \(/geo/maps-data/maps/2000tribaltract.html\)](#)
- P.L.94-171 County Block Maps - [2010 \(/geo/maps-data/maps/2010coublock.html\)](#) | [2000 \(/geo/maps-data/maps/2000coublock.html\)](#)
- P.L.94-171 Voting/Legislative Districts - [2010 \(/geo/maps-data/maps/2010vtd_sld.html\)](#) | [2000 \(/geo/maps-data/maps/2000vtd_sld.html\)](#)
- School District Maps - [2010 \(/geo/maps-data/maps/2010schdist.html\)](#)
- 2010 Census Local Census Offices with Type of Enumeration Area ([/geo/maps-data/maps/2010lco tea.html](#))

General Reference Maps

Congressional Districts

Metropolitan Areas



Public Use Microdata Areas (PUMAs)

State Legislative Districts

Urban Areas

Partnership Program Maps

2007 Economic Census

[PDF] or  ([/main/www/pdf.html](#)) denotes a file in Adobe's Portable Document Format ([/main/www/pdf.html](http://main/www/pdf.html)). To view the file, you will need the Adobe® Reader® (<http://www.adobe.com/products/reader/>) available free from Adobe. This symbol  indicates a link to a non-government web site. Our linking to these sites does not constitute an endorsement of any products, services or the information found on them. Once you link to another site you are subject to the policies of the new site.

ABOUT US

- Are You in a Survey? (www.census.gov/programs-surveys/are-you-in-a-survey.html)
- FAQs (ask.census.gov)
- Director's Corner (www.census.gov/about/leadership.html)
- Regional Offices (www.census.gov/regions/)
- History (www.census.gov/history/)
- Research (www.census.gov/research/)
- Scientific Integrity (www.census.gov/about/policies/scientific_integrity.html)
- Census Careers (www.census.gov/about/census-careers.html)
- Diversity @ Census (www.census.gov/about/diversity-networks.html)
- Business Opportunities (www.census.gov/about/business-opportunities.html)
- Congressional and Intergovernmental (www.census.gov/about/cong-gov-affairs.html)
- Contact Us (www.census.gov/about/contact-us.html)

FIND DATA

- QuickFacts (quickfacts.census.gov)
- American FactFinder (factfinder2.census.gov)
- Easy Stats (www.census.gov/easystats/)
- Population Finder (www.census.gov/popfinder/)
- 2010 Census (www.census.gov/2010census/)
- Economic Census (www.census.gov/econ/census/)
- Interactive Maps (www.census.gov/geography/international/geointegrity.html)
- Training & Workshops (www.census.gov/iso/www/training/)
- Data Tools (www.census.gov/data/data-tools.html)
- Developers (www.census.gov/devlopers/)
- Catalogs (www.census.gov/imp/www/cat/)
- Publications (www.census.gov/library/publications.html)

BUSINESS & INDUSTRY

- Help With Your Forms (bhs.econ.census.gov/bhs/)
- Economic Indicators (www.census.gov/economic-indicators/)
- Economic Census (www.census.gov/econ/census/)
- E-Stats (www.census.gov/econ/estats/)
- International Trade (www.census.gov/foreign-trade/)
- Export Codes (www.census.gov/foreign-trade/schedules/b/)
- NAICS (www.census.gov/cos/www/naics/)
- Governments (www.census.gov/govs/)
- Local Employment Dynamics (lehd.ces.census.gov/)
- Survey of Business Owners (www.census.gov/econ/sbo/)

PEOPLE & HOUSEHOLDS

- 2020 Census (www.census.gov/2020census/)
- 2010 Census (www.census.gov/2010census/)
- American Community Survey (www.census.gov/programs-surveys/acs/)
- Income (www.census.gov/hhes/www/income/)
- Poverty (www.census.gov/hhes/www/poverty/)
- Population Estimates (www.census.gov/popest/)
- Population Projections (www.census.gov/topics/population/projections.html)
- Health Insurance (www.census.gov/hhes/www/health/insurance.html)
- Housing (www.census.gov/topics/housing/)
- International (www.census.gov/population/international/)
- Genealogy (www.census.gov/topics/population/genealogy/)

SPECIAL TOPICS

- Advisors, Centers and Research Programs (www.census.gov/about/partners.html)
- Statistics in Schools (www.census.gov/schools/)
- Tribal Resources (AIAN) (www.census.gov/aiian/)
- Emergency Preparedness (www.census.gov/topics/preparedness.html)
- Statistical Abstract (www.census.gov/library/publications/2012/statistical_abstract.html)
- Special Census Program (www.census.gov/programs-surveys/specialcensus.html)
- Identity Theft Activity & Scams (www.census.gov/programs-surveys/are-you-in-a-survey/identity-theft-activity-and-scams.html)
- Recovery Act (www.census.gov/recovery/)
- USA.gov (<http://www.usa.gov>)
- BusinessUSA.gov (<http://businessusa.gov>)

NEWSROOM

- News Releases (www.census.gov/newsroom/press-releases.html)
- Release Schedule (www.calendar2.com/calendars/calendar?cns=cens1sample&cid=31793)
- Facts for Features (www.census.gov/newsroom/facts-for-features.html)
- Stats for Stories (www.census.gov/newsroom/stories.html)
- Blogs (www.census.gov/about/contact-us/social_media.html)

CONNECT WITH US

- www.census.gov/about/contact-us/social_media.html
- twitter.com/usensusbureau

- www.facebook.com/usensusbureau
- www.youtube.com/user/usensusbureau
- public.govdata.gov/very/accounts/USCENSUS/subscribe/new

Information Quality (www.census.gov/quality/) | FOIA (www.census.gov/foia/) | Data Protection and Privacy Policy (www.census.gov/privacy/) | U.S. Department of Commerce (www.commerce.gov)

Area and Income Codes

Jul-23

AREA

LEE COUNTY CENSUS TRACTS

Tract Code 0001.00 CITY OF LEXINGTON AND WEST OF LEXINGTON
Tract Code 0002.00 NORTH OF GIDDINGS
Tract Code 0003.00 SOUTH OF GIDDINGS
Tract Code 0004.00 CITY OF GIDDINGS
99 OUTSIDE OF LEE COUNTY
00 PARTICIPATION

FAYETTE COUNTY CENSUS TRACTS

Tract Code 9701.00 Northern Portion (South side of Hwy 290/Round Top Area)
Tract Code 9702.00 Northern Portion (East & West of Hwy 77/Winchester/Warda area)

WASHINGTON COUNTY CENSUS TRACTS


Tract Code 1705.00 Western Portion (North side of Hwy 290)

INCOME

| | | | | |
|----------|---|---|---------------------------|------------|
| Low | A | = | \$0.00 - \$33,712 | 49% |
| Moderate | B | = | \$33,713 - \$54,352 | 50%-79% |
| Middle | C | = | \$54,353 - \$81,872 | 80% - 119% |
| Upper | D | = | \$81,873 - And Over | 120%-above |
| | E | = | UNKNOWN | |
| | F | = | COMMERCIAL less than 100M | |
| | G | = | COMMERCIAL 100M to 249M | |
| | H | = | COMMERCIAL 250M to 999M | |
| | I | = | COMMERCIAL 1MM and above | |

(\$68,800.00 2022 HUD state wide non-MSA Average Median Family Income⁶⁸)

Please note that new Connecticut county level geographies are not available within the map.

 An official website of the United States government





QuickFacts

Lee County, Texas; Fayette County, Texas; Washington County, Texas

QuickFacts provides statistics for all states and counties, and for cities and towns with a population of 5,000 or more.

ble

| All Topics  | Lee County, Texas | Fayette County, Texas | Washington County, Texas |
|--|-------------------|-----------------------|--------------------------|
| Population Estimates, July 1, 2022, (V2022) | ▲ 17,954 | ▲ 24,913 | ▲ 36,159 |
|  PEOPLE | | | |
| Population | | | |
| Population Estimates, July 1, 2022, (V2022) | ▲ 17,954 | ▲ 24,913 | ▲ 36,159 |
| Population estimates base, April 1, 2020, (V2022) | ▲ 17,480 | ▲ 24,436 | ▲ 35,804 |
| Population, percent change - April 1, 2020 (estimates base) to July 1, 2022, (V2022) | ▲ 2.7% | ▲ 2.0% | ▲ 1.0% |
| Population, Census, April 1, 2020 | 17,478 | 24,435 | 35,805 |
| Population, Census, April 1, 2010 | 16,612 | 24,554 | 33,718 |
| Age and Sex | | | |
| Persons under 5 years, percent | ▲ 5.6% | ▲ 4.8% | ▲ 5.0% |
| Persons under 18 years, percent | ▲ 20.8% | ▲ 19.9% | ▲ 21.1% |
| Persons 65 years and over, percent | ▲ 20.3% | ▲ 26.9% | ▲ 23.5% |
| Female persons, percent | ▲ 49.1% | ▲ 50.6% | ▲ 51.2% |
| Race and Hispanic Origin | | | |
| White alone, percent | ▲ 86.4% | ▲ 90.3% | ▲ 78.9% |
| Black or African American alone, percent (a) | ▲ 9.9% | ▲ 6.1% | ▲ 16.6% |
| American Indian and Alaska Native alone, percent (a) | ▲ 1.2% | ▲ 1.5% | ▲ 0.7% |
| Asian alone, percent (a) | ▲ 0.6% | ▲ 0.7% | ▲ 1.7% |
| Native Hawaiian and Other Pacific Islander alone, percent (a) | ▲ 0.2% | ▲ 0.1% | ▲ 0.1% |
| Two or More Races, percent | ▲ 1.7% | ▲ 1.4% | ▲ 2.0% |
| Hispanic or Latino, percent (b) | ▲ 25.6% | ▲ 22.5% | ▲ 17.9% |
| White alone, not Hispanic or Latino, percent | ▲ 62.9% | ▲ 70.1% | ▲ 62.8% |
| Population Characteristics | | | |
| Veterans, 2017-2021 | 1,025 | 1,580 | 1,997 |
| Foreign born persons, percent, 2017-2021 | 9.1% | 8.3% | 6.0% |
| Housing | | | |
| Housing units, July 1, 2022, (V2022) | 7,993 | 13,259 | 17,824 |
| Owner-occupied housing unit rate, 2017-2021 | 79.2% | 82.9% | 72.7% |
| Median value of owner-occupied housing units, 2017-2021 | \$189,400 | \$211,900 | \$218,200 |
| Median selected monthly owner costs -with a mortgage, 2017-2021 | \$1,491 | \$1,408 | \$1,578 |
| Median selected monthly owner costs -without a mortgage, 2017-2021 | \$491 | \$492 | \$507 |
| Median gross rent, 2017-2021 | \$958 | \$812 | \$1,047 |
| Building permits, 2022 | 37 | 14 | 181 |
| Families & Living Arrangements | | | |
| Households, 2017-2021 | 6,148 | 8,720 | 13,906 |
| Persons per household, 2017-2021 | 2.76 | 2.76 | 2.40 |
| Living in same house 1 year ago, percent of persons age 1 year+, 2017-2021 | 90.5% | 93.8% | 87.1% |
| Language other than English spoken at home, percent of persons age 5 years+, 2017-2021 | 18.9% | 19.5% | 12.6% |

| Computer and Internet Use | | | |
|---|----------|----------|----------|
| Households with a computer, percent, 2017-2021 | 88.5% | 82.6% | 85.6% |
| Households with a broadband Internet subscription, percent, 2017-2021 | 81.0% | 70.7% | 80.3% |
| Education | | | |
| High school graduate or higher, percent of persons age 25 years+, 2017-2021 | 87.1% | 88.5% | 89.1% |
| Bachelor's degree or higher, percent of persons age 25 years+, 2017-2021 | 14.3% | 23.0% | 28.1% |
| Health | | | |
| With a disability, under age 65 years, percent, 2017-2021 | 8.9% | 10.2% | 7.9% |
| Persons without health insurance, under age 65 years, percent | ▲ 19.9% | ▲ 21.3% | ▲ 18.7% |
| Economy | | | |
| In civilian labor force, total, percent of population age 16 years+, 2017-2021 | 58.7% | 55.0% | 59.3% |
| In civilian labor force, female, percent of population age 16 years+, 2017-2021 | 52.5% | 51.5% | 56.2% |
| Total accommodation and food services sales, 2017 (\$1,000) (c) | 20,679 | 55,699 | 71,656 |
| Total health care and social assistance receipts/revenue, 2017 (\$1,000) (c) | 22,090 | 97,033 | 128,186 |
| Total transportation and warehousing receipts/revenue, 2017 (\$1,000) (c) | 124,127 | 56,817 | 46,779 |
| Total retail sales, 2017 (\$1,000) (c) | 158,633 | 435,257 | 583,323 |
| Total retail sales per capita, 2017 (c) | \$9,275 | \$17,334 | \$16,760 |
| Transportation | | | |
| Mean travel time to work (minutes), workers age 16 years+, 2017-2021 | 29.7 | 23.2 | 20.3 |
| Income & Poverty | | | |
| Median household income (in 2021 dollars), 2017-2021 | \$60,750 | \$66,624 | \$65,913 |
| Per capita income in past 12 months (in 2021 dollars), 2017-2021 | \$27,581 | \$33,556 | \$36,680 |
| Persons in poverty, percent | ▲ 12.8% | ▲ 11.0% | ▲ 14.0% |

BUSINESSES

| Businesses | | | |
|---|---------|---------|---------|
| Total employer establishments, 2021 | 420 | 763 | 964 |
| Total employment, 2021 | 4,901 | 6,872 | 12,652 |
| Total annual payroll, 2021 (\$1,000) | 314,471 | 296,919 | 531,585 |
| Total employment, percent change, 2020-2021 | -16.1% | -3.9% | -2.8% |
| Total nonemployer establishments, 2019 | 1,611 | 2,795 | 3,618 |
| All employer firms, Reference year 2017 | 401 | 645 | 754 |
| Men-owned employer firms, Reference year 2017 | 178 | 323 | 412 |
| Women-owned employer firms, Reference year 2017 | S | 126 | S |
| Minority-owned employer firms, Reference year 2017 | S | 109 | 88 |
| Nonminority-owned employer firms, Reference year 2017 | 307 | S | 522 |
| Veteran-owned employer firms, Reference year 2017 | S | 36 | 37 |
| Nonveteran-owned employer firms, Reference year 2017 | 291 | S | 587 |

GEOGRAPHY

| Geography | | | |
|----------------------------------|--------|--------|--------|
| Population per square mile, 2020 | 27.8 | 25.7 | 59.3 |
| Population per square mile, 2010 | 26.4 | 25.8 | 55.8 |
| Land area in square miles, 2020 | 629.04 | 949.93 | 604.19 |
| Land area in square miles, 2010 | 629.02 | 950.01 | 603.95 |
| FIPS Code | 48287 | 48149 | 48477 |

Janet Meuth

From: Janet Meuth <jmeuth@fnbgiddings.com>
Sent: Monday, April 23, 2018 12:14 PM
To: blandiss@fnbgiddings.com; bmorgan@fnbgiddings.com; wgalipp@fnbgiddings.com; 'Nick Hinze'; Janet Meuth; Mary Gutierrez; lpatschke@fnbgiddings.com; 'cwagner@fnbgiddings.com'; 'alay@fnbgiddings.com'; smitschke@fnbgiddings.com; 'Kristen Brade'; newing@fnbgiddings.com
Subject: Laser Pro is updated to reflect new CRA areas based on update to Loan Policy 4-2018

Hard copy maps of the new tracts to follow next week.

You can also insert the customer's address in the following website to see what tract they live in:

<https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx>

The screenshot shows the LaserPro software interface. At the top, there is a menu bar with 'File', 'Edit', and 'Help'. Below the menu bar is a title bar that reads 'Census Tract Library'. A checkbox is checked, labeled 'During Transaction Processing, Allow Options Other Than Those Listed'. The main area contains a table with the following data:

| State | County Code | County Name | Tract # |
|-------|-------------|---|---------|
| TX | 287 | City and West of Lexington Lee County | 0001.00 |
| TX | 287 | North of Giddings Lee County | 0002.00 |
| TX | 287 | South of Giddings Lee County | 0003.00 |
| TX | 287 | Outside of Lee County | 0099.00 |
| TX | 287 | City of Giddings | 0004.00 |
| TX | 149 | Fayette County Northern Portion (South side of Hwy 290/Round Top area) | 9701.00 |
| TX | 149 | Fayette County Northern Portion (East & West sides of Hwy 77/Winchester/Warda area) | 9702.00 |
| TX | 477 | Washington County Western Portion (North side of Hwy 290) | 1705.00 |

At the bottom of the interface, there are four buttons: 'Add', 'Edit', 'Delete', and 'Sort'. Below the buttons, there is a checkbox labeled 'Check to allow other options during transaction'. The Windows taskbar is visible at the very bottom of the screenshot.

Janet Meuth

[skip navigation](#)**FFIEC****FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL***Promoting uniformity and consistency in the supervision of financial institutions*

- [Accessibility](#)
- [Privacy Policy](#)
- [Disclaimer](#)
- [Site Index](#)
- [Home](#)

FFIEC Census Reports

[Restart Search](#) [Report Help](#) [Census Info Sheet](#)

2022 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 287 - **LEE COUNTY**

Tract: ALL TRACTS

Records 1 through 5 of 5

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)
For details on each field, please refer to the [Census Info Sheet](#)*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

| Tract Code | Tract Income Level | Distressed or Under-served Tract | Tract Median Family Income % | 2022 FFIEC Est. | | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------------|----------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|-----------------------|
| | | | | MSA/MD non-MSA/MD Median Family Income | 2022 Est. Tract Median Family Income | | | | | | |
| 0001.00 | Middle | No | 119.81 | \$68,800 | \$82,429 | \$74,028 | 5344 | 23.30 | 1245 | 1696 | 2382 |
| 0002.00 | Middle | No | 103.44 | \$68,800 | \$71,167 | \$63,913 | 2931 | 36.03 | 1056 | 889 | 1519 |
| 0003.00 | Middle | No | 108.44 | \$68,800 | \$74,607 | \$67,000 | 3144 | 28.72 | 903 | 1123 | 1454 |
| 0004.00 | Moderate | No | 77.99 | \$68,800 | \$53,657 | \$48,191 | 6059 | 60.44 | 3662 | 1250 | 2236 |
| 9999.99 | Middle | No | 100.07 | \$68,800 | \$68,848 | \$61,833 | 17478 | 39.28 | 6866 | 4958 | 7591 |

Maintained by the [FFIEC](#). For suggestions regarding this site, [Contact Us](#).

Last Modified: 10/31/2022 02:00 PM

Maps



Census Tract 1 in Lee County

Download



Lee County in Texas

Download



Texas in United States

Download

Maps Downloads

- [United States outline maps](#)
- [State outline maps](#)

Graphs

Maps



Census Tract 2 in Lee County

Download



Lee County in Texas

Download



Texas in United States

Download

Maps Downloads

[United States outline maps](#)

[State outline maps](#)

Graphs

Maps



Census Tract 3 in Lee County

Download



Lee County in Texas

Download



Texas in United States

Download

Maps Downloads

- [United States outline maps](#)
- [State outline maps](#)

Graphs

Maps



Census Tract 4 in Lee County

Download



Lee County in Texas

Download



Texas in United States

Download

Maps Downloads

[United States outline maps](#)

[State outline maps](#)

Graphs

2022 FIIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 287 - LEE COUNTY



Tract: All Tracts

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2022 FIIEC non-MSA/MID Median Family Income | 2022 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|-----------------------|
| 48 | 287 | 0001,00 | Middle | No | 119.81 | \$68,800 | \$82,429 | \$74,028 | 5344 | 23.30 | 1245 | 1696 | 2382 |
| 48 | 287 | 0002,00 | Middle | No | 103.44 | \$68,800 | \$71,167 | \$63,913 | 2931 | 36.03 | 1056 | 889 | 1519 |
| 48 | 287 | 0003,00 | Middle | No | 108.44 | \$68,800 | \$74,607 | \$67,000 | 3144 | 28.72 | 903 | 1123 | 1454 |
| 48 | 287 | 0004,00 | Moderate | No | 77.99 | \$68,800 | \$53,657 | \$48,191 | 6059 | 60.44 | 3662 | 1250 | 2236 |
| 48 | 287 | 9999,99 | Middle | No | 100.07 | \$68,800 | \$68,348 | \$61,833 | 17473 | 39.28 | 6866 | 4958 | 7591 |

* Will automatically be included in the 2023 Distressed or Underserved Tract List

2022 FFIEC Census Report - Summary Census Housing Information

State: 48 - TEXAS (TX)

County: 287 - LEE COUNTY

Tract: All Tracts



| State Code | County Code | Tract Code | Total Housing Units | 1- to 4- Family Units | Median House Age (Years) | Inside Principal City? | Owner Occupied Units | Vacant Units | Owner Occupied 1- to 4- Family Units | Renter Occupied Units |
|------------|-------------|------------|---------------------|-----------------------|--------------------------|------------------------|----------------------|--------------|--------------------------------------|-----------------------|
| 48 | 287 | 0001.00 | 2392 | 2382 | 28 | No | 1696 | 492 | 1696 | 204 |
| 48 | 287 | 0002.00 | 1519 | 1519 | 33 | No | 889 | 532 | 889 | 98 |
| 48 | 287 | 0003.00 | 1454 | 1454 | 30 | No | 1123 | 260 | 1123 | 71 |
| 48 | 287 | 0004.00 | 2427 | 2236 | 36 | No | 1250 | 349 | 1250 | 828 |
| 48 | 287 | 9999.99 | 7792 | 7591 | 31 | No | 4958 | 1633 | 4958 | 1201 |

2022 FFIEC Census Report - Summary **Census Income Information**

State: 48 - TEXAS (TX)

County: 287 - LEE COUNTY

Tract: All Tracts



| State Code | County Code | Tract Code | Tract Income Level | 2020 MSA/MD Statewide non-MSA/MD Median Family Income | 2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | % Below Poverty Line | Tract Median Family Income % | 2020 Tract Median Family Income | 2022 Est. Tract Median Family Income | 2020 Tract Median Household Income |
|------------|-------------|------------|--------------------|---|--|----------------------|------------------------------|---------------------------------|--------------------------------------|------------------------------------|
| 48 | 287 | 0001.00 | Middle | \$61,785 | \$68,800 | 6.67 | 119.81 | \$74,028 | \$82,429 | \$65,769 |
| 48 | 287 | 0002.00 | Middle | \$61,785 | \$68,800 | 8.44 | 103.44 | \$63,913 | \$71,167 | \$50,142 |
| 48 | 287 | 0003.00 | Middle | \$61,785 | \$68,800 | 9.97 | 108.44 | \$67,000 | \$74,607 | \$65,472 |
| 48 | 287 | 0004.00 | Moderate | \$61,785 | \$68,800 | 17.46 | 77.99 | \$48,191 | \$53,657 | \$45,872 |
| 48 | 287 | 9999.99 | Middle | \$61,785 | \$68,800 | 11.50 | 100.07 | \$61,833 | \$68,848 | \$56,696 |

2022 FFIEC Census Report - Summary Census Population Information

State: 48 - TEXAS (TX)

County: 287 - LEE COUNTY

Tract: All Tracts



| State Code | County Code | Tract Code | Tract Population | Tract Minority % | Number of Families | Number of Households | Non-Hisp White Population | Tract Minority Population | American Indian Population | Asian/Hawallan/Pacific Islander Population | Black Population | Hispanic Population | Other Population Two or More Races |
|------------|-------------|------------|------------------|------------------|--------------------|----------------------|---------------------------|---------------------------|----------------------------|--|------------------|---------------------|------------------------------------|
| 48 | 287 | 0001.00 | 5344 | 23.30 | 1453 | 1900 | 4099 | 1245 | 20 | 12 | 218 | 721 | 274 |
| 48 | 287 | 0002.00 | 2931 | 36.03 | 668 | 987 | 1875 | 1056 | 10 | 3 | 529 | 421 | 93 |
| 48 | 287 | 0003.00 | 3144 | 28.72 | 890 | 1194 | 2241 | 903 | 5 | 8 | 118 | 677 | 93 |
| 48 | 287 | 0004.00 | 6059 | 60.44 | 1647 | 2078 | 2397 | 3662 | 12 | 35 | 766 | 2660 | 183 |
| 48 | 287 | 9999.99 | 17478 | 39.28 | 4658 | 6159 | 10612 | 6866 | 47 | 58 | 1631 | 4479 | 651 |

[skip navigation](#)

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
Promoting uniformity and consistency in the supervision of financial institutions

- [Accessibility](#)
- [Privacy Policy](#)
- [Disclaimer](#)
- [Site Index](#)
- [Home](#)

FFIEC Census Reports

[Restart Search](#) [Report Help](#) [Census Info Sheet](#)

2022 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 149 - **FAYETTE COUNTY**

Tract: ALL TRACTS

Records 1 through 10 of 10

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

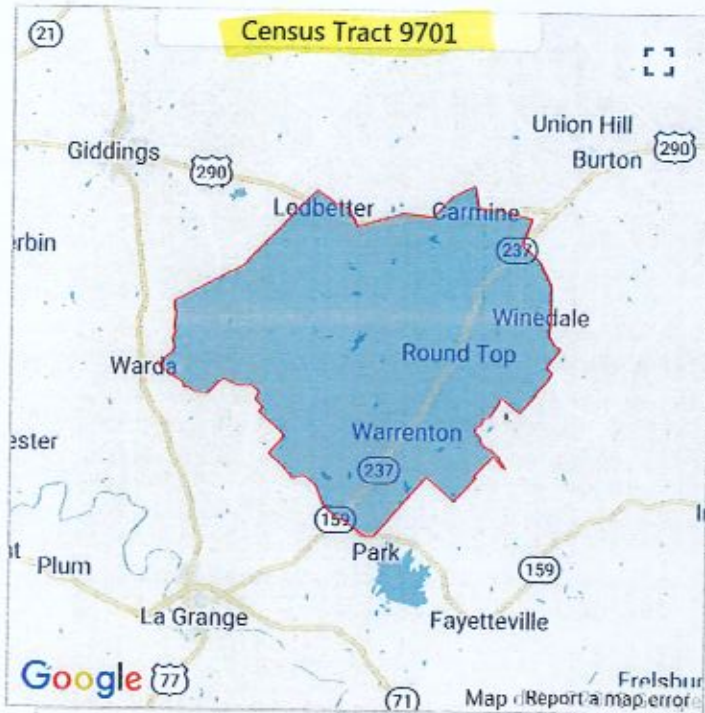
* Will automatically be included in the 2023 Distressed or Underserved Tract List

| Tract Code | Tract Income Level | Distressed or Under-served Tract | Tract Median Family Income % | 2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | 2022 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------------|----------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|-----------------------|
| 9701.00 | Upper | No | 136.93 | \$68,800 | \$94,208 | \$84,605 | 2007 | 16.04 | 322 | 694 | 1560 |
| 9702.00 | Upper | No | 142.52 | \$68,800 | \$98,054 | \$88,056 | 2478 | 19.90 | 493 | 894 | 1473 |
| 9703.01 | Upper | No | 128.02 | \$68,800 | \$88,078 | \$79,099 | 1062 | 21.66 | 230 | 389 | 447 |
| 9703.02 | Middle | No | 113.39 | \$68,800 | \$78,012 | \$70,060 | 4581 | 43.22 | 1980 | 1212 | 2158 |
| 9704.00 | Middle | No | 112.82 | \$68,800 | \$77,620 | \$69,712 | 3665 | 30.18 | 1106 | 1298 | 1904 |
| 9705.00 | Middle | No | 117.40 | \$68,800 | \$80,771 | \$72,539 | 3930 | 34.78 | 1367 | 1185 | 2317 |
| 9706.01 | Upper | No | 129.58 | \$68,800 | \$89,151 | \$80,063 | 903 | 11.30 | 102 | 217 | 561 |
| 9706.02 | Middle | No | 111.91 | \$68,800 | \$76,994 | \$69,145 | 3904 | 37.65 | 1470 | 1018 | 1856 |
| 9707.00 | Upper | No | 134.60 | \$68,800 | \$92,605 | \$83,164 | 1905 | 17.01 | 324 | 630 | 1277 |
| 9999.99 | Upper | No | 122.14 | \$68,800 | \$84,032 | \$75,470 | 24435 | 30.26 | 7394 | 7537 | 13553 |

Maintained by the **FFIEC**. For suggestions regarding this site, [Contact Us](#).

Last Modified: 10/31/2022 02:00 PM

Maps



Census Tract 9701 in Fayette County

[Download](#)



Fayette County in Texas

[Download](#)



Texas in United States

[Download](#)

Maps Downloads

[United States outline maps](#)
[State outline maps](#)

Graphs

2022 FHIEC Census Report - Summary Census Demographic Information
 State: 48 - TEXAS (TX)
 County: 149 - FAYETTE COUNTY
 Tract: 9701.00



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2022 FHIEC Est. MSA/MID non-MSA/MID Median Family Income | 2022 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|-----------------------|
| 48 | 149 | 9701.00 | Upper | No | 138.83 | \$68,800 | \$94,208 | \$84,605 | 2007 | 18.04 | 322 | 694 | 1560 |

* Will automatically be included in the 2023 Distressed or Underserved Tract List

2022 FFIEC Census Report - Summary Census Housing Information

State: 48 - TEXAS (TX)

County: 149 - FAYETTE COUNTY

Tract: 9701.00



| State Code | County Code | Tract Code | Total Housing Units | 1- to 4-Family Units | Median House Age (Years) | Inside Principal City? | Owner Occupied Units | Vacant Units | Owner Occupied 1- to 4-Family Units | Renter Occupied Units |
|------------|-------------|------------|---------------------|----------------------|--------------------------|------------------------|----------------------|--------------|-------------------------------------|-----------------------|
| 48 | 149 | 9701.00 | 1560 | 1560 | 38 | No | 694 | 793 | 694 | 73 |

2022 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 149 - FAYETTE COUNTY

Tract: 9701.00



| State Code | County Code | Tract Code | Tract Income Level | 2020 MSA/MD Statewide non-MSA/MD Median Family Income | 2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | % Below Poverty Line | Tract Median Family Income % | 2020 Tract Median Family Income | 2022 Est. Tract Median Family Income | 2020 Tract Median Household Income |
|------------|-------------|------------|--------------------|---|--|----------------------|------------------------------|---------------------------------|--------------------------------------|------------------------------------|
| 48 | 149 | 9701.00 | Upper | \$61,785 | \$68,800 | 10.25 | 136.93 | \$84,605 | \$94,208 | \$71,328 |

2022 FFIEC Census Report - Summary Census Population Information

State: 48 - TEXAS (TX)

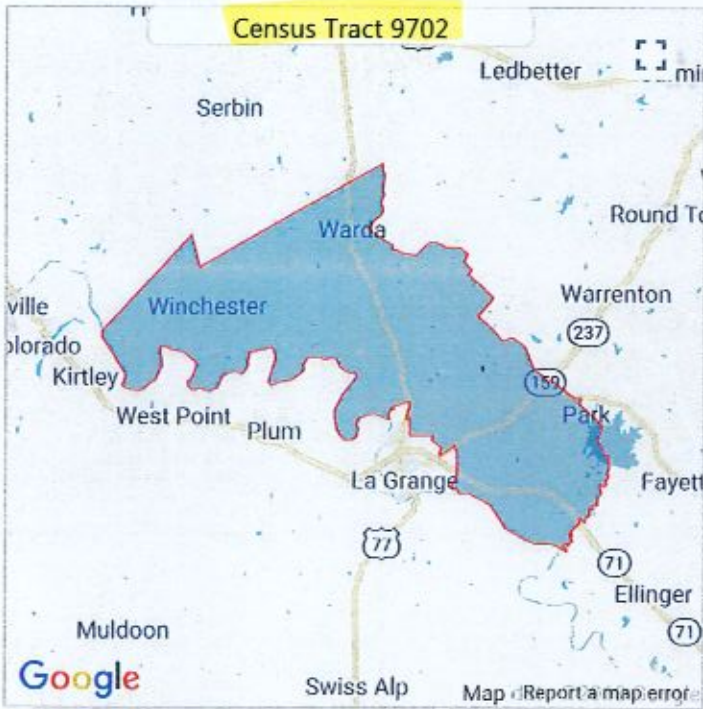
County: 149 - FAYETTE COUNTY

Tract: 9701.00



| State Code | County Code | Tract Code | Tract Population | Tract Minority % | Number of Families | Number of Households | Non-Hisp White Population | Tract Minority Population | American Indian Population | Asian/Hawallan/Pacific Islander Population | Black Population | Hispanic Population | Other Population Two or More Races |
|------------|-------------|------------|------------------|------------------|--------------------|----------------------|---------------------------|---------------------------|----------------------------|--|------------------|---------------------|------------------------------------|
| 48 | 149 | 9701.00 | 2007 | 16.04 | 512 | 767 | 1685 | 322 | 3 | 0 | 41 | 201 | 7 |

Maps



Census Tract 9702 in Fayette County

Download



Fayette County in Texas

Download



Texas in United States

Download

Maps Downloads

- [United States outline maps](#)
- [State outline maps](#)

Graphs

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2022 FHIEC Est. MSA/MID non-MSA/MID Median Family Income | 2022 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1-to-4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|---------------------|
| 48 | 149 | 9702.00 | Upper | No | 142.52 | \$68,800 | \$98,054 | \$86,056 | 2478 | 19.90 | 493 | 894 | 1473 |

* Will automatically be included in the 2023 Distressed or Underserved Tract List

2022 FFIEC Census Report - Summary Census Housing Information

State: 48 - TEXAS (TX)

County: 149 - FAYETTE COUNTY

Tract: 9702.00



| State Code | County Code | Tract Code | Total Housing Units | 1- to 4-Family Units | Median House Age (Years) | Inside Principal City? | Owner Occupied Units | Vacant Units | Owner Occupied 1- to 4-Family Units | Renter Occupied Units |
|------------|-------------|------------|---------------------|----------------------|--------------------------|------------------------|----------------------|--------------|-------------------------------------|-----------------------|
| 48 | 149 | 9702.00 | 1473 | 1473 | 27 | No | 894 | 566 | 894 | 13 |

2022 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 149 - FAYETTE COUNTY

Tract: 9702.00



| State Code | County Code | Tract Code | Tract Income Level | 2020 MSA/MD Statewide non-MSA/MD Median Family Income | 2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | % Below Poverty Line | Tract Median Family Income % | 2020 Tract Median Family Income | 2022 Est. Tract Median Family Income | 2020 Tract Median Household Income |
|------------|-------------|------------|--------------------|---|--|----------------------|------------------------------|---------------------------------|--------------------------------------|------------------------------------|
| 48 | 149 | 9702.00 | Upper | \$61,785 | \$68,800 | 13.57 | 142.52 | \$88,056 | \$98,054 | \$76,693 |

022 FFIEC Census Report - Summary Census Population Information

State: 48 - TEXAS (TX)

County: 149 - FAYETTE COUNTY

Tract: 9702.00



| State Code | County Code | Tract Code | Tract Population | Tract Minority % | Number of Families | Number of Households | Non-Hisp White Population | Tract Minority Population | American Indian Population | Asian/Hawaiian/Pacific Islander Population | Black Population | Hispanic Population | Other Population/Two or More Races |
|------------|-------------|------------|------------------|------------------|--------------------|----------------------|---------------------------|---------------------------|----------------------------|--|------------------|---------------------|------------------------------------|
| 48 | 149 | 9702.00 | 2478 | 19.90 | 680 | 907 | 1985 | 493 | 7 | 3 | 64 | 321 | 98 |

[skip navigation](#)**FFIEC****FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL***Promoting uniformity and consistency in the supervision of financial institutions*

- [Accessibility](#)
- [Privacy Policy](#)
- [Disclaimer](#)
- [Site Index](#)
- [Home](#)

FFIEC Census Reports

[Restart Search](#) [Report Help](#) [Census Info Sheet](#)

2022 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 477 - WASHINGTON COUNTY

Tract: ALL TRACTS

Records 1 through 9 of 9

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)*** Will automatically be included in the 2023 Distressed or Underserved Tract List**

| Tract Code | Tract Income Level | Distressed or Under-served Tract | Tract Median Family Income % | 2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | 2022 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------------|----------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|-----------------------|
| 1701.00 | Middle | No | 101.50 | \$68,800 | \$69,832 | \$62,717 | 3573 | 60.23 | 2152 | 1128 | 1664 |
| 1702.01 | Middle | No | 87.93 | \$68,800 | \$60,496 | \$54,331 | 3612 | 53.60 | 1936 | 759 | 1367 |
| 1702.02 | Upper | No | 182.52 | \$68,800 | \$125,574 | \$112,773 | 3053 | 20.50 | 626 | 910 | 1040 |
| 1703.00 | Middle | No | 118.39 | \$68,800 | \$81,452 | \$73,150 | 6428 | 36.17 | 2325 | 1683 | 2181 |
| 1704.00 | Middle | No | 114.59 | \$68,800 | \$78,838 | \$70,801 | 6990 | 45.18 | 3158 | 1367 | 2128 |
| 1705.01 | Upper | No | 128.92 | \$68,800 | \$88,697 | \$79,655 | 3290 | 22.46 | 739 | 1054 | 2101 |
| 1705.02 | Upper | No | 160.44 | \$68,800 | \$110,383 | \$99,129 | 3666 | 25.10 | 920 | 1260 | 1831 |
| 1706.01 | Upper | No | 128.62 | \$68,800 | \$88,491 | \$79,474 | 3175 | 33.26 | 1056 | 905 | 1607 |
| 1706.02 | Upper | No | 120.14 | \$68,800 | \$82,656 | \$74,231 | 2018 | 43.11 | 870 | 751 | 1265 |

Maintained by the [FFIEC](#). For suggestions regarding this site, [Contact Us](#).

Last Modified: 10/31/2022 02:00 PM

Maps



Census Tract 1705 in Washington County

[Download](#)



Washington County in Texas

[Download](#)



Texas in United States

[Download](#)

Maps Downloads

[United States outline maps](#)
[State outline maps](#)

Graphs

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2022 FHIEC Est. MSA/MD non-Median Family Income | 2022 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|-----------------------|
| 48 | 477 | 1701.00 | Middle | No | 101.50 | \$68,800 | \$69,832 | \$62,717 | 3573 | 60.23 | 2152 | 1128 | 1664 |
| 48 | 477 | 1702.01 | Middle | No | 87.93 | \$68,800 | \$60,496 | \$54,331 | 3612 | 53.60 | 1936 | 759 | 1367 |
| 48 | 477 | 1702.02 | Upper | No | 182.52 | \$68,800 | \$125,574 | \$112,773 | 3053 | 20.50 | 626 | 910 | 1040 |
| 48 | 477 | 1703.00 | Middle | No | 118.39 | \$68,800 | \$81,452 | \$73,150 | 6428 | 36.17 | 2325 | 1683 | 2181 |
| 48 | 477 | 1704.00 | Middle | No | 114.59 | \$68,800 | \$78,838 | \$70,801 | 6990 | 45.18 | 3158 | 1367 | 2128 |
| 48 | 477 | 1705.01 | Upper | No | 128.92 | \$68,800 | \$88,697 | \$79,655 | 3290 | 22.46 | 739 | 1054 | 2101 |
| 48 | 477 | 1705.02 | Upper | No | 180.44 | \$68,800 | \$110,383 | \$99,129 | 3666 | 25.10 | 920 | 1260 | 1831 |
| 48 | 477 | 1706.01 | Upper | No | 128.62 | \$68,800 | \$88,491 | \$79,474 | 3175 | 33.26 | 1056 | 905 | 1607 |
| 48 | 477 | 1706.02 | Upper | No | 120.14 | \$68,800 | \$82,656 | \$74,231 | 2018 | 43.11 | 870 | 751 | 1265 |

* Will automatically be included in the 2023 Distressed or Underserved Tract List

2022 FFIEC Census Report - **Summary Census Housing Information**

State: 48 - TEXAS (TX)

County: 477 - **WASHINGTON COUNTY**

Tract: All Tracts



| State Code | County Code | Tract Code | Total Housing Units | 1- to 4-Family Units | Median House Age (Years) | Inside Principal City? | Owner Occupied Units | Vacant Units | Owner Occupied 1- to 4-Family Units | Renter Occupied Units |
|------------|-------------|------------|---------------------|----------------------|--------------------------|------------------------|----------------------|--------------|-------------------------------------|-----------------------|
| 48 | 477 | 1701.00 | 1839 | 1664 | 40 | No | 1128 | 202 | 1128 | 509 |
| 48 | 477 | 1702.01 | 1455 | 1367 | 45 | No | 759 | 213 | 759 | 483 |
| 48 | 477 | 1702.02 | 1040 | 1040 | 22 | No | 910 | 17 | 910 | 113 |
| 48 | 477 | 1703.00 | 2708 | 2181 | 33 | No | 1683 | 222 | 1683 | 803 |
| 48 | 477 | 1704.00 | 2472 | 2128 | 41 | No | 1367 | 284 | 1346 | 821 |
| 48 | 477 | 1705.01 | 2105 | 2101 | 36 | No | 1054 | 685 | 1054 | 366 |
| 48 | 477 | 1705.02 | 1851 | 1831 | 33 | No | 1260 | 546 | 1240 | 45 |
| 48 | 477 | 1706.01 | 1607 | 1607 | 20 | No | 905 | 434 | 905 | 268 |
| 48 | 477 | 1706.02 | 1265 | 1265 | 40 | No | 751 | 418 | 751 | 96 |

2022 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 477 - WASHINGTON COUNTY

Tract: All Tracts



| State Code | County Code | Tract Code | Tract Income Level | 2020 MSA/MD Statewide non-MSA/MD Median Family Income | 2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | % Below Poverty Line | Tract Median Family Income % | 2020 Tract Median Family Income | 2022 Est. Tract Median Family Income | 2020 Tract Median Household Income |
|------------|-------------|------------|--------------------|---|--|----------------------|------------------------------|---------------------------------|--------------------------------------|------------------------------------|
| 48 | 477 | 1701.00 | Middle | \$61,785 | \$68,800 | 23.95 | 101.50 | \$62,717 | \$69,832 | \$45,760 |
| 48 | 477 | 1702.01 | Middle | \$61,785 | \$68,800 | 9.38 | 87.93 | \$54,331 | \$60,496 | \$53,250 |
| 48 | 477 | 1702.02 | Upper | \$61,785 | \$68,800 | 5.42 | 182.52 | \$112,773 | \$125,574 | \$70,800 |
| 48 | 477 | 1703.00 | Middle | \$61,785 | \$68,800 | 8.78 | 118.39 | \$73,150 | \$81,452 | \$62,000 |
| 48 | 477 | 1704.00 | Middle | \$61,785 | \$68,800 | 13.35 | 114.59 | \$70,801 | \$78,838 | \$50,590 |
| 48 | 477 | 1705.01 | Upper | \$61,785 | \$68,800 | 3.78 | 128.92 | \$79,655 | \$88,697 | \$62,730 |
| 48 | 477 | 1705.02 | Upper | \$61,785 | \$68,800 | 9.19 | 160.44 | \$99,129 | \$110,383 | \$71,410 |
| 48 | 477 | 1706.01 | Upper | \$61,785 | \$68,800 | 8.48 | 128.62 | \$79,474 | \$88,491 | \$80,480 |
| 48 | 477 | 1706.02 | Upper | \$61,785 | \$68,800 | 6.29 | 120.14 | \$74,231 | \$82,656 | \$75,360 |

2022 FFIEC Census Report - Summary Census Population Information

State: 48 - TEXAS (TX)

County: 477 - WASHINGTON COUNTY

Tract: All Tracts



| State Code | County Code | Tract Code | Tract Population | Tract Minority % | Number of Families | Number of Households | Non-Hisp White Population | Tract Minority Population | American Indian Population | Asian/Hawaiian/Pacific Islander Population | Black Population | Hispanic Population | Other Population/Two or More Races |
|------------|-------------|------------|------------------|------------------|--------------------|----------------------|---------------------------|---------------------------|----------------------------|--|------------------|---------------------|------------------------------------|
| 48 | 477 | 1701.00 | 3573 | 60.23 | 990 | 1637 | 1421 | 2152 | 5 | 21 | 1009 | 998 | 119 |
| 48 | 477 | 1702.01 | 3612 | 53.60 | 896 | 1242 | 1676 | 1936 | 15 | 143 | 849 | 812 | 117 |
| 48 | 477 | 1702.02 | 3053 | 20.50 | 905 | 1023 | 2427 | 626 | 4 | 36 | 73 | 409 | 104 |
| 48 | 477 | 1703.00 | 6428 | 36.17 | 1422 | 2486 | 4103 | 2325 | 6 | 175 | 932 | 1004 | 208 |
| 48 | 477 | 1704.00 | 6990 | 45.18 | 1207 | 2188 | 3832 | 3158 | 17 | 123 | 1284 | 1508 | 226 |
| 48 | 477 | 1705.01 | 3290 | 22.46 | 874 | 1420 | 2551 | 739 | 8 | 11 | 234 | 361 | 125 |
| 48 | 477 | 1705.02 | 3666 | 25.10 | 947 | 1305 | 2746 | 920 | 9 | 22 | 245 | 510 | 134 |
| 48 | 477 | 1706.01 | 3175 | 33.26 | 940 | 1173 | 2119 | 1056 | 4 | 21 | 380 | 572 | 79 |
| 48 | 477 | 1706.02 | 2018 | 43.11 | 534 | 847 | 1148 | 870 | 7 | 9 | 549 | 251 | 54 |



PUBLIC DISCLOSURE

November 1, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Giddings
Charter Number: 4410

108 E. Austin
Giddings, TX 78942

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

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

Table of Contents

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

Overall CRA Rating

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

The lending test is rated: Satisfactory.

The Lending Test rating was based on the bank's performance within the one full-scope review designated assessment area (AA).

The major factors that support this rating include:

- The bank's loan-to-deposit (LTD) ratio is reasonable.
- A majority of the bank's loans are inside its AA.
- The bank exhibits reasonable distribution of loans by income level of the borrower for home mortgage and small loans to businesses.
- The bank exhibits excellent distribution of small loans to farms by income level of the borrower.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable.

First National Bank of Giddings (FNB Giddings) quarterly average LTD ratio calculated on a bank-wide basis for the 15-quarter evaluation period was 63.88 percent. The LTD ratio ranged from a low of 58.04 percent at December 31, 2020 to a high of 70.34 percent at September 30, 2019. The LTD ratio reflects an improvement from the average of 52 percent during the prior performance period. The average LTD ratio among three similarly situated institutions, with total assets between \$528 million and \$777 million, ranged from 62.63 percent to 83.25 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its AA. The bank originated and purchased 63.3 percent of its total loans by number inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

| Lending Inside and Outside of the Assessment Area | | | | | | | | | | |
|---|-----------------|-------------|-----------|-------------|-----------|---------------------------------|-------------|--------------|-------------|----------------|
| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans \$(000s) | | | | Total \$(000s) |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Home Mortgage | 12 | 60.0 | 8 | 40.0 | 20 | 1,968 | 30.1 | 4,572 | 69.9 | 6,540 |
| Small Business | 12 | 60.0 | 8 | 40.0 | 20 | 1,434 | 54.7 | 1,190 | 45.3 | 2,624 |
| Small Farm | 14 | 70.0 | 6 | 30.0 | 20 | 2,320 | 54.3 | 1,951 | 45.7 | 4,271 |
| Total | 38 | 63.3 | 22 | 36.7 | 60 | 5,722 | 42.6 | 7,713 | 57.4 | 13,435 |

Source: Bank Data. Due to rounding, totals may not equal 100%

Description of Institution

FNB Giddings, a full-service, intrastate community bank headquartered in Giddings, Texas, is located 50 miles east of Austin and 100 miles west of Houston. FNB Giddings is 100 percent owned by Giddings Holdings, Inc., a one-bank holding company that is 100 percent owned by Giddings Bancshares, Inc., headquartered in Giddings, Texas. There were no affiliate or subsidiary activities considered in this evaluation.

FNB Giddings operates two locations in Giddings, Texas, the main office and a stand-alone drive-through facility. Each location has an onsite automatic teller machine (ATM) and convenient banking hours Monday through Friday. The drive-through facility is also open on Saturdays. FNB Giddings has not opened or closed any branch or ATM locations since the prior CRA evaluation.

FNB Giddings offers traditional loan and deposit products. Online banking, accessible through the bank's website (<https://www.fnbiddings.com>), allows customers to pay bills, check account balances, transfer funds between customer accounts, peer-to-peer payments and transfers, make loan payments, view account transactions, and use remote check deposit. In addition, depositors can access account funds 24-hours a day via the bank's ATMs. While loans are offered only at the main office, loan applications are available online. FNB Giddings business strategy remains focused on offering single family residential loans and commercial loans as primary lending products.

The FDIC's Deposit Market Share report as of September 30, 2021, reflects seven financial institutions that operate 10 offices within the bank's AA. FNB Giddings ranks second in terms of total deposit share with total deposits of \$178.1 million or a deposit market share of 23.9 percent. Round Top State Bank ranks first with a 36.6 percent deposit market share. At December 31, 2020, FNB Giddings reported \$260.6 million in total assets, including nearly \$136 million in total loans.

| Loan Type | Dollar Amount of Loans \$(000s) | % of Total Loan Portfolio |
|-------------------------|---------------------------------|---------------------------|
| Residential Loans | 50,872 | 37.43% |
| Commercial Loans | 40,666 | 29.92% |
| Farmland Loans | 36,357 | 26.75% |
| Agricultural Production | 3,451 | 2.54% |
| Consumer Loans | 4,158 | 3.06% |
| Other | 391 | 0.29% |
| Total | 135,895 | 100.00% |

In response to the Coronavirus Aid, Relief, and Economic Security Act or CARES Act established in 2020, FNB Giddings participated in the Small Business Administrations' Paycheck Protection Program (PPP). These loans were designed to provide a direct incentive for small businesses to keep their workers on payroll during the COVID pandemic. The bank originated 77 PPP loans totaling \$5.7 million in 2020.

Based on the financial condition, size, and product offerings, there are no legal, financial, or other factors that inhibit FNB Giddings' ability to meet the credit needs of its AA. The prior CRA performance evaluation, dated July 24, 2017, assigned an overall Satisfactory rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for this examination was January 1, 2018 to December 31, 2020. Qualifying lending activities performed in response to the Coronavirus pandemic during the evaluation period are included in this CRA evaluation.

To evaluate lending performance, analysis was completed on a random sample of home mortgage, small business, and small farm loans. For the geographic and borrower distribution analyses, we compared lending performance data to updated 2015 American Community Survey census data effective January 2017.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

For analytical purposes, FNB Giddings has one AA. Lee County AA encompasses the entirety of Lee County as well as two CTs within Fayette County and one CT within Washington County. The CTs are contiguous and there are no low or moderate-income (LMI) CTs. The AA does not arbitrarily exclude LMI CTs.

Ratings

The bank's overall rating is based on performance in the State of Texas. Except for the bank's LTD ratio (based on the bank's entire lending portfolio), all weight for performance under the Lending Test was equally based on the bank's lending performance in relation to the three primary products in its one AA.

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 Texas: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank's LTD ratio is reasonable.
- A majority of the bank's loans are inside its AA.
- The bank exhibits reasonable distribution of loans by income level of the borrower for home mortgage and small loans to businesses.
- The bank exhibits excellent distribution of small loans to farms by income level of the borrower.

Description of Institution's Operations in Texas

FNB Giddings operates two locations in Giddings, TX, including the main office and a separate drive-thru facility. Both locations offer ATM access. The bank locations reside in the Lee County AA, which consists of seven CTs. The AA encompasses the entirety of Lee County as well as two CTs within Fayette County and one CT within Washington County. The CTs are contiguous and there are no low or moderate-income (LMI) CTs. The AA does not arbitrarily exclude LMI CTs.

Lee County AA

The AA consists of a total population of 27,932 individuals with the majority residing in an upper-income CT based on 2015 ACS data. This includes 7,414 family units and 14,528 housing units. Approximately 56 percent of all housing units are owner-occupied. When considering family distribution by income level, the majority of families in the AA are considered middle or upper income with the AA median family income being \$52,198 based on FIEEC data. The primary economic and employment opportunities are centered in the retail, services, and agricultural industry. The overwhelming majority of businesses are single-location small businesses with revenue less than \$500,000, employing an average of less than nine employees each.

The unemployment level at the beginning of 2018 for the AA was 3.6 percent, decreasing to 3.0 percent as of year-end 2019. The unemployment rate increased to 4.7 percent by year-end 2020 as a direct result of adverse impacts caused by COVID-19. In comparison, the Texas unemployment rate ranged from 4.1 percent in the beginning of 2018 to 3.5 percent by year-end 2019. The state unemployment rate stood at 6.9 percent at year-end 2020. The AA has been able to benefit from its proximity to both Austin and Houston, Texas and has capitalized on the flow of traffic and goods through the AA.

| Demographic Information of the Assessment Area | | | | | | |
|--|--------|------------|------------------------------|---------------|--------------|------------|
| Assessment Area: Lee County | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 7 | 0.0 | 0.0 | 42.9 | 57.1 | 0.0 |
| Population by Geography | 27,932 | 0.0 | 0.0 | 38.9 | 61.1 | 0.0 |
| Housing Units by Geography | 14,528 | 0.0 | 0.0 | 37.2 | 62.8 | 0.0 |
| Owner-Occupied Units by Geography | 8,127 | 0.0 | 0.0 | 34.2 | 65.8 | 0.0 |
| Occupied Rental Units by Geography | 2,396 | 0.0 | 0.0 | 43.6 | 56.4 | 0.0 |
| Vacant Units by Geography | 4,005 | 0.0 | 0.0 | 39.4 | 60.6 | 0.0 |
| Businesses by Geography | 2,232 | 0.0 | 0.0 | 44.5 | 55.5 | 0.0 |
| Farms by Geography | 208 | 0.0 | 0.0 | 34.6 | 65.4 | 0.0 |
| Family Distribution by Income Level | 7,414 | 12.8 | 14.4 | 20.4 | 52.4 | 0.0 |
| Household Distribution by Income Level | 10,523 | 19.0 | 13.3 | 14.3 | 53.3 | 0.0 |
| Median Family Income Non-MSAs - TX | | \$52,198 | Median Housing Value | | | \$128,372 |
| | | | Median Gross Rent | | | \$771 |
| | | | Families Below Poverty Level | | | 7.9% |

Source: 2015 ACS and 2020 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.

The FDIC Deposit Market Share Report as of June 30, 2019 reflects FNB Giddings ranks second in terms of total deposit market share within the AA, accounting for 23.91 percent, or \$178.1 million. This deposit market share within the AA includes all of Lee County and portions of Fayette and Washington County. The bank is only surpassed by Round Top State Bank with 36.6 percent total deposit market share. When solely considering Lee County, the deposit market share increases to 38.8 percent as of June 30, 2021.

To help identify needs and opportunities in the AA we reviewed two prior regulatory agency contacts as well as conducted one contact outreach as part of this performance evaluation. The three contacts were directly or indirectly involved in area business opportunities and were knowledgeable on the local community. We found that primary needs included consumer and residential lending, small business lending, small business financial education outreach, and additional infrastructure spending. The contacts also praised local financial institutions for their support in providing PPP opportunities for area businesses.

Scope of Evaluation in Texas

We performed a full-scope review of the Lee County AA. This is a non-MSA AA. We did not perform an assessment of the distribution of loans by income level of the geography because there were no LMI CTs within the AA. This would have resulted in an analysis that would not have been meaningful.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Lee County AA is good.

Distribution of Loans by Income Level of the Geography

There are no low or moderate income CTs in Lee County AA. An analysis of the bank's geographic distribution of loans would not be meaningful.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

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

The distribution of home mortgage loans to borrowers of different income levels is reasonable. The bank did not originate home mortgage loans to low-income families during the evaluation period. The aggregate lender data, which reports on loan distributions by competitor institutions, was negligible at 1.7 percent. The increase in home purchase prices, coupled with the increasing amounts needed for down payments and closing costs have negatively impacted the bank's performance among low-income borrowers. The percentage of bank loans to moderate-income families is less than the percentage of moderate-income families in the AA but is greater than aggregate lender distributions, reflecting more favorable performance as compared to other institutions in the AA.

Small Loans to Businesses

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

The distribution of small loans to businesses is reasonable. The percentage of bank loans to businesses with gross annual revenues of less than \$1 million is only slightly below the total percent of small businesses within the AA. The bank's percent of loans, however, is more than twice the aggregate lending data from other business lenders in the AA.

Small Loans to Farms

Refer to Table T in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The distribution of small loans to farms is excellent. All loans within the sample size were to farms with annual revenues of \$1 million or less. This exceeds the percentage within the AA as well as the aggregate data on lending made by other financial institutions within the AA.

Responses to Complaints

The bank did not receive any complaints related to CRA or fair lending performance during the evaluation.

Appendix A: Scope of Examination

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

| | | |
|---|---|--|
| Time Period Reviewed: | January 1, 2018 – December 31, 2020 | |
| Bank Products Reviewed: | Home mortgage, small business, and small farm loans | |
| Affiliate(s) | Affiliate Relationship | Products Reviewed |
| None | Not Applicable | Not Applicable |
| List of Assessment Areas and Type of Examination | | |
| Rating and Assessment Areas | Type of Exam | Other Information |
| State of Texas | | |
| Lee County AA | Full-scope | Includes portions of Fayette and Washington Counties |

Appendix B: Summary of MMSA and State Ratings

| RATINGS | First National Bank of Giddings |
|---------------------------------|---------------------------------|
| Overall Bank: | Lending Test Rating |
| First National Bank of Giddings | Satisfactory |
| State: | |
| Texas | Satisfactory |

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographics. 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 P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower

| 2018-20 | | | | | | | | | | | | | | | | | | | | |
|--------------------|---------------------------|--------------|--------------|----------------|-------------|----------------------|------------|-------------|---------------------------|------------|-------------|-------------------------|-------------|-------------|------------------------|-------------|------------|--------------------------------|-------------|--|
| 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 | |
| Lee County AA 2020 | 20 | 2,108 | 100.0 | 814 | 12.8 | 0.0 | 1.7 | 14.4 | 10.0 | 6.1 | 20.4 | -- | 15.0 | 52.4 | 90.0 | 61.3 | 0.0 | 0.0 | 15.8 | |
| Total | 20 | 2,108 | 100.0 | 814 | 12.8 | 0.0 | 1.7 | 14.4 | 10.0 | 6.1 | 20.4 | -- | 15.0 | 52.4 | 90.0 | 61.3 | 0.0 | 0.0 | 15.8 | |

Sources: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA 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

| 2018-20 | | | | | | | | | | | | | | |
|--------------------|---------------------------------|--------------|--------------|----------------|--------------|---------------------------------|-------------|--------------|--------------------------------|------------|--------------|--|--------------|--------------|
| 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 | Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| Lee County AA 2020 | 20 | 1,504 | 100.0 | 514 | 87.2 | 80.0 | 36.2 | 3.5 | 20.0 | 9.3 | 20.0 | 0.0 | 9.3 | 0.0 |
| Total | 20 | 1,504 | 100.0 | 514 | 87.2 | 80.0 | 36.2 | 3.5 | 20.0 | 9.3 | 20.0 | 0.0 | 9.3 | 0.0 |

Sources: 2020 D&B Data; 01/01/2018 - 12/31/2020 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

| Assessment Area: | 2018-20 | | | | | | | | | | |
|--------------------|----------------------|--------------|--------------|---------------------------|--------------|---------------------------|------------|-----------------------------------|------------|--------------|--|
| | Total Loans to Farms | | | Farms with Revenues ≤ 1MM | | Farms with Revenues > 1MM | | Farms with Revenues Not Available | | | |
| | # | \$ | % of Total | % Farms | % Bank Loans | Aggregate | % Farms | % Bank Loans | % Farms | % Bank Loans | |
| Lee County AA 2020 | 20 | 1,914 | 100.0 | 99.0 | 100.0 | 58.2 | 0.5 | 0.0 | 0.5 | 0.0 | |
| Total | 20 | 1,914 | 100.0 | 99.0 | 100.0 | 58.2 | 0.5 | 0.0 | 0.5 | 0.0 | |

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data. "-" data not available.
 Due to rounding, totals may not equal 100.0%

SECTION III

WRITTEN PUBLIC COMMENTS

There was one written public comment received for the year of 2015 and 2020 (see attached), with NONE being the calendar years of 2023, 2022, 2021, 2019, 2018, 2017 and 2016 that relate to our performance in helping to meet the community's credit needs and our performance under the Community Reinvestment Act.

If you wish, and you are encouraged to do so, you may address any comments to:

**Wayne Berger
Community Reinvestment Officer
First National Bank of Giddings
P.O. Box 269
108 East Austin Street
Giddings, Texas 78942**



Office of the Comptroller of the Currency

Received
8/18/2020

August 12, 2020

FIRST NATIONAL BANK OF GIDDINGS
Attn: OFFICE OF THE PRESIDENT,
P.O. BOX 269
GIDDINGS TX 78942-0000

Re: Ms. Chelsea Rai Schulz
Keller TX
Case # 03262612

The consumer referenced above has submitted a complaint to the Customer Assistance Group (CAG) of the Office of the Comptroller of the Currency (OCC) that, involves your bank. Please make note of the case number listed above. You should reference this case number when inquiring about the case by phone or include this number on any correspondence you may provide to this office. For your evaluation of this matter, we are enclosing a copy of the complaint file.

Please evaluate this information and provide a response to your customer with a copy to this office **within 10 days**. Please consider the following when responding:

- Address each concern raised by the consumer and respond to how the bank complied with the regulatory issue(s)
- Fully explain the bank's position identifying dates, amounts, account information, and name of individual related to the case
- Include any attachments, enclosures or supporting documents, which support your position on this matter
- If you decide to respond directly to us, refrain from including any information you would not like disclosed to your customer
- The bank response must be on bank letterhead

Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050
Phone: (800) 613-6743, FAX: (713) 336-4302
Internet Address: www.HelpWithMyBank.gov



Office of the Comptroller of the Currency

*Received
7/6/15
Responded
7/6/15
AMM*

June 30, 2015

FIRST NATIONAL BANK OF GIDDINGS
Attn: Bank President
P.O. BOX 269
GIDDINGS TX 78942-0000

Re: Ms. Antonia A Luna
Giddings TX
Case#: 03040054

The consumer referenced above has submitted a complaint to the Customer Assistance Group of the Office of the Comptroller of the Currency (OCC), which involves your bank. Please make note of the case number listed above. You should reference this case number when inquiring about the case by phone or include this number on any correspondence you may provide to this office. For your evaluation of this matter we are enclosing a copy of the complaint file.

Please evaluate this information and provide a response to your customer with a copy to this office within 10 days. If you believe it is in your bank's interest to respond directly to us, you may do that instead. Please include any attachments, enclosures or supporting documents, which support your position on this matter in your response. We prefer a response by fax. The fax number for this office is referenced below. If the documents are too bulky to fax, you may mail the documents to the below referenced address. If you have questions, please contact this office at the number listed below.

Sincerely,

Customer Assistance Group

History Loans to Deposits Ratio Report

| Date | Total Net Loans | Total Deposits+AIP | L/D Ratio |
|----------|--------------------|-----------------------|-----------|
| 09/30/21 | 134,351 | 236,700 | 56.76% |
| 10/31/21 | 133,206 | 236,343 | 56.36% |
| 11/30/21 | 135,475 | 238,906 | 56.71% |
| 12/31/21 | 138,166 | 245,451 | 56.29% |
| 01/31/22 | 140,056 | 254,228 | 55.09% |
| 02/28/22 | 141,706 | 251,722 | 56.29% |
| 03/31/22 | 143,792 | 250,883 | 57.31% |
| 04/30/22 | 150,129 | 248,836 | 60.33% |
| 05/31/22 | 151,165 | 245,293 | 61.63% |
| 06/30/22 | 164,795 | 254,703 | 64.70% |
| 07/31/22 | 171,414 | 248,680 | 68.93% |
| 08/31/22 | 172,318 | 255,760 | 67.37% |
| 09/30/22 | 177,045 | 260,596 | 67.94% |
| 10/31/22 | 176,743 | 257,346 | 68.68% |
| 11/30/22 | 178,658 | 258,131 | 69.21% |
| 12/31/22 | 180,538 | 269,015 | 67.11% |
| 01/31/23 | 185,352 | 271,161 | 68.35% |
| 02/28/23 | 188,159 | 264,996 | 71.00% |
| 03/31/23 | 187,821 | 260,837 | 72.01% |
| 04/30/23 | 188,615 | 260,444 | 72.42% |
| 05/31/23 | 190,931 | 250,876 | 76.11% |
| 06/30/23 | 192,101 | 252,133 | 76.19% |
| 07/31/23 | 191,904 | 252,281 | 76.07% |
| 08/31/23 | 191,091 | 249,569 | 76.57% |
| 09/30/23 | 195,929 | 260,676 | 75.16% |
| 10/31/23 | 195,014 | 264,287 | 73.79% |
| 11/30/23 | 197,705 | 264,510 | 74.74% |
| 12/31/23 | 199,183 | 271,010 | 73.50% |
| 01/31/24 | 199,260 | 276,881 | 71.97% |
| 02/29/24 | 199,965 | 274,008 | 72.98% |