



CRA Public File



PUBLIC DISCLOSURE

April 17, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Austin Bank, Texas National Association
Charter #5581

200 East Commerce Street
Jacksonville, Texas 75766

Office of the Comptroller of the Currency

1800 West Loop 281, Suite 306
Longview, Texas 75604

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

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Overall Community Reinvestment Act (CRA) Rating

Institution’s CRA Rating: This institution is rated Outstanding.

The following table indicates the performance level of Austin Bank, Texas National Association (“Austin Bank” or “institution”) with respect to the lending, investment, and service tests:

Performance Levels	Austin Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	X
High Satisfactory	X		
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The lending test rating is based on a good geographic distribution in low- and moderate-income (LMI) geographies, a good borrower distribution to LMI individuals and businesses of different sizes, an excellent level of community development loans and a high percentage of loans made in the assessment areas (AAs).
- The investment test rating is based on an excellent level of qualified community development investments and grants as well as excellent responsiveness to credit and community economic development needs in the state of Texas.
- The service test rating is based on the service delivery systems being accessible to geographies and individuals of different income levels in the AA and being a leader in providing community development services.

Lending in Assessment Area

A substantial majority of Austin Bank’s loans are in in its AAs.

Austin Bank originated and purchased 92.3 percent of its total loans inside the institution’s AAs during the evaluation period. This analysis is performed at the institution, 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										
2020	827	88.8	104	11.2	931	143,756	80.7	34,341	19.3	178,097
2021	952	93.4	67	6.6	1,019	202,817	90.9	20,316	9.1	223,133
Home Mortgage Total	1,779	91.2	171	8.8	1950	346,573	86.4	54,657	13.6	401,230
Small Business										
2020	3,442	92.2	292	7.8	3,734	276,261	88.6	35,460	11.4	311,721
2021	2,954	93.0	221	7.0	3,175	258,472	88.7	32,777	11.3	291,249
Small Business Total	6,396	92.6	513	7.4	6909	534,733	88.7	68,237	11.3	602,970
Total	8,175	92.3	684	7.7	8,859	881,306	87.8	122,894	12.2	1,004,200
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Loans inside the AA are considered part of the geographical distribution analysis under the lending test. The majority of the mortgage loans inside the AA were in the non-metropolitan statistical area (MSA) (47.5 percent) and in the Tyler AA (26.1 percent). Additionally, the majority of the small business loans were in the non MSA (46.3 percent) and the Longview MSA (26.9 percent).

Description of Institution

Austin Bank is an intrastate financial institution headquartered in Jacksonville, Texas, with \$2.6 billion in assets as of December 31, 2021. Austin Bank and its subsidiary, AB Community Investment Company (ABCIC), are wholly owned by Austin Bancorp, Inc., a one bank holding company located in Jacksonville, Texas. Austin Bancorp, Inc. is owned by JSA Family Limited Partnership. Additionally, ABCIC provides mortgage loans and counseling services to LMI families.

As of December 31, 2021, Austin Bank's loan portfolio totaled \$1.6 billion with reported deposits of \$2.2 billion. Net loans represent 62.5 percent of total assets. The portfolio consists of 53.4 percent in commercial loans and 34.0 percent of home mortgage loans. Commercial loans represent the institution's primary product. Consumer loans represent 7.1 percent and farm loans represent 5.4 percent of the portfolio. Austin Bank has tier 1 capital of \$318.4 million.

Austin Bank is a full-service community financial institution providing a broad range of financial services. Lending activities include consumer and commercial loans for working capital, commercial construction, real estate, home improvement, automobiles, and personal use. Other services include deposit services, such as checking accounts, money market accounts, savings, certificates of deposit, individual retirement accounts, safety deposit boxes, domestic and foreign wires, cashier's checks, money orders, automatic teller machines (ATMs) and e-banking. In addition to traditional consumer and commercial banking products and services, Austin Bank offers treasury management and merchant card services.

Austin Bank has 35 locations in 25 cities and 13 counties in Texas. Austin Bank's AAs are: Non MSA (Anderson, Angelina, Cherokee, Henderson, Nacogdoches, Panola, Rains, Shelby, Van Zandt, and Wood Counties); Longview MSA AA (Gregg, Harrison, Rusk, and Upshur counties); Tyler MSA AA (Smith County); and Liberty/Houston AA (Harris, Liberty, and Montgomery counties).

There are no legal, financial, or other factors affecting the institution's ability to perform under the lending, investment, or service tests. Austin Bank received a Satisfactory rating at the previous CRA examination dated May 26, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of Austin Bank using the Large Bank performance criteria. The evaluation period for the lending, investment and service tests is January 1, 2020, through December 31, 2021. Community development activities were evaluated for the same period. The evaluation period for the examination is limited to two years due to the unavailability of 2022 aggregate data needed for a meaningful analysis. For the lending test, the OCC analyzed small business loans and home mortgage loans. Additionally, Austin Bank's AA changed in 2021; therefore, 2020 and 2021 were reviewed separately.

Selection of Areas for Full-Scope Review

In each state where the institution has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, institution delineated AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area are combined and evaluated as a single AA. Similarly, institution 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 section for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The institution's overall rating is a blend of the state ratings and, where applicable, multistate ratings.

The MMSA and state ratings are based on performance in all institution AAs. Refer to the "Scope" section under each State and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national banks or federal savings association's (collectively, financial institution) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the institution, or in any AA by an affiliate whose loans have been considered as part of the institution's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with

the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

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

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

State Rating

State of Texas

CRA rating for the State of Texas: Outstanding

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to credit needs in the AAs.
- The institution exhibits good geographic distribution in LMI geographies.
- The institution exhibits good borrower distribution to LMI individuals and businesses of different sizes.
- The institution made an excellent level of community development loans.
- A high percentage of the institution's loans were made within the in the AAs.
- The institution made an excellent level of qualified community development investments and grants and reflects excellent responsiveness to credit and community economic development needs.
- The institution's service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's AA.
- The institution is a leader in providing community development services.

Description of Institution's Operations in Texas

The state of Texas has four AAs which includes the non MSA, Longview AA, Tyler AA, and the Liberty/Houston MSA AA. Full-scope reviews were performed on the Tyler AA and the non MSA AA.

Based on the Federal Deposit Insurance Corporation (FDIC) summary of deposit information as of June 30, 2021, Austin Bank had \$2.1 billion in total deposits. The institution ranked 19th in deposit market share with 0.65 percent within these combined AAs in Texas. Primary competitors included J.P. Morgan Chase Bank, N.A., Wells Fargo Bank, N.A., and Bank of America, N.A. with a combined 64.8 percent market share. There were 111 other depository institutions within the institution's AAs.

Non MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non MSA 2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	94	2.1	19.1	62.8	14.9	1.1
Population by Geography	454,775	1.5	17.1	67.0	12.9	1.5
Housing Units by Geography	195,930	1.5	15.2	68.9	14.3	0.0
Owner-Occupied Units by Geography	111,760	1.1	11.9	72.4	14.6	0.0
Occupied Rental Units by Geography	48,090	2.5	24.6	61.6	11.1	0.1
Vacant Units by Geography	36,080	1.2	13.0	67.8	17.9	0.1
Businesses by Geography	27,511	1.6	18.5	67.7	12.2	0.0
Farms by Geography	1,318	0.7	10.5	71.5	17.4	0.0
Family Distribution by Income Level	111,752	22.0	17.8	20.0	40.3	0.0
Household Distribution by Income Level	159,850	24.8	15.7	17.8	41.7	0.0
Median Family Income Non MSAs - TX		\$52,198	Median Housing Value			\$93,889
			Median Gross Rent			\$719
			Families Below Poverty Level			14.9%
<i>Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	104	1.9	17.3	65.4	14.4	1.0
Population by Geography	497,487	1.4	15.6	69.1	12.5	1.4
Housing Units by Geography	216,858	1.3	13.8	71.1	13.8	0.0
Owner-Occupied Units by Geography	124,609	1.0	10.7	74.2	14.1	0.0
Occupied Rental Units by Geography	51,305	2.4	23.1	63.7	10.8	0.1
Vacant Units by Geography	40,944	1.1	11.5	70.9	16.5	0.1
Business by Geography	--	--	--	--	--	--
Farms by Geography	--	--	--	--	--	--
Family Distribution by Income Level	123,247	21.6	17.9	20.1	40.4	0.0
Household Distribution by Income Level	175,914	24.4	15.8	17.8	42.0	0.0
Median Family Income Non MSAs - TX		\$52,198	Median Housing Value			\$95,257
			Median Gross Rent			\$721
			Families Below Poverty Level			14.4%
<i>Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA consists of 10 counties in their entirety including Anderson, Angelina, Cherokee, Henderson, Nacogdoches, Panola, Rains, Shelby, Van Zandt, and Wood. In 2021, the institution added Wood County to its AA resulting in a total of 104 census tracts (CTs) consisting of two low-, 18 moderate-, 68 middle-, and 15 upper-income CTs. The institution has 13 of its 35 branches within the non MSA AA, including its main office located at 200 East Commerce Street, Jacksonville, Texas. The other branches in the AA are in the cities of Emory, Frankston, Garrison, Grand Saline, Jacksonville, Lufkin, Nacogdoches, Palestine, Rusk, Timpson, and Van.

During the evaluation period, the country was affected by the COVID-19 pandemic. During the pandemic, large scale shutdowns and closures put a strain on the local economies including a high unemployment rate. The OCC considered two community contacts in the AA with organizations focused on promoting economic development. The community contacts emphasized the need for funding for small businesses and downtown revitalization projects.

Major employers in the AA include local independent school districts, healthcare services, and retail businesses.

Tyler MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Tyler MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	41	4.9	26.8	36.6	29.3	2.4
Population by Geography	217,552	2.4	25.7	39.9	32.0	0.0
Housing Units by Geography	88,145	1.9	24.7	40.8	32.6	0.0
Owner-Occupied Units by Geography	51,618	0.9	19.9	40.9	38.3	0.0
Occupied Rental Units by Geography	27,160	3.4	32.6	39.6	24.5	0.0
Vacant Units by Geography	9,367	3.4	27.9	43.7	24.9	0.0
Business by Geography	--	--	--	--	--	--
Farms by Geography	--	--	--	--	--	--
Family Distribution by Income Level	53,709	21.9	17.7	18.7	41.7	0.0
Household Distribution by Income Level	78,778	23.8	16.6	17.2	42.4	0.0
Median Family Income MSA - 46340 Tyler, TX MSA		\$57,823	Median Housing Value			\$130,763
			Median Gross Rent			\$852
			Families Below Poverty Level			12.1%
<i>Source: 2015 ACS</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA is made up of Smith County which is part of the Tyler MSA. The AA consists of 41 CTs consisting of two low-, 11 moderate-, 15 middle-, and 12 upper-income CTs. The institution has nine of its 35 branches within the Tyler AA. The branches in the AA are in the cities of Bullard, Flint, Lindale, Troup and Tyler.

During the evaluation period, the country was affected by the COVID-19 pandemic. During the pandemic large scale shutdowns and closures put a strain on the local economies including a high unemployment rate. The OCC considered one community contact in the AA from an organization focused on promoting economic development and stimulating job growth and retention. Primary needs include micro-business loans, affordable home mortgage lending products, access to commercial lending for existing, expanding, and new businesses, especially in the LMI neighborhoods, and the need for expanded financial literacy in local schools and or small businesses. Major employers in the AA include local independent school districts, healthcare services, and retail businesses.

Scope of Evaluation in Texas

Austin Bank has delineated four AAs in the state of Texas for analysis under the requirements of the CRA. Based on loan volume as well as deposit volume, the Tyler MSA, and non MSA AAs received a full-scope review. Home mortgage and small business lending data subject to reporting under Home Mortgage Data Act (HMDA) and CRA were analyzed for the performance evaluation. See Table A for a list of all AAs under review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

Austin Bank’s performance under the lending test in Texas is rated High Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the institution’s performance in the non MSA and Tyler AAs is good.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs.

Assessment Area	Home Mortgage	Small Business	Community Development	Total	% State Loans	% State Deposits
Non MSA	876	2,960	21	3,857	46.9	47.5
Tyler	435	1,615	17	2,067	25.1	25.5
Longview	433	1,718	6	2,157	26.2	26.3
Liberty/Houston	35	103	3	141	1.7	0.7
Regional/Statewide	NA	NA	4	4	0.1	NA

*The tables present the data for all AAs. The narrative below addresses performance in full-scope areas only.

Assessment Area	Home Mortgage	Small Business	Community Development	Total	% State*	% State Deposits
Non MSA	155,269	210,078	22,793	388,140	40.7	47.5
Tyler	107,737	153,407	15,765	276,909	29.0	25.5
Longview	68,446	154,184	13,253	235,883	24.7	26.3
Liberty/Houston	15,483	17,064	5,404	37,951	4.0	0.7
Regional/Statewide	NA	NA	15,156	15,156	1.6	NA

*The tables present the data for all AAs. The narrative below addresses performance in full-scope areas only.

Austin Bank is ranked first in the non MSA AA for deposit market share with 12.6 percent of AA deposits. Austin Bank is also ranked first for small business loan market share with 26.8 percent of the total dollar volume of small business loans in the AA.

Austin Bank is ranked fifth in the Tyler AA for deposit market share with 6.4 percent of AA deposits and is ranked second for small business loan market share with 17.9 percent of the total dollar volume of small business loans in the AA.

Distribution of Loans by Income Level of the Geography

Austin Bank exhibits good geographic distribution of loans in its AAs.

Home Mortgage Loans

Refer to Table O in the state of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the institution's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans reflects excellent distribution throughout the AAs.

Non MSA

The geographic distribution of home mortgage loans reflects excellent distribution throughout the AA.

In 2020, the geographic distribution of home mortgage loans exceeded both the percentage of owner-occupied housing units and the aggregate lending in both LMI geographies.

In 2021, the geographic distribution of home mortgage loans exceeded both the percentage of owner-occupied housing units and the aggregate lending in both LMI geographies.

Tyler MSA

The geographic distribution of home mortgage loans reflects good distribution throughout the AA.

In 2020, the geographic distribution of home mortgage loans exceeded both the percentage of owner-occupied housing units and the aggregate lending in low-income geographies. The geographic distribution of home mortgage loans was below the percentage of owner-occupied housing units however it exceeded the aggregate lending in moderate-income geographies.

In 2021, the geographic distribution of home mortgage loans was slightly below the percentage of owner-occupied housing units as well as the aggregate lending in the low-income geographies. The geographic distribution of home mortgage loans was below the percentage of owner-occupied housing units however it exceeded the aggregate lending in the moderate-income geographies.

Small Loans to Businesses

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

The geographic distribution of small loans to businesses reflects good distribution throughout the AAs.

Non MSA

The geographic distribution of small business loans reflects good distribution throughout the AA.

In 2020, lending in the LMI geographies exceeded both the percentage of businesses located in the AA and the aggregate lending by all financial institutions in the AA.

In 2021, lending in the low-income geographies was below both the percentage of businesses located in the AA and the aggregate lending by all financial institutions in the AA. Lending in the moderate-income geographies was below the percentage of businesses located in the AA, however it exceeded the aggregate lending by all financial institutions in the AA.

Tyler MSA

The geographic distribution of small business loans reflects adequate distribution throughout the AA.

In 2020, lending in the LMI geographies was near to both the percentage of businesses located in the AA and the aggregate lending by all financial institutions in the AA.

In 2021, lending in the low-income geographies was below both the percentage of businesses located in the AA and the aggregate lending by all financial institutions in the AA. Lending in the moderate-income geographies was below both the percentage of businesses located in the AA and the aggregate lending by all financial institutions in the AA.

Lending Gap Analysis

There were no unexplained conspicuous lending gaps. The geographic distribution of loans indicated no unexplained conspicuous gaps when considering branch office locations and performance context.

Distribution of Loans by Income Level of the Borrower

Austin Bank exhibits a good distribution of loans among individuals of different income levels and business and farms of different sizes, given the product lines offered by the institution.

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 institution's home mortgage loan originations and purchases.

Non MSA

The borrower distribution of loans to borrowers of different income levels is adequate.

In 2020, the percentage of home mortgage loans to low-income borrowers is significantly lower than the percentage of low-income families; however, it is near to the percentage of aggregate lending by all financial institutions in the AA. The percentage of home mortgage loans to moderate-income borrowers

is somewhat lower than the percentage of moderate-income families; however, it is higher than the percentage of aggregate lending by all financial institutions in the AA.

In 2021, the percentage of home mortgage loans to low-income borrowers is somewhat lower than the percentage of low-income families; however, it is higher than the percentage of aggregate lending by all financial institutions in the AA. The percentage of home mortgage loans to moderate-income borrowers is significantly lower than the percentage of moderate-income families; however, it is near to the percentage of aggregate lending by all financial institutions in the AA.

While the percentage of bank loans is below the demographic, the average median housing cost exceeds \$93,000 which makes it difficult for LMI borrowers to qualify for traditional home loans. Additionally, the percentage of households living below the poverty rate in the AA is high at over 14 percent.

Tyler MSA

The borrower distribution of loans to borrowers of different income levels is adequate.

In 2020, the percentage of home mortgage loans to low-income borrowers is significantly lower than the percentage of low-income families; however, it exceeds the percentage of aggregate lending by all financial institutions in the AA. The percentage of home mortgage loans to moderate-income borrowers is significantly lower than the percentage of moderate-income families; however, it is only slightly lower than the percentage of aggregate lending by all financial institutions in the AA.

In 2021, the percentage of home mortgage loans to low-income borrowers is significantly lower than the percentage of low-income families; however, it is higher than the percentage of aggregate lending by all financial institutions in the AA. The percentage of home mortgage loans to moderate-income borrowers is lower than the percentage of moderate-income families as well as the percentage of aggregate lending by all financial institutions in the AA.

While the percentage of bank loans is below the demographic, the average median housing cost exceeds \$131,000 which makes it difficult for LMI borrowers to qualify for traditional home loans. Additionally, the percentage of households living below the poverty rate in the AA is high at over 12 percent.

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 institution's origination and purchase of small loans to businesses.

Non MSA

The borrower distribution of loans to businesses with revenues less than or equal to \$1 million is excellent in the AA.

In 2020, the percentage of institution loans to businesses with revenues less than or equal to \$1 million is less than the percentage of small businesses located in the AA, however it significantly exceeds the aggregate business lending by all financial institutions in the AA.

In 2021, the percentage of institution loans to businesses with revenues less than or equal to \$1 million is less than the percentage of small businesses located in the AA, however it significantly exceeds the aggregate business lending by all financial institutions in the AA.

Tyler MSA

The borrower distribution of loans to businesses with revenues less than or equal to \$1 million is excellent in the AA.

In 2020, the percentage of institution loans to businesses with revenues less than or equal to \$1 million is less than the percentage of small businesses located in the AA, however it significantly exceeds the aggregate business lending by all financial institutions in the AA.

In 2021, the percentage of institution loans to businesses with revenues less than or equal to \$1 million is less than the percentage of small businesses located in the AA, however it significantly exceeds the aggregate business lending by all financial institutions in the AA.

Community Development Lending

The institution is a leader in making community development loans.

The lending activity tables, shown above, set forth the information and data used to evaluate the institution's level of community development lending. These tables include all community development loans, including multi-family loans that also qualify as community development loans.

Non MSA

Community development lending had a positive impact on the overall lending test for the AA. Austin Bank originated 21 community development loans in the AA, totaling \$22.8 million. Community development lending represented 15.1 percent of allocated tier 1 capital.

Examples of community development loans originated in the AA during the evaluation period include:

- A loan in the amount of \$2.4 million to revitalize a downtown community located in a moderate-income CT that was part of a city revitalization plan.
- A loan in the amount of \$3.7 million to construct a hotel that promotes economic development by creating 12 new jobs for LMI individuals.

Tyler MSA

Community development lending had a positive impact on the overall lending test for the AA. Austin Bank originated 17 community development loans in the AA, totaling \$15.8 million. Community development lending represented 19.4 percent of allocated tier 1 capital.

Examples of community development loans originated in the AA during the evaluation period include:

- Two loans totaling \$2.5 million to purchase and improve two convenience stores, which promotes economic development by retaining 24 jobs for LMI individuals. Additionally, one store is in a moderate-income CT helping to revitalize and stabilize the area.
- Seven loans totaling \$4.8 million made through the Small Business Administration's (SBA) Paycheck Protection Program (PPP) to allow small businesses to maintain employees and continue operations during the COVID-19 pandemic. Businesses includes non-profits that provides affordable housing and abuse and immigration services to LMI individuals.

Product Innovation and Flexibility

Austin Bank makes extensive use of innovative and/or flexible lending practices to serve AA credit needs. During the pandemic, the bank participated in the Small Business Administration's (SBA) PPP which helped stabilize small businesses. During the evaluation period, the institution made 3,383 PPP loans totaling \$212.9 million. The institution also provided over 1,500 COVID-19 deferrals on consumer and commercial loans for those experiencing financial difficulty during the pandemic. Additionally, mobile deposit and ATM fees were waived and foreclosures were delayed during this time. The institution also participates in the SBA's 504 program, provides Fresh Start loans for overdraft repayment and has a subsidiary, ABCIC, which offers LMI individuals home loan and home improvement loans.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the institution's performance under the lending test in the Longview and Liberty/Houston AAs is consistent with the institution's overall performance under the lending test in the full-scope areas.

Refer to Tables O through V in the State of Texas section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Austin Bank's performance under the investment test in Texas rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the institution's performance in the non MSA and Tyler AA is excellent. The institution has an excellent level of qualified community development investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits excellent responsiveness to credit and community economic development needs. The institution makes significant use of innovative and/or complex investments to support community development initiatives.

Austin Bank also has an ongoing investment in ABCIC. ABCIC was created to provide financing for affordable housing for LMI individuals in the communities served. ABCIC provides up to 100 percent financing, reduced closing costs, and up to 30-year term home purchases. During this CRA evaluation

period, ABCIC funded 10 home loans totaling \$905,000 throughout the institution's AAs. This investment is considered innovative and is not an investment that is routinely made by other financial institutions.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Non MSA	13	3,085	86	9,990	99	38.4	13,075	23.7	-	-
Tyler	8	5,550	61	101	69	26.7	5,651	10.3	-	-
Longview	12	7,430	39	4,165	51	19.8	11,595	21.1	-	-
Liberty/Houston	-	-	19	1,518	19	7.4	1,518	2.7	-	-
Regional/Outside AA	8	3,755	12	19,482	20	7.7	23,237	42.2	-	-
Total	41	19,820	217	35,256	258	100.0	55,076	100.0	-	-

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

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

Non MSA

Performance in the non MSA AA is excellent. During this CRA evaluation period, the institution made 100 investments totaling \$13 million, which included 13 prior period investments and 86 current investments. Prior period investments are centered in municipal bonds with geographic footprints in moderate-income and distressed middle-income areas, as well as local school bonds in which most students are economically disadvantaged. The current period investments totaled \$10 million and consist of the capital injection and interest of the ABCIC. Donations for the period totaled \$74,000, which includes 68 qualifying grants to approximately 38 organizations. The dollar volume of current- and prior-period investments represented 8.6 percent of allocated tier 1 capital.

Tyler MSA

Performance in the Tyler AA excellent. During this CRA evaluation period, the institution made 69 investments totaling \$5.7 million, which included eight prior period investments and 69 current investments. Prior period investments are centered in municipal bonds with geographic footprints in moderate-income and distressed middle-income areas, as well as local school bonds in which most students are economically disadvantaged. The current period investment totaled \$101,000, which includes 61 qualifying grants to approximately 30 organizations and consist of the capital injection and interest of the ABCIC. The dollar volume of current- and prior- period investments represented 7.0 percent of allocated tier 1 capital.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the institution's performance under the investment test in the Longview and Liberty/Houston AAs is consistent with the institution's overall performance under the investment test in the full-scope areas.

SERVICE TEST

Austin Bank's performance under the service test in Texas is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the institution's performance in the non MSA and Tyler MSA AAs is excellent.

Retail Banking Services

Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Non MSA	47.5	13	37.1	0.0	30.8	61.5	7.7	1.4	15.6	69.1	1.4
Tyler MSA	25.5	10	28.6	10.0	10.0	40.0	40.0	2.4	25.7	39.9	32.0
Liberty/Houston	0.7	2	5.7	50.0	0.0	0.0	50.0	1.4	14.3	64.7	19.6
Longview MSA	26.3	10	28.6	0.0	0.0	80.0	20.0	14.2	29.6	26.3	29.6

Non MSA

Austin Bank's service delivery systems are readily accessible to geographies and individuals of different income levels throughout the non MSA AA. There are no branches in the low-income CTs however the percentage of the population that lives in these areas is low at 1.4 percent. The institution has 30.8 percent of its branches located in moderate-income CTs which is significantly higher than the population living in these areas.

Tyler MSA

Austin Bank's service delivery systems are readily accessible to geographies and individuals of different income levels throughout the Tyler AA. There is one branch, or 10 percent of the AA branches, located in the low-income CTs which exceeds the percentage of the population that lives in these areas. The institution has 10 percent of its branches located in moderate-income CTs which is below the population living in these areas.

Distribution of Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Branch Openings/Closings			
			Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upper
Non MSA	1	-	-	+1	-	-
Tyler MSA	-	-	-	-	-	-
Liberty/Houston	2	1	-	-	-	+1
Longview MSA	-	-	-	-	-	-

To the extent changes have been made, the institution's opening and closing of branches improved the accessibility of its delivery systems particularly in LMI geographies and/or to LMI individuals.

Services, including business hours where appropriate, do not vary in a way that inconveniences¹ its AAs, particularly LMI geographies and/or individuals. Management enhances its traditional service delivery methods with alternative delivery methods including mobile and online banking, 35 deposit-taking ATMs and 13 free affiliate ATMs.

Community Development Services

Austin Bank is a leader in providing community development services.

Non MSA

During the evaluation, a total of 20 institution employees completed 790 hours of community development services to 13 organizations in the AA. Services included providing financial literacy to LMI individuals and schools where most students are economically disadvantaged. Employees also served on committees or boards of organizations that provide affordable housing and community services for LMI individuals.

Tyler MSA

During the evaluation, a total of 12 institution employees completed 492.5 hours of community development services to 22 organizations in the AA. Services included providing financial literacy to LMI individuals, serving on boards and committees of organizations that promote small businesses, revitalizing and stabilizing LMI geographies, and providing community services to LMI individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the institution's performance under the service test in the Longview and Liberty/Houston AAs is consistent with the institution's overall performance under the service test in the full-scope areas.

¹ *[This phrase describes high and low satisfactory performance. Delete this footnote before finalizing the PE.]*

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:	(1/1/2020 to 12/31/2021)	
Bank Products Reviewed:	(Home mortgage, small business, small farm, consumer loans) (Community development loans, qualified investments, community development services)	
Affiliates	Affiliate Relationship	Products Reviewed
NA		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State		
Texas		
Non MSA	Full-Scope	Anderson, Angelina, Cherokee, Henderson, Nacogdoches, Panola, Rains, Shelby, Van Zandt, and Wood Counties
Tyler	Full-Scope	Smith County
Longview	Limited-Scope	Gregg, Harrison, Rusk, and Upshur Counties
Liberty/Houston	Limited-Scope	Liberty, Harris, and Montgomery Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS Austin Bank				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Austin Bank	High Satisfactory	Outstanding	Outstanding	Outstanding
MMSA or State:				
Texas	High Satisfactory	Outstanding	Outstanding	Outstanding

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

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

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

Aggregate Lending: 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/AA.

Census Tract: 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: 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: Affordable housing (including multi-family rental housing) for LMI individuals; community services targeted to LMI individuals; activities that promote economic development by financing businesses or farms that meet SBA 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 LMI geographies, distressed, or underserved non-metropolitan middle-income geographies, or designated disaster areas.

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

Consumer Loan: A loan 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 U. S. Census Bureau in the most recent decennial census.

Home Mortgage Disclosure Act: The statute that requires certain mortgage lenders that conduct business or have banking offices in a MSA 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 section 1003.2 of this title, and that is not an excluded transaction under section 1003.3(c)(1) through (10) and (13) of this title.

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 financial institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Median Family Income: The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council 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 MSA 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.

Multi-state Metropolitan Area: Any MMSA or multistate combined statistical area, as defined by the Office of Management and Budget.

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 MMSA. For a financial institution with domestic branches in only one state, the financial institution's CRA rating would be the state rating. If a financial institution maintains domestic branches in more than one state, the financial institution will receive a rating for each state in which those branches are located. If a financial institution maintains domestic branches in two or more states within a MMSA, the financial institution will receive a rating for the MMSA.

Small Loan to Business: 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 to Farm: A loan included in 'loans to small farms' as defined in the instructions for preparation of the 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 MMSA, if applicable, are presented in one set of tables. References to the “institution” include activities of any affiliates that the institution 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 loans are treated the same 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/AA. 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 Performance Evaluation.

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 institution 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 institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. 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 institution 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 institution loan data to aggregate data from geographic areas larger than the institution’s AA.
- 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 institution 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)

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

to farms originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. 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 institution's AA.

- 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 \$500,000) originated and purchased by the institution 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 institution 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 institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

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

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																2020		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Non MSA	424	67,463	51.3	1.1	3.3	0.6	11.9	14.2	7.8	72.4	70.3	73.6	14.6	12.3	18.0	0.0	0.0	0.0
Tyler	187	43,591	22.6	0.9	2.1	0.4	19.9	11.8	10.7	40.9	36.4	40.2	38.3	49.7	48.6	0.0	0.0	0.0
Longview	210	31,726	25.4	0.6	1.0	0.4	12.1	7.6	5.4	65.0	65.7	64.2	22.3	25.7	30.0	0.0	0.0	0.0
Liberty	6	977	0.7	2.0	33.3	1.5	37.6	50.0	44.2	60.4	16.7	54.3	0.0	0.0	0.0	0.0	0.0	0.0
Total	827	143,756	100.0	1.0	2.7	0.6	15.6	12.2	11.2	63.0	61.1	60.1	20.5	24.1	28.2	0.0	0.0	0.0

Source: 2015 ACS; 01/01/2020 - 12/31/2020 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																2021		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Non MSA	452	87,806	47.5	1.0	2.4	0.4	10.7	12.8	7.4	74.2	72.6	76.1	14.1	12.2	16.1	0.0	0.0	0.0
Tyler	248	63,786	26.1	0.9	0.4	0.5	19.9	13.3	12.2	40.9	36.3	40.8	38.3	50.0	46.4	0.0	0.0	0.0
Longview	223	36,720	23.4	0.6	0.4	0.4	12.1	11.2	5.6	65.0	66.8	64.8	22.3	21.5	29.2	0.0	0.0	0.0
Liberty/Houston	29	14,506	3.0	6.5	3.4	3.4	24.9	20.7	15.4	28.5	27.6	29.3	40.0	48.3	51.9	0.1	0.0	0.1
Total	952	202,817	100.0	5.4	1.5	3.0	22.5	12.8	14.4	35.8	60.4	33.7	36.3	25.3	48.8	0.1	0.0	0.1

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																2020		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate
Non MSA	424	67,463	51.3	22.0	2.1	2.4	17.8	10.8	10.2	20.0	16.7	17.1	40.3	58.0	51.6	0.0	12.3	18.8
Tyler	187	43,591	22.6	21.9	4.3	2.4	17.7	10.2	11.4	18.7	12.3	18.8	41.7	54.5	46.0	0.0	18.7	21.4
Longview	210	31,726	25.4	21.6	1.9	2.3	17.2	11.4	11.2	19.0	17.1	19.9	42.2	55.7	44.2	0.0	13.8	22.4
Liberty	6	977	0.7	27.3	0.0	8.1	20.8	16.7	22.3	20.5	16.7	22.1	31.5	66.7	29.8	0.0	0.0	17.8
Total	827	143,756	100.0	22.3	2.5	2.9	17.8	10.9	11.8	19.5	15.8	18.7	40.5	56.7	46.2	0.0	14.0	20.3

Source: 2015 ACS; 01/01/2020 - 12/31/2020 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																2021		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	% of Families	% Bank	Aggregate	% of Families	% Bank	Aggregate	% of Families	% Bank	Aggregate	% of Families	% Bank	Aggregate	% of Families	% Bank	Aggregate
Non MSA	452	87,806	47.5	21.6	2.9	2.7	17.9	9.5	10.1	20.1	15.7	17.6	40.4	58.6	48.3	0.0	13.3	21.4
Tyler	248	63,786	26.1	21.9	6.0	4.2	17.7	6.9	15.2	18.7	13.3	19.9	41.7	39.9	39.3	0.0	33.9	21.4
Longview	223	36,720	23.4	21.6	4.5	3.6	17.2	9.9	12.2	19.0	16.6	20.2	42.2	52.0	41.3	0.0	17.0	33.7
Liberty/Houston	29	14,506	3.0	26.8	3.4	3.0	16.9	6.9	13.1	17.1	6.9	18.8	39.3	58.6	42.7	0.0	24.1	22.4
Total	952	202,817	100.0	25.9	4.1	3.0	17.0	8.8	13.0	17.5	15.0	18.8	39.6	52.2	42.8	0.0	19.9	22.4

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2020		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
Non MSA	1,554	108,425	45.1	9,410	1.6	4.3	1.6	18.5	22.5	17.7	67.7	68.0	67.7	12.2	5.3	13.0	0.0	0.0	0.0		
Tyler	933	81,990	27.1	7,130	6.2	5.4	6.4	17.5	14.8	18.0	34.6	34.1	32.8	41.4	45.8	42.6	0.2	0.0	0.3		
Longview	942	84,941	27.4	7,483	4.7	3.1	5.3	12.0	7.2	10.6	59.7	68.7	57.8	23.5	20.9	26.0	0.2	0.1	0.2		
Liberty/Houston	13	905	0.4	1,275	5.8	7.7	4.5	33.7	69.2	40.8	60.5	23.1	54.7	0.0	0.0	0.0	0.0	0.0	0.0		
Total	3,442	276,261	100.0	25,298	4.0	4.3	4.2	17.2	16.4	16.9	55.9	58.8	54.3	22.8	20.5	24.5	0.1	0.0	0.1		

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

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2021		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
Non MSA	1,406	101,653	47.6	10,479	1.7	0.5	1.4	25.1	20.3	15.4	56.3	44.7	70.4	16.9	2.6	12.7	0.0	0.0	0.0		
Tyler	682	71,417	23.1	6,951	3.5	1.3	5.8	29.5	13.9	17.6	39.6	17.7	33.4	27.2	12.6	42.9	0.2	0.0	0.3		
Longview	776	69,243	26.3	7,382	0.0	0.0	3.8	20.1	12.5	10.2	66.1	44.5	59.8	13.5	11.9	25.9	0.2	0.1	0.4		
Liberty/Houston	90	16,159	3.0	183,167	12.2	2.2	11.7	23.5	7.8	21.6	25.5	15.6	24.2	38.4	28.9	42.3	0.4	0.0	0.2		
Total	2,954	258,472	100.0	207,929	10.5	0.6	10.7	23.6	16.4	20.7	30.3	37.5	28.1	35.2	8.2	40.3	0.3	0.0	0.2		

Source: 2022 D&B Data; 01/01/2021 - 12/31/2021 Bank 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										2020	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Non MSA	1,554	108,425	45.1	9,410	84.4	64.9	43.9	4.2	19.6	11.4	15.6
Tyler	933	81,990	27.1	7,130	85.7	52.6	40.5	4.2	26.6	10.0	20.8
Longview	942	84,941	27.4	7,483	82.2	52.9	36.9	4.8	26.2	13.0	20.9
Liberty/Houston	13	905	0.4	1,275	82.8	38.5	32.5	4.3	15.4	12.9	46.2
Total	3,442	276,261	100.0	25,298	84.1	58.2	40.3	4.4	23.3	11.6	18.6

Source: 2020 D&B Data; 01/01/2020 - 12/31/2020 Bank 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										2021	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Non MSA	1,406	101,653	47.6	10,479	86.9	67.0	48.8	3.0	17.5	10.0	15.5
Tyler	682	71,417	23.1	6,951	87.7	59.7	46.5	3.2	24.0	9.1	16.3
Longview	776	69,243	26.3	7,382	85.7	60.1	45.5	3.6	25.6	10.7	14.3
Liberty/Houston	90	16,159	3.0	183,167	91.2	68.9	40.9	2.9	12.2	5.9	18.9
Total	2,954	258,472	100.0	207,929	90.5	63.5	41.6	3.0	21.0	6.6	15.5

Source: 2022 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.00.



CRA Public Notice

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller 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 Comptroller; and comments received from the public relating to our performance in helping meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, Southwestern District, 500 North Akard Street, Dallas, Texas 75201-3394. You may send written comments about our performance in helping to meet community credit needs to **Debbie Braune, CRA Officer**, of Austin Bank, Texas, N.A., 100 Horton ST (P.O. Box 438) Whitehouse, Texas 75791 and Deputy Comptroller, Southwestern District, 500 North Akard Street, Dallas, Texas 75201-3394. Your letter, 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, Southwestern District. You may also request from the Deputy Comptroller, Southwestern District, 500 North Akard Street, Dallas, Texas 75201-3394 an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of Austin Bancorp, Inc., a bank holding company. You may request from the Federal Reserve Bank of Dallas, Director-Applications Division, 2200 North Pearl Street, Dallas, Texas 75201, an announcement of applications covered by the CRA filed by bank holding companies.



Branches



OFFICES OPENINGS AND CLOSINGS

Date Opened	Date Closed	AA	Office	County	Census Tract	Revision Date
September 7, 2021 (Temporary)	July 14, 2023 (Relocated)	4	Creeside Park 26400 Kuykendahl Tomball, Texas 77375	Harris	5553.05	7/2023
June 6, 2022 (Temporary)	August 30, 2024 (Relocated)	4	Montgomery 107 Old River Rd Montgomery, TX 77356	Montgomery	6943.08	6/2022
	June 16, 2023 (Relocated)	3	Gilmer 1208 North Wood Gilmer, TX 75644	Upshur	9504.00	6/2023
June 20, 2023 (Relocated)		3	Gilmer 611 US Hwy 271 N Gilmer, TX 75644	Upshur	9504.00	6/2023
July 17, 2023 (Relocated)		4	Creeside Park 26502 Kuykendahl Tomball, Texas 77375	Harris	5553.05	7/2023
September 3, 2024 (Relocated)		4	Montgomery 18405 Hwy 105 Montgomery, TX 77356	Montgomery	6944.03	9/2024

3 = Longview MSA AA

4 = Houston AA

HOURS OF OPERATION			
MAIN OFFICE	Days Open	Lobby Hours	Drive-thru Hours
Cherokee Non-MSA Assessment Area			
Jacksonville (01) 200 E. Commerce St. Jacksonville, TX 75766 (903) 586-1526 Cherokee Cty Census Tract 9505.00	Monday -Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	N/A N/A N/A
ATM/ Drive-thru 100 W. Commerce St. Jacksonville, TX 75766 (903) 541-2083 Cherokee Cty Census Tract 9505.00	Monday - Thursday Friday Saturday	N/A N/A N/A	7:30 am - 5:30 pm 7:30 am - 6 pm 9 am - 12 noon
ATM near Tomato Bowl 635 E Rusk St Jacksonville, TX 75766 Cherokee Cty Census Tract 9506.00	Daily	NA	NA
BRANCH OFFICES			
Cherokee - Non-MSA Assessment Area			
Emory Office, Smart ATM (26) 610 West Lennon Emory, TX 75440 (903) 473-3412 Rains Cty Census Tract 9501.01	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5:00 pm closed	7:30 am - 5:00 pm 7:30 am - 5:30 pm 9 am - 12 noon
Frankston Office, Smart ATM (07) 169 S Frankston (Hwy 155) Frankston, TX 75763 (903) 876-2212 Anderson Cty Census Tract 9501.00	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5:00 pm closed	7:30 am - 5:00 pm 7:30 am - 5:30 pm 9 am - 12 noon
Garrison Office, Smart ATM (25) 583 S. US Hwy 59 Garrison, TX 75946-0400 (936) 347-2494 Nacogdoches Cty Census Tract 9501.00	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	8 am - 4:30 pm 8 am - 5 pm closed
Grand Saline Office, Smart ATM (21) 139 North Main 133 Frank (ATM) Grand Saline, TX 75140 (903) 962-4291 Van Zandt Cty Census Tract 9502.00	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	7:30 am - 5:00 pm 7:30 am - 5:30 pm 9 am - 12 noon
Lufkin Office, Smart ATM (41) 2000 South John Redditt Drive Lufkin, TX 75904 (936) 899-7059 Angelina Cty Census Tract 0009.03	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm NA
Nacogdoches Office, Smart ATM (06) 3120 North Street Nacogdoches, TX 75965 (936) 559-5500 Nacogdoches Cty Census Tract 9505.01	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9 am - 12 noon
Palestine Office, Smart ATM (09) 2745 S Loop 256 Palestine, TX 75801 (903) 727-0530 Anderson Cty Census Tract 9508.00	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9 am - 12 noon
Palestine Drive Thru & Smart ATM (09) 110 E Spring Street Palestine, TX 75801 Anderson Cty Census Tract 9507.00	Monday - Friday	NA	8:00 am - 5:00 pm
Rusk Office, Smart ATM (44) 401 North Main Rusk, TX 75785 (903) 683-2254 Cherokee Cty Census Tract 9509.00	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	7:30 am - 5 pm 7:30 am - 5:30 pm 9 am - 12 noon
South Jacksonville, Smart ATM (05) 1700 South Jackson Jacksonville, TX 75766 (903) 589-8800 Cherokee Cty Census Tract 9506.00	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	7:30 am - 5:30 pm 7:30 am - 6:00 pm closed
Timpson Office, Smart ATM (28) 352 Jacob Street Timpson, TX 75975 (936) 254-2494 Shelby Cty Census Tract 9502.00	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	8 am - 5 pm 8 am - 5 pm closed

Van Office, Smart ATM (30)
 766 West Main
 Van, TX 75790
 (903) 963-8691
 Van Zandt Cty Census Tract 9508.01

Monday - Thursday
 Friday
 Saturday

9 am - 4 pm
 9 am - 5 pm
 closed

7:30 am - 5 pm
 7:30 am - 5:30 pm
 9 am - 12 noon

BRANCH OFFICES	Days Open	Lobby Hours	Drive-thru Hours
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Tyler Assessment Area #2 Tyler MSA 46340			
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Bullard Office, Smart ATM (03)
 210 N Houston
 Bullard, TX 75757
 (903) 894-6148
 Smith Cty Census Tract 0019.15

Monday - Thursday
 Friday
 Saturday

9 am - 4 pm
 9 am - 5:00 pm
 closed

7:30 am - 5:30 pm
 7:30 am - 5:30 pm
 9 am - 12 noon

Cumberland Park, Smart ATM (20)
 108 Market Square Blvd
 Tyler, TX 75703
 (903) 561-7727
 Smith Cty Census Tract 0020.13

Monday - Thursday
 Friday
 Saturday

9am - 4 pm
 9am - 5 pm
 closed

7:30 am - 5:30 pm
 7:30 am - 5:30 pm
 9 am - 12 noon

Lindale Office, Smart ATM (18)
 603 S Main St
 Lindale, TX 75771
 (903) 251-7010
 Smith Cty Census Tract 0014.07

Monday - Thursday
 Friday
 Saturday

9am - 4 pm
 9am - 5 pm
 closed

7:30 am - 5:30 pm
 7:30 am - 5:30 pm
 9 am - 12 noon

Med Center Office, Smart ATM (12)
 611 South Beckham
 Tyler, TX 75701
 (903) 592-7933
 Smith Cty Census Tract 0009.00

Monday - Thursday
 Friday
 Saturday

9 am - 4 pm
 9 am - 5 pm
 closed

7 am - 5:30 pm
 7 am - 5:30 pm
 9 am - 12 noon

Noonday Office, Smart ATM (08)
 16909 Hwy 155
 Flint, TX 75762
 (903) 509-3333
 Smith Cty Census Tract 0019.06

Monday - Thursday
 Friday
 Saturday

9 am - 4 pm
 9 am - 5:00 pm
 closed

7:30 am - 5:30 pm
 7:30 am - 5:30 pm
 closed

South Tyler Office, Smart ATM (14)
 5515 Old Bullard Road
 Tyler, TX 75703
 (903) 561-5400
 Smith Cty Census Tract 0019.10

Monday - Thursday
 Friday
 Saturday

9 am - 4 pm
 9 am - 5 pm
 closed

7:30 am - 5:30 pm
 7:30 am - 5:30 pm
 closed

Tyler West Loop, Smart ATM (17)
 1230 SSW Loop 323
 Tyler, TX 75701
 903-526-2220
 Smith Cty Census Tract 0007.00

Monday - Thursday
 Friday
 Saturday

9 am - 4 pm
 9 am - 5 pm
 closed

7:30 am - 5:30 pm
 7:30 am - 5:30 pm
 9 am - 12 noon

Tyler - Downtown Office, Smart ATM (19)
 305 South Broadway, Suite 100
 Tyler, TX 75702
 903-595-6585
 Smith Cty Census Tract 0005.00

Monday - Thursday
 Friday
 Saturday

9am - 4 pm
 9 am - 5 pm
 closed

N/A
 N/A

Troup Office, Smart ATM (02)
 507 West Duval
 Troup, TX 75789
 (903) 842-3188
 Smith Cty Census Tract 0021.01

Monday - Thursday
 Friday
 Saturday

9 am - 4 pm
 9 am - 5 pm
 closed

7:30 am - 5:30 pm
 7:30 am - 5:30 pm
 closed

Whitehouse Office, Smart ATM (11)
 100 Horton Street
 Whitehouse, TX 75791
 (903) 839-4321
 Smith Cty Census Tract 0020.09

Monday - Thursday
 Friday
 Saturday

9 am - 4 pm
 9 am - 5 pm
 closed

7:30 am - 5:30 pm
 7:30 am - 5:30 pm
 9 am - 12 noon

BRANCH OFFICES	Days Open	Lobby Hours	Drive-thru Hours
Longview AA 3 Longview MSA 30980			
Big Sandy Office, Smart ATM (32) 108 East Broadway Big Sandy, TX 75755 (903) 636-4344 Upshur Cty Census Tract 9505.02	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5:00 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm closed
Gilmer Office, Smart ATM (23) 611 US Hwy 271 N Gilmer, TX 75644 (903) 843-5574 Upshur Cty Census Tract 9504.00	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9 am - 12 noon
Gladewater Office, Smart ATM (37) 1625 East Broadway Gladewater TX 75647 (903) 844-2805 Gregg Cty - Census Tract 0102.02	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9 am - 12 noon
Kilgore Office, Smart ATM (36) 1006 Stone Road Kilgore, TX 75662 (903) 983-1584 Gregg Cty - Census Tract 0106.00	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9 am - 12 noon
Longview-Bar K, Smart ATM (39) Hwy 259 & FM 2751 Longview, TX 75605 (903) 663-0000 Gregg Cty - Census Tract 0101.00	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm closed
Longview-Greggton, Smart ATM (24) 3400 W Marshall Ave Longview, TX 75604 (903) 759-3828 Gregg Cty Census Tract 0009.00	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm closed
Longview-Loop Office, Smart ATM (22) 308 E. Loop 281 Longview, TX 75605 (903) 758-8515 Gregg Cty Census Tract 0003.00	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9 am - 12 noon
Longview-Oak Forest, Smart ATM (38) 911 N W Loop 281 Longview, TX 75604 (903) 295-4400 Gregg Cty - Census Tract 0006.01	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm closed
Longview-Pinetree, Smart ATM (35) 2609 Gilmer Road Longview, TX 75604 (903) 247-2265 Gregg Cty Census Tract 0007.00	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9 am - 12 noon
Marshall Office, Smart ATM (34) 1210 East Pinecrest Marshall, TX 75670 (903) 935-2566 Harrison Cty Census Tract 0205.02	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	7:30 am - 5:30 pm 7:30 am - 5:30 pm 9 am - 12 noon
BRANCH OFFICES			
Houston Assessment Area - Houston-The Woodlands-Sugar Land MSA 26420			
Cleveland Office, Smart ATM (42) 807 E Houston St Cleveland, TX 77327 (281) 806-3136 Liberty Cty - Census Tract 7002.00	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	8:00 am - 5:30 pm 8:00 am - 5:30 pm 9:00 am - 12:00 pm
Creeside Park Office, Smart ATM (43) 26502 Kuykendahl Road Tomball, TX 77375 (832)-823-6200 Harris Cty - Census Tract 5553.05	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	8:30 am - 5:30 pm 8:30 am - 5:30 pm closed
Montgomery Office, Smart ATM (45) 18405 TX-105 Montgomery, TX 77356 (936)-276-6400 Montgomery Cty - Census Tract 6944.03	Monday - Thursday Friday Saturday	9 am - 4 pm 9 am - 5 pm closed	8:00 am - 5:30 pm 8:00 am - 5:30 pm closed



Assessment Areas

TRACTS LIST

Institution: AUSTIN BANK Assessment Set: AUSTIN BANK ASSESSMENT AREA (2023)

FIPS Codes

TEXAS (48) - SMITH COUNTY (423) - 56 Tracts

48 423 0001.00	48 423 0002.01	48 423 0002.02	48 423 0003.00	48 423 0004.00	48 423 0005.00	48 423 0006.00	48 423 0007.00	48 423 0008.00	48 423 0009.00
48 423 0010.00	48 423 0011.01	48 423 0011.02	48 423 0012.00	48 423 0013.00	48 423 0014.04	48 423 0014.05	48 423 0014.06	48 423 0014.07	48 423 0014.08
48 423 0015.01	48 423 0015.02	48 423 0016.02	48 423 0016.05	48 423 0016.06	48 423 0016.07	48 423 0016.08	48 423 0017.01	48 423 0017.02	48 423 0018.03
48 423 0018.04	48 423 0018.05	48 423 0018.06	48 423 0018.07	48 423 0019.06	48 423 0019.09	48 423 0019.10	48 423 0019.11	48 423 0019.12	48 423 0019.13
48 423 0019.14	48 423 0019.15	48 423 0019.16	48 423 0019.17	48 423 0020.03	48 423 0020.04	48 423 0020.06	48 423 0020.09	48 423 0020.10	48 423 0020.11
48 423 0020.12	48 423 0020.13	48 423 0021.01	48 423 0021.02	48 423 0022.00	48 423 9800.00				

TEXAS (48) - ANDERSON COUNTY (001) - 12 Tracts

48 001 9501.00	48 001 9504.01	48 001 9504.02	48 001 9505.00	48 001 9506.00	48 001 9507.00	48 001 9508.00	48 001 9509.01	48 001 9509.02	48 001 9510.01
48 001 9510.02	48 001 9511.00								

TEXAS (48) - ANGELINA COUNTY (005) - 21 Tracts

48 005 0001.02	48 005 0001.03	48 005 0001.04	48 005 0002.01	48 005 0002.02	48 005 0003.01	48 005 0003.02	48 005 0004.00	48 005 0005.00	48 005 0006.00
48 005 0007.00	48 005 0008.00	48 005 0009.02	48 005 0009.03	48 005 0009.04	48 005 0010.01	48 005 0010.02	48 005 0011.01	48 005 0011.02	48 005 0012.00
48 005 0013.00									

TEXAS (48) - CHEROKEE COUNTY (073) - 14 Tracts

48 073 9501.00	48 073 9502.01	48 073 9502.02	48 073 9503.01	48 073 9503.02	48 073 9504.00	48 073 9505.00	48 073 9506.00	48 073 9507.00	48 073 9508.01
48 073 9508.02	48 073 9509.00	48 073 9510.00	48 073 9511.00						

TEXAS (48) - HENDERSON COUNTY (213) - 28 Tracts

48 213 9501.01	48 213 9501.02	48 213 9502.01	48 213 9502.02	48 213 9503.01	48 213 9503.02	48 213 9503.03	48 213 9504.00	48 213 9505.00	48 213 9506.01
48 213 9506.03	48 213 9506.04	48 213 9507.00	48 213 9508.01	48 213 9508.02	48 213 9509.02	48 213 9509.03	48 213 9509.04	48 213 9509.05	48 213 9510.00
48 213 9511.01	48 213 9511.02	48 213 9512.01	48 213 9512.02	48 213 9513.00	48 213 9514.01	48 213 9514.02	48 213 9514.03		

TEXAS (48) - NACOGDOCHES COUNTY (347) - 17 Tracts

48 347 9501.00	48 347 9502.00	48 347 9503.03	48 347 9503.04	48 347 9503.05	48 347 9503.06	48 347 9504.01	48 347 9504.02	48 347 9505.01	48 347 9505.02
48 347 9506.00	48 347 9507.00	48 347 9508.00	48 347 9509.00	48 347 9510.01	48 347 9510.02	48 347 9511.00			

TEXAS (48) - PANOLA COUNTY (365) - 7 Tracts

48 365 9501.00	48 365 9502.00	48 365 9503.00	48 365 9504.01	48 365 9504.02	48 365 9505.00	48 365 9506.00
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TEXAS (48) - RAINS COUNTY (379) - 3 Tracts

48 379 9501.01	48 379 9501.02	48 379 9502.00
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TEXAS (48) - SHELBY COUNTY (419) - 7 Tracts

48 419 9501.00	48 419 9502.00	48 419 9503.00	48 419 9504.01	48 419 9504.02	48 419 9505.00	48 419 9506.00
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TEXAS (48) - VAN ZANDT COUNTY (467) - 14 Tracts

48 467 9501.00	48 467 9502.00	48 467 9503.00	48 467 9504.00	48 467 9505.00	48 467 9506.01	48 467 9506.02	48 467 9507.00	48 467 9508.01	48 467 9508.02
48 467 9509.01	48 467 9509.02	48 467 9510.01	48 467 9510.02						

TEXAS (48) - WOOD COUNTY (499) - 12 Tracts

48 499 9501.00	48 499 9502.00	48 499 9503.01	48 499 9503.03	48 499 9503.04	48 499 9504.01	48 499 9504.02	48 499 9505.00	48 499 9506.01	48 499 9506.02
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48 499 9507.00	48 499 9508.00
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TEXAS (48) - GREGG COUNTY (183) - 30 Tracts

48 183 0002.01	48 183 0002.02	48 183 0003.00	48 183 0004.01	48 183 0004.02	48 183 0005.01	48 183 0005.02	48 183 0006.01	48 183 0006.02	48 183 0007.00
48 183 0008.00	48 183 0009.00	48 183 0010.00	48 183 0011.00	48 183 0012.00	48 183 0013.00	48 183 0014.00	48 183 0015.00	48 183 0101.00	48 183 0102.01
48 183 0102.02	48 183 0103.01	48 183 0103.02	48 183 0104.01	48 183 0104.02	48 183 0105.01	48 183 0105.02	48 183 0106.00	48 183 0107.00	48 183 9800.00

TEXAS (48) - HARRISON COUNTY (203) - 16 Tracts

48 203 0201.03	48 203 0201.04	48 203 0201.05	48 203 0201.06	48 203 0202.01	48 203 0202.02	48 203 0203.01	48 203 0203.02	48 203 0204.01	48 203 0204.02
48 203 0205.01	48 203 0205.02	48 203 0206.03	48 203 0206.04	48 203 0206.05	48 203 0206.06				

TEXAS (48) - RUSK COUNTY (401) - 14 Tracts

48 401 9501.01	48 401 9501.02	48 401 9502.00	48 401 9503.00	48 401 9504.00	48 401 9505.01	48 401 9505.02	48 401 9506.00	48 401 9507.00	48 401 9508.00
48 401 9509.00	48 401 9510.00	48 401 9511.00	48 401 9512.00						

TEXAS (48) - UPSHUR COUNTY (459) - 10 Tracts

48 459 9501.01	48 459 9501.02	48 459 9502.00	48 459 9503.01	48 459 9503.02	48 459 9504.00	48 459 9505.01	48 459 9505.02	48 459 9506.00	48 459 9507.00
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TEXAS (48) - HARRIS COUNTY (201) - 1115 Tracts

48 201 1000.01	48 201 2104.00	48 201 2105.00	48 201 2106.00	48 201 2107.00	48 201 2108.00	48 201 2109.00	48 201 2110.00	48 201 2111.01	48 201 2111.02
48 201 2112.00	48 201 2113.01	48 201 2113.02	48 201 2114.00	48 201 2115.01	48 201 2115.02	48 201 2116.00	48 201 2117.00	48 201 2119.00	48 201 2123.00
48 201 2124.00	48 201 2125.00	48 201 2201.00	48 201 2202.00	48 201 2203.00	48 201 2204.00	48 201 2205.00	48 201 2206.00	48 201 2207.01	48 201 2207.02
48 201 2208.00	48 201 2209.00	48 201 2210.00	48 201 2211.00	48 201 2212.00	48 201 2213.01	48 201 2213.02	48 201 2214.00	48 201 2215.01	48 201 2215.02
48 201 2216.01	48 201 2216.02	48 201 2217.01	48 201 2217.02	48 201 2218.00	48 201 2219.00	48 201 2220.00	48 201 2221.00	48 201 2222.00	48 201 2223.00
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48 201 3306.00	48 201 3307.00	48 201 3308.01	48 201 3308.02	48 201 3309.01	48 201 3309.02	48 201 3311.00	48 201 3312.00	48 201 3313.00	48 201 3314.00
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48 201 5551.02	48 201 5552.00	48 201 5553.01	48 201 5553.03	48 201 5553.04	48 201 5553.05	48 201 5554.01	48 201 5554.03	48 201 5554.04	48 201 5555.01

48 201 5555.03	48 201 5555.04	48 201 5555.05	48 201 5556.00	48 201 5557.01	48 201 5557.03	48 201 5557.04	48 201 5560.00	48 201 5561.00	48 201 9800.00
48 201 9801.00	48 201 9802.00	48 201 9803.00	48 201 9804.00	48 201 9807.00					

TEXAS (48) - LIBERTY COUNTY (291) - 17 Tracts

48 291 7001.00	48 291 7002.00	48 291 7003.01	48 291 7003.02	48 291 7003.03	48 291 7004.00	48 291 7005.00	48 291 7006.00	48 291 7007.00	48 291 7008.01
48 291 7008.02	48 291 7009.00	48 291 7010.00	48 291 7011.00	48 291 7012.00	48 291 7013.00	48 291 7014.00			

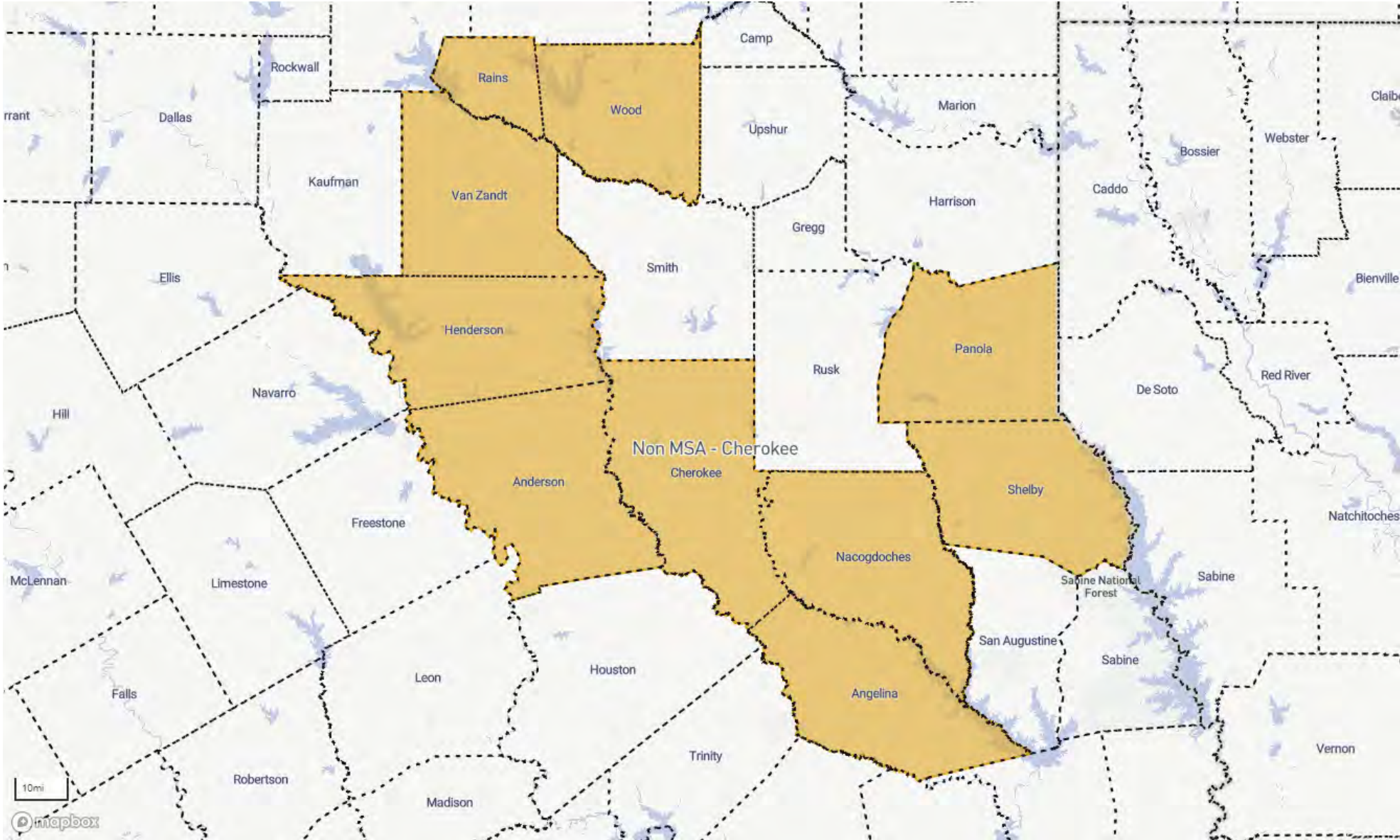
TEXAS (48) - MONTGOMERY COUNTY (339) - 133 Tracts

48 339 6901.01	48 339 6901.02	48 339 6902.03	48 339 6902.04	48 339 6902.05	48 339 6902.06	48 339 6902.07	48 339 6903.00	48 339 6904.03	48 339 6904.04
48 339 6904.05	48 339 6904.06	48 339 6904.07	48 339 6904.08	48 339 6905.01	48 339 6905.02	48 339 6905.03	48 339 6906.03	48 339 6906.04	48 339 6906.05
48 339 6906.06	48 339 6906.07	48 339 6906.08	48 339 6906.09	48 339 6906.10	48 339 6907.01	48 339 6907.02	48 339 6908.00	48 339 6909.00	48 339 6910.00
48 339 6911.00	48 339 6912.01	48 339 6912.02	48 339 6913.01	48 339 6913.02	48 339 6914.01	48 339 6914.02	48 339 6914.03	48 339 6915.00	48 339 6916.01
48 339 6916.02	48 339 6917.00	48 339 6918.01	48 339 6918.02	48 339 6919.00	48 339 6920.03	48 339 6920.04	48 339 6920.05	48 339 6920.06	48 339 6920.07
48 339 6920.08	48 339 6920.09	48 339 6920.10	48 339 6921.01	48 339 6921.02	48 339 6921.03	48 339 6922.01	48 339 6922.02	48 339 6923.01	48 339 6923.02
48 339 6923.03	48 339 6923.04	48 339 6924.01	48 339 6924.02	48 339 6925.01	48 339 6925.02	48 339 6926.01	48 339 6926.03	48 339 6926.04	48 339 6926.05
48 339 6927.01	48 339 6927.02	48 339 6928.02	48 339 6928.03	48 339 6928.04	48 339 6929.00	48 339 6930.01	48 339 6930.02	48 339 6931.02	48 339 6931.03
48 339 6931.04	48 339 6932.01	48 339 6932.02	48 339 6933.01	48 339 6933.02	48 339 6933.03	48 339 6933.04	48 339 6934.01	48 339 6934.02	48 339 6935.01
48 339 6935.02	48 339 6935.03	48 339 6936.00	48 339 6937.01	48 339 6937.02	48 339 6937.03	48 339 6938.00	48 339 6939.01	48 339 6939.02	48 339 6939.03
48 339 6939.04	48 339 6940.01	48 339 6940.02	48 339 6941.03	48 339 6941.04	48 339 6941.05	48 339 6941.06	48 339 6941.07	48 339 6942.03	48 339 6942.04
48 339 6942.05	48 339 6942.06	48 339 6942.07	48 339 6942.08	48 339 6942.09	48 339 6942.10	48 339 6943.03	48 339 6943.04	48 339 6943.05	48 339 6943.06
48 339 6943.07	48 339 6943.08	48 339 6943.09	48 339 6944.01	48 339 6944.02	48 339 6944.03	48 339 6945.01	48 339 6945.02	48 339 6945.03	48 339 6946.01
48 339 6946.02	48 339 6946.03	48 339 6947.00							

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2023 FFIEC/ACS-1 Updates, 2022 Dun & Bradstreet (As of 01/04/2023). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Set: AUSTIN BANK ASSESSMENT AREA

NonMSA Assessment Area

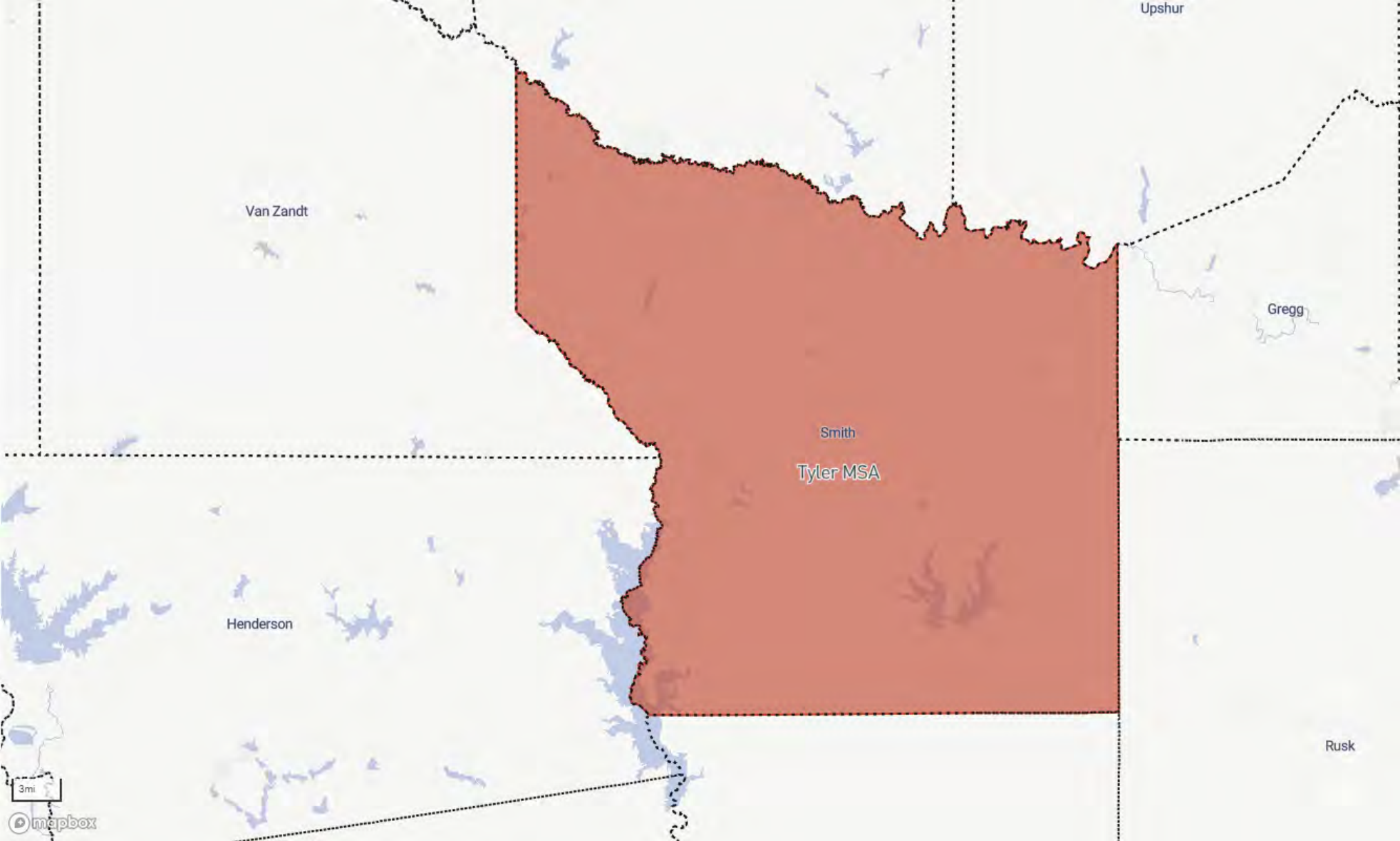


RiskExec Assessment Areas/REMA



Assessment Set: AUSTIN BANK ASSESSMENT AREA

Tyler MSA Assessment Area



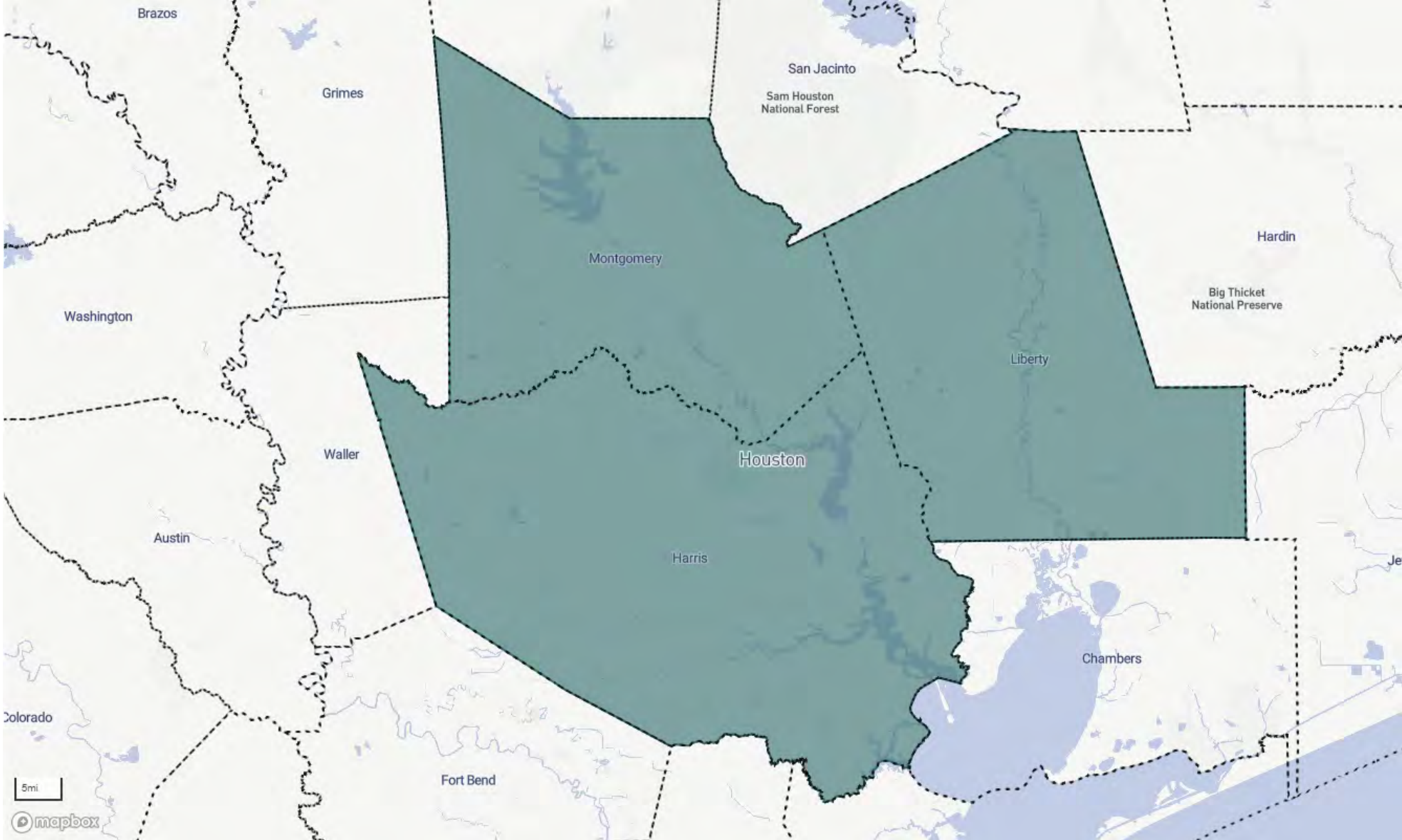
Assessment Set: AUSTIN BANK ASSESSMENT AREA

Longview MSA Assessment Area



Assessment Set: AUSTIN BANK ASSESSMENT AREA

Houston MSA Assessment Area





Product Brochures



Austin Bank Products Brochures are located on the Austin Bank website

<https://www.austinbank.com/tools-resources/download-brochures>



CRA Institution Disclosure 2021

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (089), AL										
MSA 26620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PERRY COUNTY (105), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	6	0	0	0	0	1	6	0	0
STATE TOTAL	1	6	0	0	0	0	1	6	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	595	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	595	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	1	595	1	100	0	0
STATE TOTAL	1	100	0	0	1	595	1	100	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOONE COUNTY (007), IL										
MSA 40420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CADDO PARISH (017), LA										
MSA 43340										
Outside Assessment Area										
Low Income	1	77	0	0	0	0	1	77	0	0
Moderate Income	1	60	0	0	0	0	1	60	0	0
Middle Income	2	23	1	168	2	782	2	23	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	160	1	168	2	782	4	160	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	160	1	168	2	782	4	160	0	0
STATE TOTAL	4	160	1	168	2	782	4	160	0	0

Loans by County

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOCORRO COUNTY (053), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	142	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	142	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	142	0	0	0	0	0	0
STATE TOTAL	0	0	1	142	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRANVILLE COUNTY (077), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	87	0	0	0	0	2	87	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	87	0	0	0	0	2	87	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	87	0	0	0	0	2	87	0	0
STATE TOTAL	2	87	0	0	0	0	2	87	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	47	0	0	1	300	2	347	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	0	0	1	300	2	347	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	47	0	0	1	300	2	347	0	0
STATE TOTAL	1	47	0	0	1	300	2	347	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	250	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	33	0	0	0	0	1	33	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	33	1	250	0	0	1	33	0	0
BRAZORIA COUNTY (039), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	886	0	0	0	0
Middle Income	0	0	0	0	1	833	1	833	0	0
Upper Income	0	0	0	0	2	994	2	994	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	2,713	3	1,827	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAMP COUNTY (063), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	22	0	0	1	285	2	22	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	22	0	0	1	285	2	22	0	0
CASS COUNTY (067), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	82	1	153	1	324	2	77	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	82	1	153	1	324	2	77	0	0
CHEROKEE COUNTY (073), TX										
MSA NA										
Inside AA 0004										
Low Income	44	1,406	11	1,602	2	1,235	40	2,168	0	0
Moderate Income	99	3,530	17	2,697	7	4,508	93	5,531	0	0
Middle Income	350	9,985	44	7,071	20	9,641	285	14,018	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	493	14,921	72	11,370	29	15,384	418	21,717	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	154	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	100	0	0	0	0	1	100	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	6	118	1	250	4	1,452	5	1,468	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	218	2	404	5	2,452	7	2,568	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	83	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	61	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	8	0	0	1	367	0	0	0	0
Median Family Income 70-80%	2	87	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	33	0	0	0	0	2	33	0	0
Median Family Income 90-100%	1	5	0	0	0	0	1	5	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	2	276	0	0	1	158	0	0
Median Family Income >= 120%	10	293	2	394	2	1,153	6	275	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	570	4	670	3	1,520	10	471	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	50	0	0	0	0	1	50	0	0
Median Family Income 90-100%	0	0	0	0	1	725	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	305	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	220	0	0	1	1,000	4	1,220	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	270	0	0	3	2,030	5	1,270	0	0
DEWITT COUNTY (123), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ECTOR COUNTY (135), TX										
MSA 36220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
ERATH COUNTY (143), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	1	21	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	31	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	1,344	2	1,344	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	44	0	0	0	0	1	44	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	2	1,344	3	1,388	0	0
FRANKLIN COUNTY (159), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	53	0	0	0	0	0	0	0	0
Upper Income	1	43	1	140	2	1,006	1	43	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	96	1	140	2	1,006	1	43	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FREESTONE COUNTY (161), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	118	2	351	3	1,029	5	358	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	118	2	351	3	1,029	5	358	0	0
GALVESTON COUNTY (167), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	100	0	0	0	0	1	74	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	0	0	0	0	1	74	0	0
GREGG COUNTY (183), TX										
MSA 30980										
Inside AA 0003										
Low Income	10	531	3	559	5	2,361	3	559	0	0
Moderate Income	22	863	9	1,471	2	897	19	1,284	0	0
Middle Income	197	6,375	46	7,984	34	15,735	159	13,614	0	0
Upper Income	89	2,989	12	2,189	13	6,599	64	6,210	0	0
Income Not Known	1	100	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	319	10,858	70	12,203	54	25,592	245	21,667	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARDIN COUNTY (199), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	0	0	0	0
HARRIS COUNTY (201), TX										
MSA 26420										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	109	0	0	1	850	0	0	0	0
Median Family Income 40-50%	2	59	0	0	0	0	1	50	0	0
Median Family Income 50-60%	3	88	0	0	2	803	4	843	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	2	415	2	1,156	1	696	0	0
Median Family Income 80-90%	12	500	5	657	1	405	18	1,562	0	0
Median Family Income 90-100%	1	68	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	1,618	2	1,618	0	0
Median Family Income 110-120%	2	8	0	0	1	1,000	2	1,002	0	0
Median Family Income >= 120%	6	182	1	200	3	2,209	9	2,525	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,014	8	1,272	12	8,041	37	8,296	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRISON COUNTY (203), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	389	1	120	1	406	9	479	0	0
Middle Income	44	1,692	3	492	3	1,813	21	1,432	0	0
Upper Income	31	919	1	150	6	3,216	25	2,399	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	85	3,000	5	762	10	5,435	55	4,310	0	0
HAYS COUNTY (209), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	8	0	0	0	0	0	0	0	0
Middle Income	2	71	0	0	0	0	2	71	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	119	0	0	0	0	3	111	0	0
HENDERSON COUNTY (213), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	77	0	0	2	875	2	357	0	0
Middle Income	34	1,172	13	2,230	4	1,907	33	3,186	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	1,249	13	2,230	6	2,782	35	3,543	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HIDALGO COUNTY (215), TX										
MSA 32580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	101	0	0	0	0	4	101	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	101	0	0	0	0	4	101	0	0
HOPKINS COUNTY (223), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	15	0	0	0	0	2	15	0	0
Upper Income	2	74	0	0	0	0	1	24	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	89	0	0	0	0	3	39	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOUSTON COUNTY (225), TX										
MSA NA										
Outside Assessment Area										
Low Income	1	43	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	1	188	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	118	1	188	0	0	1	75	0	0
HUNT COUNTY (231), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	99	1	120	0	0	4	219	0	0
Middle Income	0	0	1	144	0	0	1	144	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	99	2	264	0	0	5	363	0	0
JASPER COUNTY (241), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	112	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	112	0	0	0	0	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KAUFMAN COUNTY (257), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	266	1	266	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	2	436	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	2	436	1	266	1	266	0	0
LIBERTY COUNTY (291), TX										
MSA 26420										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	122	2	294	0	0	3	197	0	0
Middle Income	1	29	1	124	0	0	1	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	151	3	418	0	0	4	226	0	0
MCLENNAN COUNTY (309), TX										
MSA 47380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	102	0	0	1	102	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	102	0	0	1	102	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (313), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	63	0	0	0	0	1	63	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	1	63	0	0
MARION COUNTY (315), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	32	1	180	0	0	2	188	0	0
Middle Income	3	25	0	0	0	0	3	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	57	1	180	0	0	5	213	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	3	480	2	778	3	928	0	0
Median Family Income 70-80%	1	10	0	0	1	288	2	298	0	0
Median Family Income 80-90%	6	288	0	0	1	270	7	558	0	0
Median Family Income 90-100%	1	34	0	0	0	0	1	34	0	0
Median Family Income 100-110%	0	0	1	155	0	0	1	155	0	0
Median Family Income 110-120%	5	313	2	382	1	892	0	0	0	0
Median Family Income >= 120%	9	359	1	204	1	810	7	1,159	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,004	7	1,221	6	3,038	21	3,132	0	0
MORRIS COUNTY (343), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	556	0	0	0	0	11	556	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	556	0	0	0	0	11	556	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NACOGDOCHES COUNTY (347), TX										
MSA NA										
Inside AA 0004										
Low Income	2	34	1	166	0	0	2	176	0	0
Moderate Income	31	891	2	271	2	1,125	22	1,299	0	0
Middle Income	31	1,056	7	1,173	2	1,030	25	2,019	0	0
Upper Income	60	1,781	4	649	3	1,414	49	2,886	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	124	3,762	14	2,259	7	3,569	98	6,380	0	0
NAVARRO COUNTY (349), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	26	1	150	1	711	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	1	150	1	711	1	150	0	0
NEWTON COUNTY (351), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	520	1	520	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	520	1	520	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NUECES COUNTY (355), TX										
MSA 18580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	1,330	5	935	1	255	25	2,520	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	1,330	5	935	1	255	25	2,520	0	0
PANOLA COUNTY (365), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	298	0	0	3	1,091	6	730	0	0
Upper Income	5	75	0	0	0	0	3	51	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	373	0	0	3	1,091	9	781	0	0
POLK COUNTY (373), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	44	1	150	0	0	2	171	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	44	1	150	0	0	2	171	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RAINS COUNTY (379), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	39	992	2	243	0	0	34	984	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	992	2	243	0	0	34	984	0	0
ROBERTSON COUNTY (395), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	0	0	1	11	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	1	11	0	0
ROCKWALL COUNTY (397), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	2	800	3	1,000	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	2	800	3	1,000	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (419), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	30	710	1	102	1	701	20	573	0	0
Middle Income	11	311	2	255	0	0	6	221	0	0
Upper Income	3	54	0	0	1	375	2	34	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	1,075	3	357	2	1,076	28	828	0	0
SMITH COUNTY (423), TX										
MSA 46340										
Inside AA 0005										
Low Income	19	672	6	1,031	5	1,565	18	1,846	0	0
Moderate Income	93	2,981	9	1,453	12	6,448	68	5,428	0	0
Middle Income	179	5,809	34	6,009	27	13,501	141	10,580	0	0
Upper Income	228	7,648	32	5,182	38	19,118	180	17,067	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	519	17,110	81	13,675	82	40,632	407	34,921	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	8	0	0	0	0	1	8	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	47	0	0	2	1,377	1	42	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	55	0	0	2	1,377	2	50	0	0
TITUS COUNTY (449), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	29	1	120	0	0	1	29	0	0
Middle Income	3	58	0	0	0	0	1	21	0	0
Upper Income	1	25	2	260	0	0	3	285	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	112	3	380	0	0	5	335	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	8	0	0	0	0	1	8	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
TRINITY COUNTY (455), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	46	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	1	952	1	952	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	67	0	0	1	952	1	952	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UPSHUR COUNTY (459), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	135	3,337	12	1,828	0	0	112	3,121	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	135	3,337	12	1,828	0	0	112	3,121	0	0
VAN ZANDT COUNTY (467), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	23	800	2	300	1	488	11	1,020	0	0
Middle Income	120	3,540	10	1,582	9	4,362	97	5,272	0	0
Upper Income	8	215	0	0	0	0	3	67	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	151	4,555	12	1,882	10	4,850	111	6,359	0	0
WALKER COUNTY (471), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	64	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	56	0	0	0	0	1	56	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	0	0	0	0	1	56	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	947	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	947	0	0	0	0
WILSON COUNTY (493), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	41	0	0	0	0	2	41	0	0
Upper Income	1	12	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	53	0	0	0	0	2	41	0	0
WOOD COUNTY (499), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	22	552	2	311	2	1,386	16	509	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	552	2	311	2	1,386	16	509	0	0
TOTAL INSIDE AA IN STATE	2,352	73,948	348	57,275	254	127,249	1,877	133,541	0	0

Loans by County

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	131	5,022	32	5,427	38	19,733	127	17,029	0	0
STATE TOTAL	2,483	78,970	380	62,702	292	146,982	2,004	150,570	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2,352	73,948	348	57,275	254	127,249	1,877	133,541	0	0
TOTAL OUTSIDE AA	145	5,630	34	5,737	42	21,410	139	17,839	0	0
TOTAL INSIDE & OUTSIDE	2,497	79,578	382	63,012	296	148,659	2,016	151,380	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDERSON COUNTY (001), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	20	0	0	0	0	1	5	0	0
Middle Income	86	2,745	12	1,886	3	1,089	90	5,298	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	88	2,765	12	1,886	3	1,089	91	5,303	0	0
ANGELINA COUNTY (005), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	70	0	0	0	0	2	70	0	0
Middle Income	33	1,295	1	140	1	400	29	1,294	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,365	1	140	1	400	31	1,364	0	0
BOWIE COUNTY (037), TX										
MSA 45500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRAZOS COUNTY (041), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
CAMP COUNTY (063), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
CHEROKEE COUNTY (073), TX										
MSA NA										
Inside AA 0004										
Low Income	12	278	0	0	0	0	10	227	0	0
Moderate Income	9	505	3	670	2	691	12	1,761	0	0
Middle Income	287	8,888	28	4,269	9	3,355	305	15,886	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	308	9,671	31	4,939	11	4,046	327	17,874	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLEMAN COUNTY (083), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	378	1	378	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	378	1	378	0	0
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	4	1	107	0	0	1	4	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	1	107	0	0	1	4	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELTA COUNTY (119), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	131	0	0	0	0	6	131	0	0
Middle Income	1	18	0	0	0	0	1	18	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	149	0	0	0	0	7	149	0	0
ELLIS COUNTY (139), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	93	0	0	0	0	2	93	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	93	0	0	0	0	2	93	0	0
FREESTONE COUNTY (161), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREGG COUNTY (183), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	310	1	250	0	0	11	560	0	0
Upper Income	2	12	0	0	0	0	1	7	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	322	1	250	0	0	12	567	0	0
HARRISON COUNTY (203), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	197	0	0	0	0	3	97	0	0
Upper Income	5	153	0	0	1	256	6	409	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	350	0	0	1	256	9	506	0	0
HAYS COUNTY (209), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	118	0	0	1	118	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	118	0	0	1	118	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENDERSON COUNTY (213), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	20	580	4	652	0	0	20	977	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	600	4	652	0	0	21	997	0	0
HOPKINS COUNTY (223), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	110	0	0	0	0	7	110	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	135	0	0	0	0	8	135	0	0
HOUSTON COUNTY (225), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	163	0	0	1	350	7	491	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	163	0	0	1	350	7	491	0	0

Loans by County

Respondent ID: 0000005581

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUNT COUNTY (231), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	1	112	0	0	2	122	0	0
Middle Income	4	72	0	0	0	0	4	72	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	82	1	112	0	0	6	194	0	0
KAUFMAN COUNTY (257), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	53	0	0	0	0	2	53	0	0
Middle Income	3	146	0	0	0	0	3	146	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	199	0	0	0	0	5	199	0	0
LEON COUNTY (289), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0

Loans by County

Small Farm Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (315), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	22	0	0	0	0	2	22	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	22	0	0	0	0	2	22	0	0
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	28	0	0	0	0	1	28	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	42	0	0	0	0	1	25	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	70	0	0	0	0	2	53	0	0

Loans by County

Small Farm Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NACOGDOCHES COUNTY (347), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	2	0	0	0	0	1	2	0	0
Middle Income	23	683	3	485	0	0	23	883	0	0
Upper Income	68	1,627	0	0	1	308	63	1,779	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	92	2,312	3	485	1	308	87	2,664	0	0
NAVARRO COUNTY (349), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	0	0	0	0	1	85	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	1	85	0	0
PANOLA COUNTY (365), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	187	2	351	0	0	8	538	0	0
Upper Income	14	203	0	0	1	300	14	501	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	390	2	351	1	300	22	1,039	0	0

Loans by County

Small Farm Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (373), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	203	0	0	0	0	5	182	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	203	0	0	0	0	5	182	0	0
RAINS COUNTY (379), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	23	439	2	340	0	0	25	779	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	439	2	340	0	0	25	779	0	0
RUSK COUNTY (401), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	13	414	0	0	0	0	12	348	0	0
Middle Income	17	536	0	0	0	0	13	440	0	0
Upper Income	3	67	0	0	0	0	3	67	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,017	0	0	0	0	28	855	0	0

Loans by County

Small Farm Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (419), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	42	832	1	213	0	0	38	989	0	0
Middle Income	7	179	0	0	0	0	7	179	0	0
Upper Income	1	9	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	50	1,020	1	213	0	0	45	1,168	0	0
SMITH COUNTY (423), TX										
MSA 46340										
Inside AA 0005										
Low Income	1	41	0	0	0	0	1	41	0	0
Moderate Income	5	157	0	0	0	0	5	157	0	0
Middle Income	29	1,111	0	0	0	0	23	888	0	0
Upper Income	24	906	5	888	3	1,272	32	3,066	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	2,215	5	888	3	1,272	61	4,152	0	0
TRINITY COUNTY (455), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	195	0	0	0	0	9	188	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	195	0	0	0	0	9	188	0	0

Loans by County

Small Farm Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UPSHUR COUNTY (459), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	30	1,077	3	463	1	320	28	1,291	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,077	3	463	1	320	28	1,291	0	0
VAN ZANDT COUNTY (467), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	81	2,754	11	1,550	5	1,426	89	5,658	0	0
Upper Income	4	171	0	0	0	0	4	171	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	85	2,925	11	1,550	5	1,426	93	5,829	0	0
WALKER COUNTY (471), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	169	0	0	1	169	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	169	0	0	1	169	0	0

Loans by County

Small Farm Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WOOD COUNTY (499), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	26	826	4	678	0	0	28	1,323	0	0
Upper Income	3	23	0	0	0	0	3	23	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	849	4	678	0	0	31	1,346	0	0
TOTAL INSIDE AA IN STATE	897	27,387	80	12,835	27	9,417	913	45,787	0	0
TOTAL OUTSIDE AA IN STATE	58	1,381	6	906	2	728	60	2,837	0	0
STATE TOTAL	955	28,768	86	13,741	29	10,145	973	48,624	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	897	27,387	80	12,835	27	9,417	913	45,787	0	0
TOTAL OUTSIDE AA	58	1,381	6	906	2	728	60	2,837	0	0
TOTAL INSIDE & OUTSIDE	955	28,768	86	13,741	29	10,145	973	48,624	0	0

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - HARRIS COUNTY (201) - MSA 26420	48	10,327	37	8,296	0	0
TX - LIBERTY COUNTY (291) - MSA 26420	7	569	4	226	0	0
TX - MONTGOMERY COUNTY (339) - MSA 26420	35	5,263	21	3,132	0	0
TX - GREGG COUNTY (183) - MSA 30980	443	48,653	245	21,667	0	0
TX - HARRISON COUNTY (203) - MSA 30980	100	9,197	55	4,310	0	0
TX - RUSK COUNTY (401) - MSA 30980	86	6,228	54	2,394	0	0
TX - UPSHUR COUNTY (459) - MSA 30980	147	5,165	112	3,121	0	0
TX - ANDERSON COUNTY (001) - MSA NA	221	17,677	140	10,182	0	0
TX - ANGELINA COUNTY (005) - MSA NA	84	7,707	53	4,191	0	0
TX - CHEROKEE COUNTY (073) - MSA NA	594	41,675	418	21,717	0	0
TX - HENDERSON COUNTY (213) - MSA NA	56	6,261	35	3,543	0	0
TX - NACOGDOCHES COUNTY (347) - MSA NA	145	9,590	98	6,380	0	0
TX - PANOLA COUNTY (365) - MSA NA	17	1,464	9	781	0	0
TX - RAINS COUNTY (379) - MSA NA	41	1,235	34	984	0	0
TX - SHELBY COUNTY (419) - MSA NA	49	2,508	28	828	0	0
TX - VAN ZANDT COUNTY (467) - MSA NA	173	11,287	111	6,359	0	0
TX - WOOD COUNTY (499) - MSA NA	26	2,249	16	509	0	0
TX - SMITH COUNTY (423) - MSA 46340	682	71,417	407	34,921	0	0

2021 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: AUSTIN BANK TEXAS NA

Respondent ID: 000005581
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - MONTGOMERY COUNTY (339) - MSA 26420	3	70	2	53	0	0
TX - GREGG COUNTY (183) - MSA 30980	13	572	12	567	0	0
TX - HARRISON COUNTY (203) - MSA 30980	10	606	9	506	0	0
TX - RUSK COUNTY (401) - MSA 30980	33	1,017	28	855	0	0
TX - UPSHUR COUNTY (459) - MSA 30980	34	1,860	28	1,291	0	0
TX - ANDERSON COUNTY (001) - MSA NA	103	5,740	91	5,303	0	0
TX - ANGELINA COUNTY (005) - MSA NA	37	1,905	31	1,364	0	0
TX - CHEROKEE COUNTY (073) - MSA NA	350	18,656	327	17,874	0	0
TX - HENDERSON COUNTY (213) - MSA NA	25	1,252	21	997	0	0
TX - NACOGDOCHES COUNTY (347) - MSA NA	96	3,105	87	2,664	0	0
TX - PANOLA COUNTY (365) - MSA NA	23	1,041	22	1,039	0	0
TX - RAINS COUNTY (379) - MSA NA	25	779	25	779	0	0
TX - SHELBY COUNTY (419) - MSA NA	51	1,233	45	1,168	0	0
TX - VAN ZANDT COUNTY (467) - MSA NA	101	5,901	93	5,829	0	0
TX - WOOD COUNTY (499) - MSA NA	33	1,527	31	1,346	0	0
TX - SMITH COUNTY (423) - MSA 46340	67	4,375	61	4,152	0	0

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: AUSTIN BANK TEXAS NA

Respondent ID: 000005581
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	16	32,096	0	0
Purchased	0	0	0	0
Total	16	32,096	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

ASSESSMENT AREA - 0002

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 20-30%

2113.00* 3128.00* 4212.02* 4231.00* 4335.01*

Median Family Income 30-40%

2104.00* 2108.00* 2111.00* 2112.00* 2114.00* 2117.00 2123.00* 2207.00* 2208.00* 2214.00* 2215.00*
2225.01* 2226.00* 2227.00* 2230.02* 2301.00* 2303.00* 2331.03* 2401.00 2405.01* 2405.02* 2406.00*
3104.00* 3110.00* 3116.00* 3122.00* 3124.00* 3138.00* 3215.00* 3230.00* 3231.00* 3312.00* 3320.00*
3328.00* 4205.00* 4213.00* 4214.01* 4214.02* 4214.03* 4216.00* 4223.01* 4230.00* 4325.00* 4327.01*
4328.01* 4328.02* 4330.01* 4330.02* 4330.03* 4331.00* 4335.02* 4336.00* 4533.00* 4534.03* 5206.02*
5214.00* 5217.00* 5307.00* 5330.00* 5339.02* 5501.00* 5502.00*

Median Family Income 40-50%

2105.00* 2107.00* 2109.00* 2110.00* 2124.00* 2205.00* 2217.00* 2221.00* 2223.00* 2224.01* 2225.03*
2230.01* 2305.00* 2306.00* 2307.00* 2312.00* 2313.00* 2315.00* 2321.00* 2331.02* 2334.00* 2335.00*
2336.00* 2506.00* 2544.00* 3101.00* 3108.00* 3109.00* 3117.00* 3123.00 3135.00* 3136.00* 3201.00*
3212.00* 3220.00* 3222.00* 3235.00* 3239.00* 3241.00* 3311.00* 3316.02* 3318.00* 3322.00* 3324.00*
3327.00* 3329.00* 3333.00* 4211.02* 4212.01* 4215.00* 4222.00* 4225.00* 4229.00* 4232.02* 4320.02*
4324.00* 4329.01* 4329.02* 4510.01* 4522.01* 4525.00* 4531.00* 4532.00* 4536.01* 5204.00* 5205.00
5206.01* 5211.00* 5212.00* 5222.02* 5301.00* 5306.00* 5320.01* 5322.00* 5333.00* 5337.01* 5340.01*
5503.01* 5533.00* 9801.00*

Median Family Income 50-60%

2115.00* 2119.00* 2201.00* 2204.00* 2206.00* 2211.00* 2212.00* 2213.00* 2218.00* 2219.00* 2224.02*
2225.02* 2228.00* 2231.00* 2302.00* 2304.00* 2309.00* 2310.00* 2317.00* 2323.01* 2324.03* 2327.01*
2327.02* 2337.02 2408.01* 2415.00* 2525.00* 2526.00* 2543.00* 3105.00* 3106.00* 3111.00* 3118.00*
3202.00* 3206.01* 3213.00* 3214.01* 3218.00* 3221.00* 3229.00* 3233.00* 3234.00* 3242.00* 3302.00*
3305.00* 3307.00* 3313.00* 3317.00* 3321.00* 3325.00* 3326.00* 3331.00* 3332.01* 3332.02* 3335.00*
3412.01* 4101.00* 4211.01* 4224.02* 4227.01* 4327.02* 4332.01* 4334.00* 4519.01* 4522.02* 4526.00
4528.02* 4536.02* 5210.00* 5213.00* 5223.01* 5304.00* 5305.00* 5313.00* 5318.00* 5321.00* 5335.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

5336.00*	5405.01*	5503.02*	5504.01*	5511.00	5519.00*						
Median Family Income 60-70%											
2116.00*	2125.00*	2202.00*	2209.00*	2210.00*	2216.00*	2220.00*	2222.00*	2229.00*	2308.00*	2311.00*	
2314.00*	2316.00*	2318.00*	2319.00*	2324.02*	2328.00*	2330.01*	2331.01*	2333.00*	2337.01*	2534.00*	
2540.00*	2541.00*	2545.00*	2546.00*	3112.00*	3113.00*	3130.00*	3133.00*	3137.00*	3143.00*	3205.00*	
3206.02*	3207.00*	3208.00*	3209.00*	3210.00*	3227.00*	3228.00*	3304.00*	3306.00*	3309.00*	3316.01*	
3319.00*	3323.00*	3337.00*	3340.01*	3401.00*	3413.02*	3437.00*	4201.00*	4223.02*	4224.01*	4228.00*	
4323.00*	4332.02*	4333.00*	4510.02*	4523.00*	4524.00*	4527.00*	4528.01*	4529.00*	4530.00*	4534.01*	
4534.02*	4535.01*	4537.00*	4539.00*	4543.02*	5116.00*	5203.00*	5220.00*	5223.02*	5303.00*	5308.00*	
5319.00*	5323.00*	5328.00*	5334.00*	5337.02*	5338.01*	5338.02*	5339.01*	5340.02*	5342.01*	5406.02*	
5505.00*	5506.02*	5508.00*	5510.00*								
Median Family Income 70-80%											
2106.00*	2203.00	2320.00*	2324.01*	2325.00*	2337.03*	2404.00	2407.02	2408.02*	2522.00*	2523.01*	
2524.00*	2527.00*	2528.00*	2536.00*	2539.00*	2542.00*	3103.00*	3107.00*	3114.00*	3115.00*	3119.00*	
3127.00*	3129.00*	3132.00*	3134.00*	3140.02*	3216.00*	3219.00*	3226.00*	3237.01*	3238.02*	3301.00*	
3303.03*	3330.00*	3338.00*	3339.02*	3340.02*	3341.00*	3405.00*	3409.00*	3411.00*	3422.00*	3423.00*	
3504.00*	3505.00*	4226.00*	4233.01*	4233.02*	4234.01*	4313.01*	4321.00*	4401.00*	4503.00*	4508.02*	
4518.00*	4535.02*	4543.01*	4544.00*	5216.00*	5218.00*	5221.00*	5222.01*	5325.01*	5325.02*	5326.00*	
5327.00*	5329.00*	5342.03*	5408.00*	5506.03*	5509.00*	5516.00*	5526.01*	5532.00*			
Median Family Income 80-90%											
2323.02*	2326.00*	2329.00*	2332.00*	2410.00*	2411.01*	2411.03*	2412.00*	2501.00*	2502.00*	2503.01*	
2529.00*	2532.00*	2535.00*	2538.00*	3211.00*	3232.00	3236.00*	3303.01*	3303.02*	3315.00*	3413.01*	
3424.00*	3436.00*	4132.01*	4221.00*	4227.02*	4236.00*	4322.00*	4508.01*	4517.00*	4520.00*	4538.00*	
4541.00*	5215.00*	5224.01*	5224.02*	5324.00*	5331.00*	5332.00*	5341.00*	5402.00*	5413.00*	5416.02*	
5424.00*	5432.00*	5506.01*	5515.00*	5523.02*	5524.00*	5554.01*					
Median Family Income 90-100%											
2407.01*	2409.02*	2510.00*	2537.00*	3217.00*	3237.02*	3238.01*	3240.00*	3308.00*	3339.01*	3407.00*	
3410.00*	3430.00*	3508.01*	4202.00*	4217.00*	4218.00*	4521.00*	4540.00*	4542.00*	5340.03*	5417.00*	
5420.00*	5421.02*	5423.02*	5430.03*	5431.00*	5507.00*	5512.00*	5521.01*	5554.02	5560.00*		
Median Family Income 100-110%											

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

2330.02* 2330.03* 2409.01* 2411.02* 2505.00* 2517.00 2521.00* 2523.02* 2530.00* 2547.00* 3139.00*
3214.02* 3340.03* 3421.00* 3427.00* 3429.00* 3502.00* 4234.02* 4312.01* 4314.01* 4326.00* 4504.00*
4514.01* 4548.00* 4552.00* 5111.00* 5201.00* 5219.00* 5314.00* 5405.02* 5410.01* 5414.00* 5418.00*
5421.01* 5423.01* 5427.00* 5504.02* 5520.01* 5521.03* 5522.00 5525.00* 5527.00* 5529.00* 5538.02*
5552.00*

Median Family Income 110-120%

2503.02* 2514.02 3140.01* 3144.00* 3336.00* 3418.00* 3420.02* 3431.00* 3433.01* 3503.00* 3507.00*
4117.00* 4235.00* 4513.00* 4514.03* 4546.00* 5207.00* 5309.00* 5315.00* 5316.00* 5320.02* 5406.01*
5407.00* 5412.02* 5415.00* 5422.00* 5428.00* 5429.00 5513.00* 5514.00* 5517.01* 5520.02* 5526.02*
5537.00* 5542.00* 5548.01* 5549.01* 5550.00* 5551.00*

Median Family Income >= 120%

1000.00* 2101.00* 2322.00* 2413.00* 2414.00* 2504.01* 2504.02* 2507.01* 2507.02* 2508.00* 2509.00*
2511.00* 2512.00* 2513.00 2514.01* 2515.01* 2515.02 2515.03* 2516.00* 2518.00* 2519.01* 2519.02*
2520.00* 2531.00* 2533.00* 3102.00* 3120.00* 3125.00* 3126.00* 3131.00* 3402.01* 3402.02* 3402.03*
3403.01* 3403.02* 3404.00* 3406.00* 3408.00* 3412.02* 3414.00* 3415.01* 3415.02* 3416.00* 3417.00*
3420.01* 3425.00* 3428.00* 3432.00* 3433.02* 3501.00* 3506.01* 3506.02* 3508.02* 4102.00* 4103.00*
4104.01* 4104.02* 4105.00* 4106.00* 4107.01* 4107.02* 4108.00* 4109.00* 4110.00* 4111.00* 4112.00*
4113.00* 4114.00* 4115.01* 4115.02* 4116.00* 4118.00* 4119.00* 4120.00* 4122.00* 4123.00* 4124.00*
4125.00* 4126.00* 4127.00* 4128.00* 4129.00* 4130.00* 4131.00* 4132.02* 4133.00* 4203.00* 4204.00*
4206.00* 4207.00 4208.00* 4209.00* 4210.00* 4219.00* 4220.00* 4232.01* 4301.00* 4302.00* 4303.00*
4304.00* 4305.00* 4306.00* 4307.00* 4308.00* 4309.00* 4310.00* 4311.01* 4312.02* 4313.02* 4314.02*
4315.01* 4315.02* 4316.00* 4317.00* 4318.01* 4318.02* 4319.00* 4320.01* 4501.00* 4502.00* 4505.00*
4506.00* 4507.00* 4509.00* 4511.00* 4512.00* 4515.00* 4516.01* 4516.02* 4519.02* 4545.01* 4545.02*
4547.00* 4549.00* 4550.00* 4551.01* 4551.02* 4553.00* 5101.00* 5102.00* 5103.00* 5104.00* 5105.00*
5106.00* 5107.00* 5108.00* 5109.00* 5110.01* 5110.02* 5112.00* 5113.01* 5113.02* 5114.00* 5115.00*
5202.00* 5225.00* 5302.00* 5310.00* 5311.00* 5312.00* 5317.00* 5342.02* 5401.00* 5409.01* 5409.02*
5410.02* 5410.03* 5411.00* 5412.01* 5412.03* 5416.01* 5419.00* 5425.00* 5426.00* 5430.01* 5430.02*
5517.02* 5517.03* 5518.00* 5521.02* 5523.01* 5528.00* 5530.01* 5530.02* 5531.00* 5534.01* 5534.02*
5534.03 5535.00* 5536.00* 5538.01* 5539.00* 5540.01* 5540.02* 5541.01* 5541.02* 5543.01* 5543.02*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

5544.01* 5544.02* 5544.03* 5545.01* 5545.02* 5546.00* 5547.00* 5548.02* 5549.02* 5549.03* 5553.01*

5553.02 5553.03* 5555.01 5555.02* 5556.00* 5557.01* 5557.02*

Median Family Income Not Known

3121.00* 3314.00* 4121.00* 4311.02* 4514.02* 9800.00*

LIBERTY COUNTY (291), TX

MSA: 26420

Low Income

7002.00*

Moderate Income

7001.00* 7003.00 7004.00 7006.00* 7013.00*

Middle Income

7005.00 7007.00* 7008.00* 7009.00* 7010.00* 7011.00* 7012.00* 7014.00*

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income 30-40%

6934.00*

Median Family Income 40-50%

6931.01*

Median Family Income 50-60%

6936.00* 6939.00*

Median Family Income 60-70%

6926.01 6926.02 6930.00 6938.00* 6941.01

Median Family Income 70-80%

6922.00* 6925.00 6927.00 6928.02* 6931.02* 6935.00*

Median Family Income 80-90%

6915.00* 6924.00* 6929.00 6940.00 6941.02* 6944.00

Median Family Income 90-100%

6901.00 6903.00* 6913.02* 6916.02* 6928.01* 6947.00*

Median Family Income 100-110%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

6914.00 6942.01*

Median Family Income 110-120%

6902.01* 6918.00 6923.00 6933.00 6946.00*

Median Family Income >= 120%

6902.02 6904.01* 6904.02 6905.00* 6906.01* 6906.02 6907.00* 6908.00* 6909.00* 6910.00* 6911.00*

6912.00* 6913.01* 6916.01* 6917.00* 6919.00 6920.01 6920.02* 6921.00 6932.00* 6937.00* 6942.02*

6943.01* 6943.02 6945.00

ASSESSMENT AREA - 0003

GREGG COUNTY (183), TX

MSA: 30980

Low Income

0011.00

Moderate Income

0010.00 0012.00* 0013.00 0014.00 0015.00*

Middle Income

0002.00 0003.00 0004.01 0005.02 0007.00 0008.00 0009.00 0102.00 0103.01 0103.02 0104.00

0105.00 0107.00

Upper Income

0004.02 0005.01 0006.00 0101.00 0106.00

Income Not Known

9800.00

HARRISON COUNTY (203), TX

MSA: 30980

Moderate Income

0201.02 0203.02 0204.01* 0204.02

Middle Income

0201.03 0201.04 0202.00 0205.01 0205.02 0206.04

Upper Income

0203.01 0206.03 0206.05 0206.06

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

RUSK COUNTY (401), TX

MSA: 30980

Moderate Income

9512.00

Middle Income

9501.00 9503.00 9504.00 9505.01 9505.02* 9507.00 9508.00 9509.00 9510.00* 9511.00

Upper Income

9502.00 9506.00

UPSHUR COUNTY (459), TX

MSA: 30980

Middle Income

9501.00 9502.00 9503.00 9504.00 9505.00 9506.00 9507.00

ASSESSMENT AREA - 0004

ANDERSON COUNTY (001), TX

MSA: NA

Moderate Income

9505.00 9506.00 9507.00

Middle Income

9501.00 9508.00 9509.01 9509.02 9510.00 9511.00

Upper Income

9504.01*

Income Not Known

9504.02*

ANGELINA COUNTY (005), TX

MSA: NA

Moderate Income

0005.00 0006.00 0007.00

Middle Income

0001.01 0001.02 0002.00 0003.01 0003.02 0004.00 0008.00 0009.01 0010.01* 0010.02 0011.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

0012.00 0013.00

Upper Income

0009.02

CHEROKEE COUNTY (073), TX

MSA: NA

Low Income

9507.00

Moderate Income

9504.00 9505.00 9511.00

Middle Income

9501.00 9502.00 9503.00 9506.00 9508.01 9508.02 9509.00 9510.00

HENDERSON COUNTY (213), TX

MSA: NA

Moderate Income

9506.01 9510.00 9512.00

Middle Income

9501.00 9502.00 9503.00 9504.00 9505.00 9506.02 9507.00* 9509.01 9509.02* 9513.00 9514.00

Upper Income

9508.00* 9509.03* 9511.00*

NACOGDOCHES COUNTY (347), TX

MSA: NA

Low Income

9509.00

Moderate Income

9506.00 9507.00 9510.00

Middle Income

9503.01 9503.02 9505.01 9508.00 9511.00

Upper Income

9501.00 9502.00 9504.00 9505.02

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

PANOLA COUNTY (365), TX

MSA: NA

Middle Income

9503.00 9504.00 9506.00

Upper Income

9501.00 9502.00 9505.00

RAINS COUNTY (379), TX

MSA: NA

Middle Income

9501.00 9502.00

SHELBY COUNTY (419), TX

MSA: NA

Moderate Income

9502.00 9503.00

Middle Income

9501.00 9504.00 9506.00*

Upper Income

9505.00

VAN ZANDT COUNTY (467), TX

MSA: NA

Moderate Income

9502.00

Middle Income

9501.00 9503.00 9504.00 9505.00 9507.00 9508.00 9509.00 9510.00

Upper Income

9506.00

WOOD COUNTY (499), TX

MSA: NA

Middle Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

9501.00* 9502.00* 9503.02 9504.00 9505.00 9506.01 9506.02 9507.00 9508.00

Upper Income

9503.01

ASSESSMENT AREA - 0005

SMITH COUNTY (423), TX

MSA: 46340

Low Income

0005.00 0006.00

Moderate Income

0001.00 0002.01 0002.02* 0003.00 0004.00 0007.00 0008.00 0016.04 0017.00 0018.01 0020.03

Middle Income

0009.00 0011.01 0012.00 0013.00 0014.01 0014.03 0014.04 0015.00 0016.01 0016.02 0018.02

0019.01 0020.07 0021.01 0021.02

Upper Income

0010.00 0011.02 0018.03 0019.05 0019.06 0019.07 0019.08 0020.04 0020.06 0020.08 0020.09

0022.00

Income Not Known

9800.00*

OUTSIDE ASSESSMENT AREA

MADISON COUNTY (089), AL

MSA: 26620

Middle Income

0110.22

PERRY COUNTY (105), AR

MSA: 30780

Middle Income

9529.00

LOS ANGELES COUNTY (037), CA

MSA: 31084

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

Median Family Income 80-90%

4046.00

Median Family Income >= 120%

4304.00

MARION COUNTY (083), FL

MSA: 36100

Middle Income

0025.02

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income >= 120%

0042.05

BOONE COUNTY (007), IL

MSA: 40420

Upper Income

0105.00

CADDO PARISH (017), LA

MSA: 43340

Low Income

0253.00

Moderate Income

0243.03

Middle Income

0239.03 0239.04 0249.00

LEELANAU COUNTY (089), MI

MSA: NA

Middle Income

9705.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

SOCORRO COUNTY (053), NM

MSA: NA

Middle Income

9783.01

GRANVILLE COUNTY (077), NC

MSA: 20500

Middle Income

9707.01

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 40-50%

1053.00

ATASCOSA COUNTY (013), TX

MSA: 41700

Middle Income

9601.00

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 40-50%

1309.00

Median Family Income 110-120%

1417.00

BOWIE COUNTY (037), TX

MSA: 45500

Upper Income

0115.01

BRAZORIA COUNTY (039), TX

MSA: 26420

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

Moderate Income

6639.00

Middle Income

6620.00

Upper Income

6606.01 6606.02

BRAZOS COUNTY (041), TX

MSA: 17780

Middle Income

0018.03

CAMP COUNTY (063), TX

MSA: NA

Middle Income

9501.01 9501.02

CASS COUNTY (067), TX

MSA: NA

Middle Income

9501.00 9504.00 9506.00 9507.00

COLEMAN COUNTY (083), TX

MSA: NA

Moderate Income

9507.00

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 50-60%

0320.10

Median Family Income 70-80%

0304.06

Median Family Income 90-100%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

0311.00

Median Family Income >= 120%

0305.08 0305.26 0313.11 0313.17 0315.05 0316.37 0317.04 0320.11

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 40-50%

0072.01

Median Family Income 50-60%

0178.06

Median Family Income 60-70%

0008.00 0165.16

Median Family Income 70-80%

0100.00 0144.08

Median Family Income 80-90%

0122.04

Median Family Income 90-100%

0166.16

Median Family Income 110-120%

0204.00

Median Family Income >= 120%

0006.03 0006.05 0011.02 0073.01 0076.01 0079.06 0094.02 0130.04 0141.21 0141.26 0142.06

0181.24 0190.39

DELTA COUNTY (119), TX

MSA: NA

Moderate Income

9502.00

Middle Income

9501.00

DENTON COUNTY (121), TX

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

MSA: 19124

Median Family Income 80-90%

0215.23

Median Family Income 90-100%

0205.03

Median Family Income 100-110%

0203.06

Median Family Income >= 120%

0215.25 0216.27

DEWITT COUNTY (123), TX

MSA: NA

Upper Income

9705.00

ECTOR COUNTY (135), TX

MSA: 36220

Middle Income

0001.00

ELLIS COUNTY (139), TX

MSA: 19124

Middle Income

0617.00

ERATH COUNTY (143), TX

MSA: NA

Middle Income

9502.02

Upper Income

9502.01

FORT BEND COUNTY (157), TX

MSA: 26420

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

Median Family Income 100-110%

6722.00 6757.00

Median Family Income >= 120%

6731.02

FRANKLIN COUNTY (159), TX

MSA: NA

Middle Income

9502.00

Upper Income

9501.00

FREESTONE COUNTY (161), TX

MSA: NA

Middle Income

0001.00 0003.00 0007.00

GALVESTON COUNTY (167), TX

MSA: 26420

Middle Income

7239.00

HARDIN COUNTY (199), TX

MSA: 13140

Upper Income

0302.00

HAYS COUNTY (209), TX

MSA: 12420

Moderate Income

0109.08

Middle Income

0108.04 0108.08 0109.05

Upper Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

0108.09

HIDALGO COUNTY (215), TX

MSA: 32580

Median Family Income >= 120%

0235.04

HOPKINS COUNTY (223), TX

MSA: NA

Middle Income

9502.00 9504.02 9508.00

Upper Income

9503.00

HOUSTON COUNTY (225), TX

MSA: NA

Low Income

9504.00

Middle Income

9501.00 9505.00 9507.00

HUNT COUNTY (231), TX

MSA: 19124

Moderate Income

9607.00 9616.00

Middle Income

9615.01

JASPER COUNTY (241), TX

MSA: NA

Moderate Income

9503.00

KAUFMAN COUNTY (257), TX

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

MSA: 19124

Moderate Income

0505.00 0513.00

Middle Income

0507.03 0512.01 0512.02

Upper Income

0502.06

LEON COUNTY (289), TX

MSA: NA

Upper Income

9503.00

MCLENNAN COUNTY (309), TX

MSA: 47380

Moderate Income

0017.00

MADISON COUNTY (313), TX

MSA: NA

Moderate Income

0004.00

MARION COUNTY (315), TX

MSA: NA

Moderate Income

9502.00 9503.00

Middle Income

9501.00 9504.00

MORRIS COUNTY (343), TX

MSA: NA

Middle Income

9501.00 9502.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

NAVARRO COUNTY (349), TX

MSA: NA

Middle Income

9704.00 9706.00 9707.00

NEWTON COUNTY (351), TX

MSA: NA

Moderate Income

9502.00

NUECES COUNTY (355), TX

MSA: 18580

Middle Income

0008.00

POLK COUNTY (373), TX

MSA: NA

Middle Income

2101.01 2104.00 2105.00

ROBERTSON COUNTY (395), TX

MSA: 17780

Middle Income

9605.00

ROCKWALL COUNTY (397), TX

MSA: 19124

Upper Income

0401.02 0402.00 0405.06

SAN AUGUSTINE COUNTY (405), TX

MSA: NA

Moderate Income

9502.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

Middle Income

9501.00 9503.00

SAN JACINTO COUNTY (407), TX

MSA: NA

Middle Income

2001.02

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 30-40%

1231.00

Median Family Income >= 120%

1136.10 1139.07 1139.09 1233.00

TITUS COUNTY (449), TX

MSA: NA

Moderate Income

9505.00 9506.00

Middle Income

9502.00 9503.00 9508.00

Upper Income

9504.00

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income >= 120%

0017.51

TRINITY COUNTY (455), TX

MSA: NA

Moderate Income

9505.00

Middle Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005581

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

9501.00 9502.00 9503.00

WALKER COUNTY (471), TX

MSA: NA

Moderate Income

7908.00

Upper Income

7903.00

WILLIAMSON COUNTY (491), TX

MSA: 12420

Middle Income

0203.14

WILSON COUNTY (493), TX

MSA: 41700

Middle Income

0002.02

Upper Income

0001.03

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 000005581

Institution: AUSTIN BANK TEXAS NA

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	364	364	0	0.00%
Small Farm Loans	144	144	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,063	1,063	0	0.00%
Total	1,573	1,573	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.



CRA Institution Disclosure 2022

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (113), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	304	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	304	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	304	0	0	0	0	0	0
STATE TOTAL	0	0	2	304	0	0	0	0	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OSCEOLA COUNTY (097), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
WALTON COUNTY (131), FL										
MSA 18880										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	0	0	0	0	1	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	1	14	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	29	0	0	0	0	2	29	0	0
STATE TOTAL	2	29	0	0	0	0	2	29	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SEDGWICK COUNTY (173), KS										
MSA 48620										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	35	0	0	0	0	1	35	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	35	0	0	0	0	1	35	0	0
STATE TOTAL	1	35	0	0	0	0	1	35	0	0

Loans by County

Small Business Loans - Originations

Institution: AUSTIN BANK TEXAS NA

Respondent ID: 0000005581

Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CADDO PARISH (017), LA										
MSA 43340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	258	1	500	3	758	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	258	1	500	3	758	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	258	1	500	3	758	0	0
STATE TOTAL	0	0	2	258	1	500	3	758	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LE FLORE COUNTY (079), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	79	0	0	0	0	1	79	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	1	79	0	0
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	299	0	0	2	299	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	299	0	0	2	299	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OTTAWA COUNTY (115), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	1	730	1	18	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	1	730	1	18	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	97	2	299	1	730	4	396	0	0
STATE TOTAL	2	97	2	299	1	730	4	396	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDERSON COUNTY (001), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	38	1,441	7	1,172	11	4,730	39	4,334	0	0
Middle Income	51	1,923	4	599	3	1,150	54	3,294	0	0
Upper Income	3	111	0	0	0	0	3	111	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	92	3,475	11	1,771	14	5,880	96	7,739	0	0
ANGELINA COUNTY (005), TX										
MSA NA										
Inside AA 0002										
Low Income	2	125	1	150	0	0	2	125	0	0
Moderate Income	15	669	2	369	1	503	10	415	0	0
Middle Income	30	1,329	13	2,294	4	1,735	33	3,002	0	0
Upper Income	8	309	0	0	0	0	8	309	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	55	2,432	16	2,813	5	2,238	53	3,851	0	0
BASTROP COUNTY (021), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	653	0	0	0	0
Median Family Income 50-60%	0	0	1	250	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	653	0	0	0	0
BOWIE COUNTY (037), TX										
MSA 45500										
Outside Assessment Area										
Low Income	0	0	1	153	0	0	1	153	0	0
Moderate Income	1	16	0	0	0	0	1	16	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	1	153	0	0	2	169	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRAZOS COUNTY (041), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
CAMP COUNTY (063), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	338	0	0	0	0	2	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	338	0	0	0	0	2	10	0	0
CASS COUNTY (067), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	252	1	109	1	400	4	164	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	252	1	109	1	400	4	164	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHEROKEE COUNTY (073), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	61	2,784	16	2,609	5	1,544	65	5,534	0	0
Middle Income	220	8,862	40	6,512	11	5,252	193	12,497	0	0
Upper Income	13	383	2	400	3	2,471	14	710	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	294	12,029	58	9,521	19	9,267	272	18,741	0	0
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	700	1	700	0	0
Median Family Income >= 120%	3	247	1	250	3	1,663	6	1,910	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	247	1	250	4	2,363	7	2,610	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	298	1	298	0	0
Median Family Income 50-60%	1	34	0	0	0	0	1	34	0	0
Median Family Income 60-70%	2	28	0	0	0	0	2	28	0	0
Median Family Income 70-80%	0	0	0	0	1	417	1	417	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	500	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	75	1	119	1	839	3	1,033	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	137	1	119	4	2,054	8	1,810	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	25	0	0	0	0	1	25	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	2	1,750	2	850	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	0	0	2	1,750	3	875	0	0
ERATH COUNTY (143), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	70	0	0	0	0	1	70	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FREESTONE COUNTY (161), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	0	0	0	0	1	26	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	244	0	0	1	400	5	244	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	270	0	0	1	400	6	270	0	0
GALVESTON COUNTY (167), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
GREGG COUNTY (183), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	40	1,732	13	2,473	9	3,966	35	2,916	0	0
Middle Income	77	3,504	18	3,184	17	7,874	73	9,486	0	0
Upper Income	32	1,377	14	2,471	15	7,469	38	5,427	0	0
Income Not Known	2	148	0	0	0	0	2	148	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	151	6,761	45	8,128	41	19,309	148	17,977	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARDIN COUNTY (199), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	163	0	0	1	163	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	163	0	0	1	163	0	0
HARRIS COUNTY (201), TX										
MSA 26420										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	850	0	0	0	0
Median Family Income 50-60%	3	141	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	109	1	640	1	109	0	0
Median Family Income 70-80%	0	0	1	250	1	595	1	595	0	0
Median Family Income 80-90%	1	100	2	368	1	962	2	300	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	300	1	300	0	0
Median Family Income >= 120%	44	2,620	15	2,222	7	2,872	42	4,710	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	48	2,861	19	2,949	12	6,219	47	6,014	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRISON COUNTY (203), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	253	0	0	0	0	6	233	0	0
Middle Income	31	1,488	9	1,641	6	4,451	26	4,670	0	0
Upper Income	17	726	2	266	2	908	12	972	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	55	2,467	11	1,907	8	5,359	44	5,875	0	0
HAYS COUNTY (209), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
HENDERSON COUNTY (213), TX										
MSA NA										
Inside AA 0002										
Low Income	1	51	0	0	0	0	0	0	0	0
Moderate Income	1	55	0	0	0	0	1	55	0	0
Middle Income	9	446	2	347	3	1,259	11	1,385	0	0
Upper Income	6	365	0	0	0	0	6	365	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	917	2	347	3	1,259	18	1,805	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HIDALGO COUNTY (215), TX										
MSA 32580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	54	0	0	0	0	2	44	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	54	0	0	0	0	2	44	0	0
HOPKINS COUNTY (223), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	61	1	157	0	0	1	61	0	0
Upper Income	4	103	0	0	0	0	4	103	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	164	1	157	0	0	5	164	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOUSTON COUNTY (225), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	126	0	0	0	0	3	126	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	226	0	0	0	0	3	126	0	0
HOWARD COUNTY (227), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	0	0	0	0
HUNT COUNTY (231), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	37	0	0	0	0	1	37	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	1	37	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KAUFMAN COUNTY (257), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	464	1	464	0	0
Middle Income	0	0	0	0	1	313	1	313	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,277	2	777	0	0
KENDALL COUNTY (259), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	143	0	0	0	0	2	143	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	143	0	0	0	0	2	143	0	0
LAMAR COUNTY (277), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEON COUNTY (289), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	220	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	220	0	0	0	0	0	0
LIBERTY COUNTY (291), TX										
MSA 26420										
Inside AA 0004										
Low Income	0	0	0	0	1	750	0	0	0	0
Moderate Income	2	160	3	479	0	0	5	639	0	0
Middle Income	5	248	1	200	0	0	4	148	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	408	4	679	1	750	9	787	0	0
MADISON COUNTY (313), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	1	36	0	0
Upper Income	1	64	0	0	0	0	1	64	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	0	0	0	0	2	100	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (315), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	45	0	0	1	750	1	45	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	1	750	1	45	0	0
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	400	1	400	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	121	2	364	1	280	5	765	0	0
Median Family Income 70-80%	0	0	1	150	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	150	0	0	0	0	0	0
Median Family Income 90-100%	3	63	1	144	0	0	3	185	0	0
Median Family Income 100-110%	4	143	0	0	2	1,077	6	1,220	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	8	479	3	489	3	1,508	13	2,405	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	806	8	1,297	7	3,265	28	4,975	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORRIS COUNTY (343), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	306	0	0	0	0	9	306	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	306	0	0	0	0	9	306	0	0
NACOGDOCHES COUNTY (347), TX										
MSA NA										
Inside AA 0002										
Low Income	1	34	2	246	0	0	3	280	0	0
Moderate Income	15	667	1	120	2	800	9	564	0	0
Middle Income	53	2,293	3	556	4	1,786	55	3,522	0	0
Upper Income	22	968	5	700	4	2,818	27	4,211	0	0
Income Not Known	2	44	0	0	2	972	2	520	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	93	4,006	11	1,622	12	6,376	96	9,097	0	0
NUECES COUNTY (355), TX										
MSA 18580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	341	4	578	0	0	10	919	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	341	4	578	0	0	10	919	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PANOLA COUNTY (365), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	130	2	306	3	1,100	3	91	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	2	93	0	0	1	1,000	1	20	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	223	2	306	4	2,100	4	111	0	0
PARKER COUNTY (367), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
POLK COUNTY (373), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	23	0	0	0	0	1	23	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	46	0	0	0	0	1	46	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	69	0	0	0	0	2	69	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RAINS COUNTY (379), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	25	698	1	110	0	0	24	693	0	0
Upper Income	10	377	1	152	0	0	10	479	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,075	2	262	0	0	34	1,172	0	0
ROCKWALL COUNTY (397), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	85	1	168	1	400	3	653	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	1	168	1	400	3	653	0	0
RUSK COUNTY (401), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	115	1	201	1	500	5	316	0	0
Middle Income	21	887	5	781	2	1,125	23	2,065	0	0
Upper Income	6	294	0	0	1	725	1	725	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,296	6	982	4	2,350	29	3,106	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (419), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	113	0	0	0	0	2	113	0	0
Middle Income	22	639	1	238	1	400	24	1,277	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	752	1	238	1	400	26	1,390	0	0
SMITH COUNTY (423), TX										
MSA 46340										
Inside AA 0001										
Low Income	7	318	2	339	1	500	7	579	0	0
Moderate Income	65	3,355	18	2,827	9	3,164	56	4,828	0	0
Middle Income	157	6,887	27	4,364	27	13,592	143	15,846	0	0
Upper Income	70	2,413	15	2,854	12	5,599	69	5,790	0	0
Income Not Known	3	105	0	0	0	0	3	105	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	302	13,078	62	10,384	49	22,855	278	27,148	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	48	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	246	0	0	1	246	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	1	246	0	0	1	246	0	0
TITUS COUNTY (449), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	0	0	1	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	1	34	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	20	0	0	0	0	1	20	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
TRINITY COUNTY (455), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	99	0	0	0	0	2	74	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	99	0	0	0	0	2	74	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TYLER COUNTY (457), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	115	0	0	1	115	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	115	0	0	1	115	0	0
UPSHUR COUNTY (459), TX										
MSA 30980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	193	0	0	1	360	5	553	0	0
Middle Income	36	1,165	4	713	2	1,040	37	1,588	0	0
Upper Income	20	806	6	950	0	0	26	1,756	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	60	2,164	10	1,663	3	1,400	68	3,897	0	0
VAN ZANDT COUNTY (467), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	286	2	389	1	581	3	274	0	0
Middle Income	47	2,053	7	1,160	1	322	43	2,624	0	0
Upper Income	40	1,352	2	410	0	0	36	1,415	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	93	3,691	11	1,959	2	903	82	4,313	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALKER COUNTY (471), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	1	90	0	0	0	0	1	90	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	140	0	0	0	0	2	140	0	0
WILLACY COUNTY (489), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
WILSON COUNTY (493), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0

Loans by County

Respondent ID: 0000005581

Small Business Loans - Originations

Agency: OCC - 1

Institution: AUSTIN BANK TEXAS NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WOOD COUNTY (499), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	437	0	0	2	1,153	8	437	0	0
Upper Income	4	111	1	200	0	0	4	111	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	548	1	200	2	1,153	12	548	0	0
TOTAL INSIDE AA IN STATE	1,392	58,989	280	47,028	187	91,083	1,344	118,546	0	0
TOTAL OUTSIDE AA IN STATE	81	3,801	16	2,651	19	10,347	92	10,821	0	0
STATE TOTAL	1,473	62,790	296	49,679	206	101,430	1,436	129,367	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,392	58,989	280	47,028	187	91,083	1,344	118,546	0	0
TOTAL OUTSIDE AA	86	3,962	22	3,512	21	11,577	102	12,039	0	0
TOTAL INSIDE & OUTSIDE	1,478	62,951	302	50,540	208	102,660	1,446	130,585	0	0



HMDA

Home Mortgage Disclosure Act

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).



CRA Public Comments

Any comments you would like to make or see about Austin Bank, Texas, N.A.'s performance in community needs should be forwarded to:

**Debbie Braune, CRA Officer
Austin Bank Texas, N.A.
PO Box 1537
Whitehouse, TX 75791**

Or call:

**903-871-2520
800-644-9275**

April 5, 2023

Office of the Comptroller of the Currency

RE: Case No. CS0260135
Consumer : [REDACTED]

Dear Madam or Sir:

In response to the Complaint of [REDACTED] of March 29, 2023, AUSTIN BANK would respond as follows:

1. Loan Background - On April 27, 2021, the Consumer executed a Promissory Note payable to AUSTIN BANK, in the amount of \$32,784.37 (Exhibit 2). The loan was for funds paid to [REDACTED] for the balance of the purchase price of a 2021 Forest River camper by the Consumer. In addition to the loan proceeds, the Consumer made a down payment of \$2,900.00 (Exhibit 3). The Consumer also signed a Consumer Security Agreement in favor of AUSTIN BANK wherein the Consumer granted a security interest to AUSTIN BANK in the newly acquired Forest River camper (Exhibit 4). Prior to the loan being finalized, the Consumer signed a written Disclosure Statement which sets out the finance charge and other required items (Exhibit 5). The Consumer timely paid the monthly installments due under the Promissory Note until the February 21, 2023 installment date. The Consumer has not made any installment payments on the Promissory Note since January 21, 2023, and is now in default due to the installments due for February 21 and March 21 not having been paid (Exhibit 6).
2. Consumer's Complaint - The Consumer, [REDACTED] complains that AUSTIN BANK failed to properly or legally respond to a document entitled **Affidavit of Truth** (Exhibit 1) which the Consumer mailed to the Bank on January 31, 2023. The Consumer claims that the Bank has committed violations and fraud in a consumer credit transaction and that the Bank has wrongfully continued collection activities after the **Affidavit of Truth** had been mailed. Specifically, in paragraph 1 of the **Affidavit of Truth**, the Consumer quotes 15 USC, Section 1604 (b), which refers to leasing automobiles and other durable goods and refers to "lack of adequate cost disclosures." The transaction in this case was a purchase transaction, having nothing to do with leasing. Paragraph 2 of the **Affidavit of Truth** complains that the Bank violated the provisions of 15 USC, Section 1605 regarding the determination of finance charges in the transaction. Paragraph 3 of the **Affidavit of Fact** addresses charges for property damage insurance and liability insurance being included in the determination of finance charges. In this

case there was no property damage insurance and no liability insurance involved, as AUSTIN BANK does not sell property damage or liability insurance products.

3. AUSTIN BANK's Response to the Consumer's Complaint -

- (A) Right of Rescission - Apparently the Consumer is also implying that the **Affidavit of Truth** and document titled **Right of Rescission** (Exhibit 8) have the effect of tolling any collection activities on the delinquent loan. The **Affidavit of Truth** attempted to invoke a statutory right of rescission. The Consumer erroneously assumes that the statutory right of rescission is applicable to the transaction with AUSTIN BANK. The transaction with AUSTIN BANK was simply a **purchase money transaction** for the purchase of a camper; accordingly, there is no statutory right of rescission for this transaction. The Consumer is attempting to rescind the transaction two years after the loan was made.

It is the position of AUSTIN BANK that the Consumer's complaints concerning the **Affidavit of Truth** and the **Right of Rescission** having the effect of tolling collection activities on a delinquent loan and authorizing rescission of the loan is simply without merit and without basis in the law.

- (B) Disclosure of Costs - In paragraph 3 of the **Affidavit of Truth**, the Consumer claims that property damage insurance and liability insurance costs are items which are required to be included in the Finance Charge (but only in lease transactions); however, AUSTIN BANK does not sell any property damage or liability insurance and did not sell any of these insurance items to the Consumer in this transaction. Further, the cost of the credit life insurance premium is clearly disclosed in the written Disclosure Statement and is included in the total Amount Financed as set out in the written Disclosure Statement that was signed by the Consumer at the time the loan was made (Exhibit 5). AUSTIN BANK does not require credit life insurance on any loan from the Bank. A customer's purchase of credit life insurance is entirely voluntary. While credit life insurance is not a requirement of any loan at AUSTIN BANK, the voluntary credit life insurance coverage offered to customers by the Bank is underwritten, the principal risk is assumed and the insurance processing is entirely provided by a third party, although purchased through AUSTIN BANK. The credit life insurance is entirely at the customer's option. Since the credit life insurance is entirely voluntary, the charges for credit life insurance are not required to be included within the amount of the Finance Charge disclosed under such circumstances. The Customer's Disclosure Statement does clearly set out all charges for the loan and the credit

life insurance acquired by the Customer. The amortization schedule sets out that the only “cost” that is included in the Finance Charge is the \$100 application fee, as per Regulation Z. The Consumer’s allegations against AUSTIN BANK, as set forth in the **Affidavit of Truth** and the **Right of Rescission**, are simply erroneous and not applicable to the transaction.

The Consumer is a valued customer of AUSTIN BANK. When these allegations were raised in the Consumer’s January 31, 2023 correspondence to the Bank, management of the Bank thoroughly investigated the Complaint and found no errors in the Disclosure. The Bank then forwarded the Complaint to outside legal counsel for review and again, no error was found. Russ Gideon, the President of the Bank, then responded to the Consumer’s concerns and offered to visit with the customer and discuss the Consumer’s concerns (Exhibit 7) if the Consumer contacted Mr. Gideon. The Consumer’s only reply was to forward a written request for loan validation to the Bank pursuant to the Fair Debt Collection Practices Act, to which written response was timely made. The Consumer’s loan remains in default and Bank has confirmed that all documents and disclosures are correct and in full compliance with all applicable laws and Regulations.

True copies of the following exhibits are attached hereto.

Exhibit 1 - Affidavit of Truth, signed by [REDACTED]

Exhibit 2 - Promissory Note, dated April 27, 2021, in the principal sum of \$32, 784.39, signed by [REDACTED]

Exhibit 3 - Consumer Security Agreement, dated April 27, 2021, signed by [REDACTED]

Exhibit 4 - Down payment, Regions Bank Cashier’s Check [REDACTED], in the amount of \$2,900.00.

Exhibit 5 -Disclosure Statement, dated April 21, 2021 and signed by [REDACTED]

Exhibit 6 - Loan payment history.

Exhibit 7 - Letter, dated February 21, 2023, from Russ Gideon, President/CEO of Austin Bank to [REDACTED]

Office of the Comptroller of the Currency
April 5, 2023
Page Four

Exhibit 8 - Right of Rescission

AUSTIN BANK appreciates the opportunity to clarify the erroneous concerns of its customer, [REDACTED]

Please feel free to contact me if additional information is required.

With regards,

Russ Gideon,
President/CEO

Affidavit of Truth

January 31, 2023



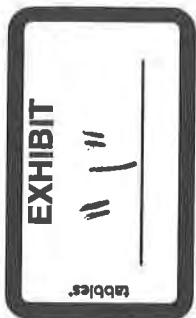
AUSTIN BANK, TEXAS NATIONAL ASSOCIATION
P.O. BOX 951
JACKSONVILLE, TEXAS 75766

PROPERTY: 2021 FOREST RIVER WILDWOOD
MODEL 36VBDS [REDACTED]

Notice to all, I, am that I am, the consumer in fact, natural person, original creditor, lender, executor, administrator, holder in due course for any and all derivatives thereof for the surname/given name [REDACTED] and I have been appointed and accept being the executor both public and private for all matters proceeding, and I hereby claim that I will [REDACTED] and autograph as the agent, attorney in fact, so be it;

Whereas, I of age, of majority, give this herein notice to all, I make solemn oath to the one and only most high of creation only, whoever that may be, and I depose the following facts, so be it, now present:

1. This Affidavit of Fact is Pursuant 15 U.S. Code § 1601 (b)- Congressional findings and declaration of purpose which states The Congress also finds that there has been a recent trend toward leasing automobiles and other durable goods for consumer use as an alternative to installment credit sales and that these leases have been offered without adequate cost disclosures.
2. Notice that under 15 U.S. Code § 1605- Except as otherwise provided in this section, the amount of the finance charge in connection with any consumer credit transaction shall be determined as the sum of all charges, payable directly or indirectly by the person to whom the credit is extended and are aware that you, **Austin Bank, Texas National Association**, violated this right as shown in Exhibit (A) and (B) as the finance charge is not the sum of all charges.
3. You, **Austin Bank, Texas National Association**, shall also know that Examples of charges which are included in the finance charge include any of the following types of charges which are applicable as stated Pursuant to 15 U.S. Code § 1605 (c) **Property damage and liability insurance premiums included in finance charge**, charges or premiums for insurance, written in connection with any consumer credit transaction, against loss of or damage to



property or against liability arising out of the ownership or use of property, shall be included in the finance charge and are aware that you are in violation as this was not included in the finance charge.

4. You, **Austin Bank, Texas National Association**, are also in violation of **15 U.S. Code § 1605(a)** The finance charge does not include charges of a type payable in a comparable cash transaction (i.e. deposits or monthly payments). Please see Exhibit (B) for a **deposit/ down payment** in the amount of **\$2,900** and a payment schedule for **monthly payments**
5. Take further notice that you, **Austin Bank, Texas National Association**, did not include Exhibit (C), the Credit Insurance, in the amount of \$738.64 in the Finance Charge

“Let us inquire if this has been done **There is no question of the general doctrine that fraud vitiates the most solemn contracts, documents, and even judgments.**” Pursuant UNITED STATES vs THROCKMORTON | 98 U.S. 61| U.S

Fact, affiant is aware and has proof in the attachment labeled as Exhibit A, B and Exhibit C that Austin Bank, Texas National Association is in violation of 15 USC 1605(a)(b) and (c) just to name a few.

MAXIMS OF LAW

- 4. TRUTH IS EXPRESSED IN THE FORM OF AN AFFIDAVIT**(Lev. 5:4-5; Lev. 6:3-5; Lev. 19:11-13; Num. 30:2; Mat. 5:33; James 5: 12).
- 5. AN UNREBUTTED AFFIDAVIT STANDS AS TRUTH IN COMMERCE**(12 Pet. 1:25; Heb. 6:13-15;)
- 6. AN UNREBUTTED AFFIDAVIT BECOMES THE JUDGEMENT IN COMMERCE** (Heb. 6:16-17;).
- 7. IN COMMERCE FOR ANY MATTER TO BE RESOLVED MUST BE EXPRESSED**(Heb. 4:16; Phil. 4:6; Eph. 6:19-21)

I swear to all information provided herein, I do so under the penalty of perjury that the information I so affirm to be true, correct, accurate to the best of my ability and knowledge, so be it;

I do not accept this offer to contract.

I do not consent to these proceedings.

I do require subrogation of the bond to settle the charge.

On the date of 1-31-2023

[redacted] agent, [redacted] came before me today present as a flesh and
[redacted] being (non entity/non debtor) under oath to the most high of creation only
and provided the facts listed herein.

Your name printed

[redacted]

Your signature

[redacted]

Sworn to be affirmed by and subscribed before me on the 31st day of
January, year 2023.

[redacted]

Notary Name

Notary Signature

Notary Seal:

[redacted]

PROOF OF MAILING

January 31, 2023



AUSTIN BANK, TEXAS NATIONAL ASSOCIATION
P.O. BOX 951
JACKSONVILLE, TX 75766

Please find the following documents enclosed in this letter as proof of mailing:

1. Affidavit of Truth
2. Exhibits as labeled in Affidavit with original source: Exhibit A, Exhibit B and Exhibit C
3. Right of Rescission
4. Invoice



INVOICE


5

Bill To:
AUSTIN BANK, TEXAS NATIONAL ASSOCIATIONS
P.O. BOX 951
JACKSONVILLE, TX 75766

Date: Jan 31, 2023
Payment Terms: Pay by Check
Due Date: Feb 20, 2023
Balance Due: \$2,900.00

Item	Quantity	Rate	Amount
Federally Protected Consumer Rights violations under 15 USC 1601	1	\$2,900.00	\$2,900.00

Subtotal: \$2,900.00
Tax (0%): \$0.00
Total: \$2,900.00

Notes:
Please return the deposit of \$2,900 that was paid to Austin Bank via check to 



00000004100147135095504272021

PROMISSORY NOTE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$32,784.37	04-27-2021	05-11-2026	[REDACTED]	087	0	2480	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations

Borrower: [REDACTED]

Lender: Austin Bank, Texas National Association
Lufkin
P O Box 1537
Whitehouse, TX 75791

Principal Amount: \$32,784.37

Interest Rate: 6.350%

Date of Note: April 27, 2021

PROMISE TO PAY. I ("Borrower") promise to pay to Austin Bank, Texas National Association ("Lender"), or order, in lawful money of the United States of America, the principal amount of Thirty-two Thousand Seven Hundred Eighty-four & 37/100 Dollars (\$32,784.37), together with interest on the unpaid principal balance from April 27, 2021, calculated as described in the "INTEREST CALCULATION METHOD" paragraph using an interest rate of 6.350% per annum, until maturity. The interest rate may change under the terms and conditions of the "POST MATURITY RATE" section.

PAYMENT. I will pay this loan in 60 payments of \$640.85 each payment. My first payment is due June 11, 2021, and all subsequent payments are due on the same day of each month after that. My final payment will be due on May 11, 2026, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest as shown on the most recent statement or bill provided to me (if no statement or bill has been provided for any reason, it shall be applied to the unpaid interest accrued since the last payment); then to principal; then to any escrow or reserve account payments as required under any mortgage, deed of trust, or other security instrument or security agreement securing this Note; then to any late charges; and then to any unpaid credit insurance premiums, accrued to the date of receipt of payment. I will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

ADMINISTRATIVE FEE. I will pay an administrative fee in the amount of \$100.00. This fee is considered earned at the time the loan is made or refinanced and is not subject to refund.

AMOUNT FINANCED. The Amount Financed under this Note is \$32,684.37.

MAXIMUM INTEREST RATE. Under no circumstances will the interest rate on this Note exceed (except for any higher default rate shown below) the lesser of 18,000% per annum or the maximum rate allowed by applicable law.

INTEREST CALCULATION METHOD. Interest on this Note is computed on a 365/365 simple interest basis; that is, by applying the ratio of the interest rate over the number of days in a year (365 for all years, including leap years), multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this Note is computed using this method.

PREPAYMENT. I may prepay this Note in part or in full at any time before final maturity, whether by cash, a new loan, renewal, or otherwise. Prepayment in full shall consist of payment of the remaining unpaid principal balance together with all accrued and unpaid interest and all other amounts, costs and expenses for which I am responsible under this Note or any other agreement with Lender pertaining to this loan, and in no event will I ever be required to pay any unearned interest. Early payments will not, unless agreed to by Lender in writing, relieve me of my obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in my making fewer payments. I agree not to send Lender payments marked "paid in full", "without recourse", or similar language. If I send such a payment, Lender may accept it without losing any of Lender's rights under this Note, and I will remain obligated to pay any further amount owed to Lender. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: Austin Bank, Texas National Association; Lufkin; P O Box 1537; Whitehouse, TX 75791.

LOAN PAYMENT POSTING. Loan payments using a payment coupon, statement or account number will be credited on the date of received if the payment is made during regular business hours. This includes payments made by ACH, telephone transfer, internet banking and mobile banking. If you do not have your payment coupon, statement or account number when making your loan payment, we will consider your payment non-conforming. Non-conforming loan payments will be posted as soon as your loan is identified, or on our next business day, or no later than five business days from receipt. Saturdays, Sundays and Federal holidays are not business days and will not receive immediate credit.

Payments can be made in person at any of our offices, by mail, at the night depository, by telephone transfer, ACH, internet banking or mobile banking. Loan payments can be made at any office and each office has different open and close times. In general our cutoff times are:

- Lobby and Night Depository: Monday - Thursday - 9:00 am to 4:00 pm and Friday - 9:00 am to 5:00 pm
- Drive-thru: Monday - Friday 7:30 am to 5:30 pm
- Mail payments: Monday - Friday during regular business hours (excluding Saturday, Sunday and Federal holidays).

LATE CHARGE. If a payment remains unpaid after 10 days or more, I will be charged 5.000% of the payment.

POST MATURITY RATE. The Post Maturity Rate on this Note is the lesser of (A) the maximum rate allowed by law or (B) 18.000% per annum. I will pay interest on all sums due after final maturity, whether by acceleration or otherwise, at that rate.

DEFAULT. I will be in default under this Note if any of the following happen:

- Payment Default.** I fail to make any payment when due under this Note.
- Break Other Promises.** I break any promise made to Lender or fail to perform promptly at the time and strictly in the manner provided in this Note or in any agreement related to this Note, or in any other agreement or loan I have with Lender.
- Default in Favor of Third Parties.** I or any Grantor defaults under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in favor of any other creditor or person that may materially affect any of my property or my ability to repay this Note or perform my obligations under this Note or any of the related documents.
- False Statements.** Any representation or statement made or furnished to Lender by me or on my behalf under this Note or the related documents is false or misleading in any material respect, either now or at the time made or furnished.

Exhibit B

EXHIBIT 112

Death or Insolvency. Any Borrower or becomes insolvent; a receiver is appointed for any part of my property, I make an assignment for the benefit of creditors, or any proceeding is commenced either by me or against me under any bankruptcy or insolvency laws. However, my death will not be an event of default if as a result of the death the indebtedness is fully covered by credit life insurance.

Taking of the Property. Any creditor or governmental agency tries to take any of the property or any other of my property in which Lender has a lien. This includes taking of, garnishing of or levying on my accounts with Lender. However, if I dispute in good faith whether the claim on which the taking of the property is based is valid or reasonable, and if I give Lender written notice of the claim and furnish Lender with monies or a surety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

Defective Collateralization. This Note or any of the related documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

Collateral Damage or Loss. Any collateral securing this Note is lost, stolen, substantially damaged or destroyed and the loss, theft, substantial damage or destruction is not covered by insurance.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note.

LENDER'S RIGHTS. Upon default, Lender may declare the entire indebtedness, including the unpaid principal balance under this Note, all accrued unpaid interest, and all other amounts, costs and expenses for which I am responsible under this Note or any other agreement with Lender pertaining to this loan, immediately due, without notice, and then I will pay that amount.

ATTORNEYS' FEES; EXPENSES. Lender may hire an attorney to help collect this Note if I do not pay, and I will pay all of Lender's attorneys'

PROMISSORY NOTE
(Continued)

fees assessed by the court. I also will pay Lender all other amounts Lender actually incurs as court costs, lawful fees for filing, recording, releasing to any public office any instrument securing this Note; the reasonable cost actually expended for repossessing, storing, preparing for sale, and selling any security, and fees for noting a lien on or transferring a certificate of title to any motor vehicle offered as security for this Note, or premiums or identifiable charges received in connection with the sale of authorized insurance

GOVERNING LAW. This Note will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Texas without regard to its conflicts of law provisions. This Note has been accepted by Lender in the State of Texas.

DISHONORED CHECK CHARGE. I will pay a processing fee of \$25.00 if any check given by me to Lender as a payment on this loan is dishonored.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all my accounts with Lender (whether checking, savings, or some other account). This includes all accounts I hold jointly with someone else and all accounts I may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. I authorize Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the indebtedness against any and all such accounts.

COLLATERAL. I acknowledge this Note is secured by the following collateral described in the security instrument listed herein:

- (A) a Consumer Security Agreement dated April 27, 2021 made and executed between [redacted] and Lender on collateral described as titled collateral.

To the extent collateral previously has been given to Lender by any person which may secure this loan, whether directly or indirectly, it is specifically agreed that, to the extent prohibited by law, all such collateral consisting of household goods or real property will not secure this loan. In addition, if any collateral requires the giving of a right of rescission under Truth in Lending for this loan, such collateral also will not secure this loan unless and until all required notices of that right have been given.

This Note shall not be secured by any previously granted collateral if doing so would cause this loan or obligation to be subject to the limits on consumer credit extended to service members, their spouse and their dependents, as provided in 10 U.S.C. 987 and its implementing regulations.

SUCCESSOR INTERESTS. The terms of this Note shall be binding upon me, and upon my heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

GENERAL PROVISIONS. NOTICE: Under no circumstances (and notwithstanding any other provisions of this Note) shall the interest charged, collected, or contracted for on this Note exceed the maximum rate permitted by law. The term "maximum rate permitted by law" as used in this Note means the greater of (a) the maximum rate of interest permitted under federal or other law applicable to the indebtedness evidenced by this Note, or (b) the higher, as of the date of this Note, of the "Weekly Ceiling" or the "Quarterly Ceiling" as referred to in Sections 303.002, 303.003 and 303.006 of the Texas Finance Code. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. I do not agree or intend to pay, and Lender does not agree or intend to contract for, charge, collect, take, reserve or receive (collectively referred to herein as "charge or collect"), any amount in the nature of interest or in the nature of a fee for this loan, which would in any way or event (including demand, prepayment, or acceleration) cause Lender to charge or collect more for this loan than the maximum Lender would be permitted to charge or collect by federal law or the law of the State of Texas (as applicable). Any such excess interest or unauthorized fee shall, instead of anything stated to the contrary, be applied first to reduce the principal balance of this loan, and when the principal has been paid in full, be refunded to me. The right to accelerate maturity of sums due under this Note does not include the right to accelerate any interest which has not otherwise accrued on the date of such acceleration, and Lender does not intend to charge or collect any unearned interest in the event of acceleration. All sums paid or agreed to be paid to Lender for the use, forbearance or detention of sums due hereunder shall, to the extent permitted by applicable law, be amortized, prorated, allocated and spread throughout the full term of the loan evidenced by this Note until payment in full so that the rate or amount of interest on account of the loan evidenced hereby does not exceed the applicable usury ceiling. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. I and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive presentment, demand for payment, notice of dishonor, notice of intent to accelerate the maturity of this Note, and notice of acceleration of the maturity of this Note. Notwithstanding any other provision of this Note, I do not waive any right accruing to me under the provisions of the Texas Finance Code. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. The obligations under this Note are joint and several. This means that the words "I", "me", and "my" mean each and all of the persons signing below.

PRIOR TO SIGNING THIS NOTE, I READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. I AGREE TO THE TERMS OF THE NOTE. I ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

BORROWER:

[Redacted signature area]



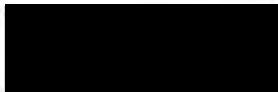
00000004100147135027004272021

CONSUMER SECURITY AGREEMENT

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$32,784.37	04-27-2021	05-11-2026	[REDACTED]	087	0	2480	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.

Grantor:



Lender:

Austin Bank, Texas National Association
Lufkin
P O Box 1537
Whitehouse, TX 75791

THIS CONSUMER SECURITY AGREEMENT dated April 27, 2021, is entered into between Dashawnna J. McClelland (referred to below as "I") and Austin Bank, Texas National Association (referred to below as "Lender").

GRANT OF SECURITY INTEREST. To secure the indebtedness described herein (including all obligations under the Note and this Agreement), I grant to Lender a security interest in all of the Property described below. I understand that the following statements set forth my responsibilities, as well as Lender's rights concerning the Property. I agree as follows:

PROPERTY DESCRIPTION. The word "Property" as used in this Agreement means the following described property in which I am giving to Lender a security interest for the payment of the indebtedness and performance of all other obligations under the Note and this Agreement:

2021 Forest River 36VBDs [REDACTED]

In addition, the word "Property" also includes all the following: any and all accessions, attachments, accessories, replacements and additions to any of the property described herein (such as tires or batteries attached to a car, a motor attached to a boat, or appliances and fixtures attached to a mobile home), whether added now or later, together with all proceeds (including insurance proceeds and refunds of insurance premiums) if any, and sums due from a third party who has damaged or destroyed the Property or from that party's insurer, whether due to judgment, settlement or other process.

Despite any other provision of this Agreement, Lender is not granted, and will not have, a nonpurchase money security interest in household goods, to the extent such a security interest would be prohibited by applicable law. In addition, if because of the type of any Property, Lender is required to give a notice of the right to cancel under Truth in Lending for the indebtedness, then Lender will not have a security interest in such Property unless and until such a notice is given.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all my accounts with Lender (whether checking, savings, or some other account). This includes all accounts I hold jointly with someone else and all accounts I may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. I authorize Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the indebtedness against any and all such accounts.

REPRESENTATIONS AND PROMISES WITH RESPECT TO THE PROPERTY. I represent and promise to Lender that:

Ownership. I am the lawful owner of the Property. The Property is free and clear of all loans, liens, security interests, mortgages, claims, and encumbrances except for those I have disclosed to Lender in writing prior to my signing this Agreement. I agree to defend Lender's rights in the Property against the claims and demands of all persons. I will not allow any other liens on the Property, even if they are junior to Lender's lien. I have the full authority and right to enter into this Agreement and to grant a security interest in the Property to Lender.

No Sale. Without Lender's prior written consent, I will not sell, lease, transfer, borrow against, or otherwise dispose of any of my rights in the Property unless and until all the indebtedness is paid in full.

Location of the Property. I agree to keep the Property at my address shown above unless Lender tells me I can move it. I will not do anything that requires applying for a certificate of title for the vehicle in another state. If I move from my address shown above to another location within the same state, I may move the Property to my new address, but only if I give Lender the new address in writing prior to my moving. In any event, I agree to keep Lender informed at all times of my current address.

Maintenance and Insurance. I will keep the Property in good condition and repair. If the Property is damaged, lost or stolen, I immediately will inform Lender. I will keep the Property fully insured against all loss or damage by fire, theft, collision, and such other hazards as Lender may require from time to time. The insurance will be on terms, including deductible provisions and endorsements, that are satisfactory to Lender, including stipulations that coverages will not be cancelled or diminished without at least ten (10) days prior written notice to Lender and not including any disclaimer of the insurer's liability for failure to give such notice. I understand I may obtain insurance from any insurance company authorized to do business in Texas. I MAY FURNISH THE REQUIRED INSURANCE WHETHER THROUGH EXISTING POLICIES OWNED OR CONTROLLED BY ME OR THROUGH EQUIVALENT INSURANCE FROM ANY INSURANCE COMPANY AUTHORIZED TO TRANSACT BUSINESS IN THE STATE OF TEXAS. I will provide Lender with the original insurance policy, or other proof satisfactory to Lender of the insurance coverage, together with all endorsements required by Lender, including an endorsement naming Lender as the party to whom all losses will be paid. If Lender receives a refund of any insurance premiums, I agree that the refund is Property covered by this Agreement. Lender may apply the refund to payment of any of the indebtedness. Any insurance policy which I deliver to Lender will be held to secure payment of the indebtedness. Until all indebtedness is paid in full, Lender is authorized, but shall not be required, to file any proof of loss, adjust any loss, receive and receipt for any sum payable, surrender any policy, discharge and release any insurer, endorse any loss or refund check or draft, and in general do in my name, or otherwise, any and all things with respect to the insurance or any insurance proceeds.

Licensing and Governmental Regulations. I agree to keep the Property licensed at all times as required by all applicable state and federal laws. In addition, I agree to pay when due all license fees, taxes and assessments relating to the Property or the use of the Property. I further agree that the Property will not be used for any unlawful purpose or in violation of any statute, law, ordinance, or regulation relating to the use, operation, or control of the Property.

Inspection. I agree that Lender or Lender's agents shall have the right from time to time to inspect the Property wherever located.

Financing Statements. I authorize Lender to file a UCC financing statement, or alternatively, a copy of this Agreement to perfect Lender's security interest. At Lender's request, I additionally agree to sign all other documents that are necessary to perfect, protect, and continue Lender's security interest in the Property. I will pay all filing fees, title transfer fees, and other fees and costs involved unless prohibited by law or unless Lender is required by law to pay such fees and costs. I irrevocably appoint Lender as my attorney-in-fact to execute documents necessary to transfer title if there is a default.

EXHIBIT

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Inspection. I agree that Lender or Lender's agents shall have the right from time to time to inspect the Property wherever located.

Financing Statements. I authorize Lender to file a UCC financing statement, or alternatively, a of this Agreement to perfect Lender's security interest. At Lender's request, I additionally agree to sign all other documents that are necessary to perfect, protect, and continue Lender's security interest in the Property. I will pay all filing fees, title transfer fees, and other fees and costs involved unless prohibited by law or unless Lender is required by law to pay such fees and costs. I irrevocably appoint Lender as my attorney-in-fact to execute documents necessary to transfer title if there is a default. Lender may file a copy of this Agreement as a financing statement. I will promptly notify Lender of any change to my name or the name of any individual Grantor, any individual who is a partner for a Grantor, and any individual who is a trustee or settlor or trustor for a Grantor under this Agreement. I will also promptly notify Lender of any change to the name that appears on the most recently issued, unexpired driver's license or state-issued identification card, any expiration of the most recently issued driver's license or state-issued identification card for me or any individual for whom I am required to provide notice regarding name changes.

LENDER'S EXPENDITURES. If I fail for any reason to maintain any insurance as required in this Agreement, Lender may buy similar insurance protecting Lender's interest only in the Property. All expenses paid by Lender for such purposes will then bear interest at the Note rate from the date paid by Lender to the date of repayment by me. To the extent permitted by applicable law, all such expenses will become a part of the Indebtedness and, at Lender's option, will be payable on demand. If such insurance is sold for a premium not fixed or approved by the State Board of Insurance, I will be so notified at the time of purchase thereof. I may cancel such insurance if I provide substitute equivalent coverage from a company authorized to transact business in Texas. This Agreement also will secure payment of these amounts.

DEFAULT. I will be in default if any of the following happens:

Payment Default. I fail to make any payment when due under the Indebtedness.

Break Other Promises. I break any promise made to Lender or fail to perform promptly at the time and strictly in the manner provided in this Agreement or in any agreement related to this Agreement.

Default in Favor of Third Parties. I default under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in favor of any other creditor or person that may materially affect any of my property or ability to perform my obligations under this Agreement or any of the Related Documents.

False Statements. Any representation or statement made or furnished to Lender by me or on my behalf under this Agreement or the

CONSUMER SECURITY AGREEMENT
(Continued)

Loan No: 4100147135

Page 2

Related Documents is false or misleading in any material respect, either now or at the time made or furnished.

Death or Insolvency. I die or become incompetent or insolvent, a receiver is appointed for any part of my property, I make an assignment for the benefit of creditors, or any proceeding is commenced either by me or against me under any bankruptcy or insolvency laws. However, my death will not be an Event of Default if as a result of my death the Indebtedness is fully covered by credit life insurance.

Taking of the Property. Any creditor or governmental agency tries to take any of the Property or any other of my property in which Lender has a lien. This includes taking of, garnishing of or levying on my accounts with Lender. However, if I dispute in good faith whether the claim on which the taking of the Property is based is valid or reasonable, and if I give Lender written notice of the claim and furnish Lender with monies or a surety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

Defective Collateralization. This Agreement or any of the Related Documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

Property Damage or Loss. The Property is lost, stolen, substantially damaged, sold, or borrowed against.

Insecurity. Lender in good faith believes itself insecure.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the Indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the Indebtedness.

LENDER'S RIGHTS. I may keep and use the Property so long as I am not in default under this Agreement. If I am in default, this is what Lender may do, in addition to any other rights Lender may have:

Accelerate Indebtedness. Lender may declare all Indebtedness immediately due and payable.

Other Rights and Remedies. In addition, Lender will have all the rights of a secured party under the Uniform Commercial Code and other applicable law. This means, among other rights, that Lender may enter upon the premises at the address shown above, provided Lender does so without a breach of the peace or a trespass, and take the Property peaceably and sell it. Lender may also, to the extent permitted by law, and provided Lender may do so without a breach of the peace or a trespass, enter upon other premises for the purpose of retaking the Property, and I consent to such entry. If the Property contains any goods not covered by this Agreement at the time of repossession, I agree that Lender may take such goods, provided that Lender makes reasonable efforts to return them to me after repossession. If Lender asks me to do so, I will gather the Property and make it available to Lender at a place reasonably convenient to both Lender and me.

Application of Proceeds. If Lender sells the Property, Lender will apply the "net proceeds" of the sale to reduce the amount owed Lender. "Net proceeds" means the sale price less the expenses of repossession, repair, sale, and as provided below, all of Lender's attorneys' fees assessed by the court and other collection expenses. I agree that, to the extent permitted by law, I will owe Lender any difference between the amount of the Indebtedness and the net proceeds Lender receives from the sale of the Property.

Notice. Unless the Property threatens to decline speedily in value or is of a type customarily sold on a recognized market, Lender will give me, and other persons as required by law, reasonable notice of the time and place of any public sale or of the time after which any private sale or any other intended disposition of the Property is to be made. The requirements of reasonable notice shall be met if such notice is given at least ten (10) days before the time of the sale or disposition, except as otherwise required by applicable law.

CROSS - COLLATERALIZATION. In addition to the Note, this Agreement secures all amounts that I may owe to Lender, whether owed now or later. This means that every loan I have now or obtain later with Lender is secured by this Agreement. This Agreement also secures all other amounts and obligations that I may owe to Lender (such as an overdraft on a checking account).

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Agreement:

Amendments and Interpretation. (1) What is written in this Agreement is my entire agreement with Lender concerning the Property. This Agreement may not be changed except by another written agreement between us. (2) If more than one person signs below, our obligations are joint and several. This means that the words "I," "me," and "my" mean each and every person or entity signing this Agreement, and that, if Lender brings a lawsuit, Lender may sue any one or more of us. I also understand Lender need not sue Borrower first, and that Borrower need not be joined in any lawsuit. (3) The names given to paragraphs or sections in this Agreement are for convenience purposes only. They are not to be used to interpret or define the provisions of this Agreement. (4) I agree that this Agreement is the most reliable evidence of my agreements with Lender.

Attorneys' Fees; Expenses. I agree to pay all of Lender's costs and expenses, including all of Lender's attorneys' fees assessed by the court and Lender's legal expenses, incurred in connection with the enforcement of this Agreement. Lender may hire or pay someone else to help enforce this Agreement or to collect the Indebtedness, and I shall pay the costs and expenses of such enforcement. Costs and expenses include all of Lender's attorneys' fees assessed by the court and legal expenses whether or not there is a lawsuit, including all of Lender's attorneys' fees assessed by the court and legal expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services. I also shall pay all court costs, in addition to all other sums provided by law. This Agreement also secures all of these amounts.

Caption Headings. Caption headings in this Agreement are for convenience purposes only and are not to be used to interpret or define the provisions of this Agreement.

Governing Law. This Agreement will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Texas without regard to its conflicts of law provisions. This Agreement has been accepted by Lender in the State of Texas.

Notices. Any notice required to be given under this Agreement shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Agreement. Any person may change his or her address for notices under this Agreement by giving formal written notice to the other person or persons, specifying that the purpose of the notice is to change the person's address. For notice purposes, I agree to keep Lender informed at all times of my current address. Unless otherwise provided or required by law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors. It will be my responsibility to tell the others of the notice from Lender.

No Waiver by Lender. I understand Lender will not give up any of Lender's rights under this Agreement unless Lender does so in writing. The fact that Lender delays or omits to exercise any right will not mean that Lender has given up that right. If Lender does agree in writing to give up one of Lender's rights, that does not mean I will not have to comply with the other provisions of this Agreement. I also understand that if Lender does consent to a request, that does not mean that I will not have to get Lender's consent again if the situation happens again. I further understand that just because Lender consents to one or more of my requests, that does not mean Lender will be required to consent to any of my future requests. I waive presentment, demand for payment, protest, notice of dishonor, notice of intent to

that the rest of this Agreement will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Agreement even if a provision of this Agreement may be found to be invalid or unenforceable.

Successors and Assigns. Subject to any limitations stated in this Agreement on transfer of my interest, this Agreement shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than me, Lender, without notice to me, may deal with my successors with reference to this Agreement and the indebtedness by way of forbearance or extension without releasing me from the obligations of this Agreement or liability under the Indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Agreement.

DEFINITIONS. The following words shall have the following meanings when used in this Agreement:

Agreement. The word "Agreement" means this Consumer Security Agreement, as this Consumer Security Agreement may be amended or modified from time to time, together with all exhibits and schedules attached to this Consumer Security Agreement from time to time.

Borrower. The word "Borrower" means Dashawanna J. McClelland and includes all co-signers and co-makers signing the Note and all their successors and assigns.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Agreement in the default section of this Agreement.

Grantor. The word "Grantor" means Dashawanna J. McClelland.

Guaranty. The word "Guaranty" means the guaranty from guarantor, endorser, surety, or accommodation party to Lender, including

**CONSUMER SECURITY AGREEMENT
(Continued)**

without limitation a guaranty of all or part of the Note.

Indebtedness. The word "Indebtedness" means the indebtedness evidenced by the Note or Related Documents, including all principal and interest together with all other indebtedness and costs and expenses for which I am responsible under this Agreement or under any of the Related Documents.

Lender. The word "Lender" means Austin Bank, Texas National Association, its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Note.

Note. The word "Note" means the note or credit agreement dated April 27, 2021, in the principal amount of \$32,784.37 from [REDACTED] to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of and substitutions for the note or credit agreement.

Property. The word "Property" means all of my right, title and interest in and to all the Property as described in the "Property Description" section of this Agreement.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

I HAVE READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS CONSUMER SECURITY AGREEMENT AND AGREE TO ITS TERMS. THIS AGREEMENT IS DATED APRIL 27, 2021.

GRANTOR:

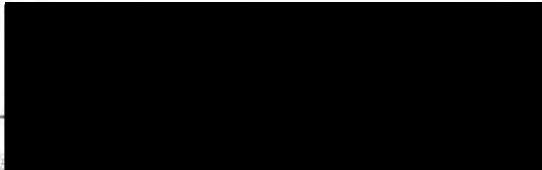
[REDACTED]

Exhibit B
Down payment



CASHIER'S CHECK

04/27/2021



TWO THOUSAND NINE HUNDRED DOLLARS AND 00 CENTS

PAY TO THE ORDER OF: AUSTIN BANK

VOID

\$2,900.00

Fee \$10.00

NOT NEGOTIABLE
CUSTOMER COPY

Regions Bank

Branch TX04712
CC004712

EXHIBIT

"4"

tabbies

Note [Redacted]



Relationship	Date of Birth	Phone Number	Tax Identification
[Redacted]	[Redacted]	[Redacted]	[Redacted]

Additional Relationships

[Redacted]

[See Mailing Information](#)

Account Classification



Warnings



Mailing Label



Loan To Date



Date	Description	Transaction Amount	Principal:	Interest:	Principal Balance
Apr 27, 2021	Original Rate	Interest Rate:	6.350000		
Apr 27, 2021	Insurance Premium	\$738.64	\$738.64		\$738.64
Apr 27, 2021	<u>LOAN ADVANCE</u>	\$32,045.73	\$32,045.73		\$32,784.37
Jun 11, 2021	Payment - Extra To Principal	\$640.85	\$384.19	\$256.66	\$32,400.18
Jul 12, 2021	Payment - Extra To Principal	\$640.85	\$466.12	\$174.73	\$31,934.06
Aug 11, 2021	Payment - Extra To Principal	\$640.85	\$474.19	\$166.66	\$31,459.87
Sep 13, 2021	Payment - Extra To Principal	\$640.85	\$460.24	\$180.61	\$30,999.63
Oct 12, 2021	Payment - Extra To Principal	\$640.85	\$484.46	\$156.39	\$30,515.17
Nov 12, 2021	Payment - Extra To Principal	\$640.85	\$476.28	\$164.57	\$30,038.89
Dec 13, 2021	Payment - Extra To Principal	\$640.85	\$478.85	\$162.00	\$29,560.04
Jan 11, 2022	Payment - Extra To Principal	\$640.85	\$491.72	\$149.13	\$29,068.32
Feb 11, 2022	Payment - Extra To Principal	\$640.85	\$484.09	\$156.76	\$28,584.23
Mar 11, 2022	Payment - Extra To Principal	\$640.85	\$501.61	\$139.24	\$28,082.62
Apr 11, 2022	Payment - Extra To Principal	\$640.85	\$489.40	\$151.45	\$27,593.22
May 11, 2022	Payment - Extra To Principal	\$640.85	\$496.84	\$144.01	\$27,096.38
Jun 13, 2022	Payment - Extra To Principal	\$640.85	\$485.29	\$155.56	\$26,611.09
Jul 11, 2022	Payment - Extra To Principal	\$640.85	\$511.23	\$129.62	\$26,099.86
Aug 11, 2022	Payment - Extra To Principal	\$640.85	\$500.09	\$140.76	\$25,599.77
Sep 12, 2022	Payment - Extra To Principal	\$640.85	\$498.34	\$142.51	\$25,101.43
Oct 11, 2022	Payment - Extra To Principal	\$640.85	\$514.21	\$126.64	\$24,587.22
Nov 14, 2022	Payment - Extra To Principal	\$640.85	\$495.42	\$145.43	\$24,091.80
Dec 12, 2022	Payment - Extra To Principal	\$640.85	\$523.50	\$117.35	\$23,568.30
Jan 17, 2023	<u>Regular Payment</u>	\$640.85	\$493.25	\$147.60	\$23,075.05
Feb 21, 2023	Automatic Late Charge	\$32.04			\$23,075.05
Mar 21, 2023	Automatic Late Charge	\$32.04			\$23,075.05





February 21, 2023

[REDACTED]

Dear [REDACTED]

Austin Bank is in receipt of your claim dated January 31, 2023 and received on February 8, 2023.

After careful review of the points made in the Affidavit of Truth and the documentation we have on file, we find that we are in compliance with Regulation Z – Truth-in-Lending Act for a consumer purchase transaction of the 2021 Forest River Wildwood recreational vehicle purchased new from [REDACTED] and financed with Austin Bank. We did appropriately disclose all costs related to the consumer purchase of the recreational vehicle for which a Right of Rescission does not apply to a "purchase" transaction.

The \$2,900.00 was the down payment provided by you via a Cashier's Check [REDACTED] from Regions Bank. Please understand that the total paid to [REDACTED] for the vehicle was \$34,845.73. The amount paid consists of \$31,945.73 from your loan with Austin Bank and \$2,900.00 paid from you by Cashier's Check. The \$2,900.00 you referenced in your correspondence was paid as your down payment to [REDACTED] not paid to Austin Bank.

Further, the original balance of your loan was \$32,684.37, which consisted of the above reference \$31,945.73 from Austin Bank and \$738.64 paid for credit life insurance. All of this as very clearly disclosed to you in the disclosure statement of April 27, 2021, which you included in your correspondence to Austin Bank.

Thank you for being a valued customer and bringing your concerns to our attention. We appreciate your business and for banking with Austin Bank. Should you desire to discuss this transaction further, please contact my office at 905-586-1526.

Sincerely,

Russ Gideon
President / CEO

200 E. Commerce Jacksonville, Texas 75766
903-586-1526 903-541-2086 Fax

Member FDIC



Austin Bank, Texas National Association

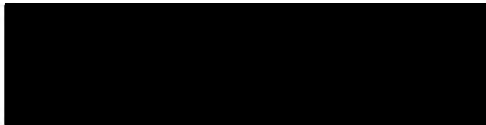
P.O. Box 951

Jacksonville, TX 75766

ATTN: Russ Gideon

RIGHT OF RESCISSION

January 31, 2023



AUSTIN BANK, TEXAS NATIONAL ASSOCIATION
200 E COMMERCE
JACKSONVILLE, TEXAS
75766

Pursuant to 15 U.S. Code § 1611(1)(3) you can be fined up to \$5000.00 for giving false, inaccurate information and fails to provide information which he is required to disclose and in this case you, **Austin Bank, Texas National Association**, willfully did when you failed to disclose and provide all information clearly to me as a consumer.;

Pursuant to 15 U.S. Code § 1635 (a) DISCLOSURE OF OBLIGOR'S RIGHT TO RESCIND, ... "the obligor shall have the right to rescind the transaction until midnight of the third business day following the consummation of the transaction or the delivery of the information and rescission forms required under this section" ... I did not receive said disclosure nor was the disclosure mentioned or explained to me by a representative of **Austin Bank, Texas National Association**

Notice that Pursuant to 15 U.S. Code § 1635(b) upon receipt of this rescission I am not liable for any finance charge, security interest, etc. and becomes void effective immediately.

Take further notice that pursuant to Federal Truth in Lending Act, I hereby request the return of my deposit in the amount of \$2,900. 20 days after your receipt of this notice you have to return any money or property given and also **terminate and reflect that termination of the security interest and lien placed on the property** which in this case is a **2021 FOREST RIVER WILWOOD MODEL 36VBDS VIN#**

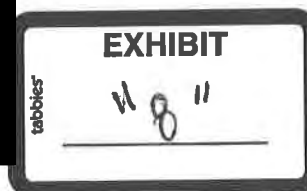
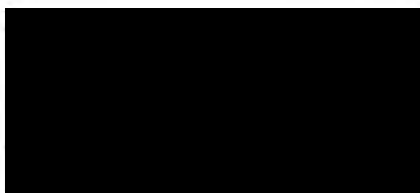


Your failure to comply with this rescission will result in civil liability for fraud Pursuant to 15 U.S. Code § 1640

This Affidavit of Truth is dated the 31st Day of January in the year 2023

 [Agent/Beneficiary] Without Prejudice, All Natural Inalienable Rights Reserved

SEAL
Jurat



State of Texas

County of Angelina

Subscribed and sworn before me this 31st day of January, A.D. 2023

WITNESS my hand and official seal Signature of Notary Public



**There is a
difference in the
way we do business.**

A Texas bank - Family Owned, Locally Managed.


Austin Bank

COMMITTED TO COMMUNITY

Austin Bank today is the result of the hard work and dedication of its employees and those that have preceded them. Current and previous leadership teams have provided the guidance to propel the bank with decisions that have always been in the long-term interests of our customers, employees and shareholders. Austin Bank remains well positioned for continued growth and expansion.

Jeff Austin, Jr.

Senior Chairman of the Board

We are first and foremost a community bank with a genuine interest in the growth and well-being of the communities we serve. In 2022 Austin Bank was proud to extend community banking to Montgomery and excited to build upon our presence in The Woodlands. In addition, we broke ground to provide a new banking facility to our customers in Gilmer. It is our honor and privilege to provide the financial services our communities need to thrive, and we work hard to remain an Employer and Bank of Choice serving generations to come.

Austin Bank continues to be uniquely positioned as a trusted and strong community bank building on its solid foundation of exceptional service and security. Thanks to our customers and employees, the bank experienced quality growth in loans, deposits and assets in 2022. Total assets have exceeded \$2.7 billion and total deposits surpassed \$2.3 billion. Total loans were \$1.9 billion, representing an additional investment of over \$295 million in the communities we serve. There has never been a better time to bank with Austin Bank!

Jeff Austin III

Chairman of the Board

Russ Gideon

President / CEO

EXECUTIVE LEADERSHIP TEAM



JEFF AUSTIN, JR.
Senior Chairman
of the Board



JEFF AUSTIN III
Chairman of the Board



SISSY AUSTIN
Senior Executive
Vice President



RUSS GIDEON
President / CEO



JANE AUSTIN CHAPMAN
Vice President
Director



MICHAEL AUSTIN NEILL
Director



LINDA DOUGLAS
Senior Executive
Vice President
Chief Retail Officer



MIKE GUNNELS
Senior Executive
Vice President
Chief Credit Officer



LYNN LITTLEJOHN
Senior Executive
Vice President
Director Human Resources



BILLY MULLINS
Senior Executive
Vice President
Chief Risk Officer



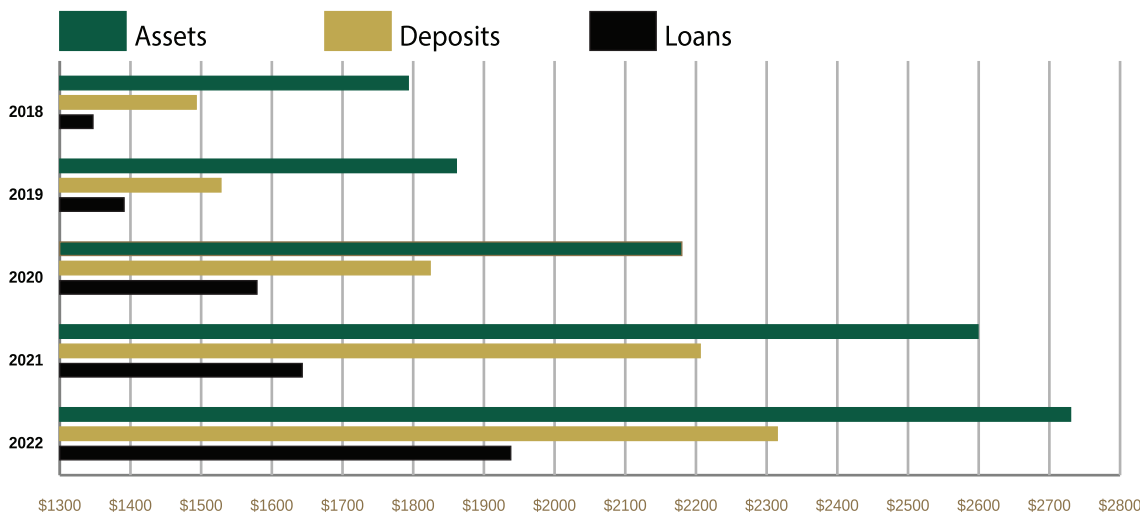
JOHN ORY
Senior Executive
Vice President
Chief Operations Officer



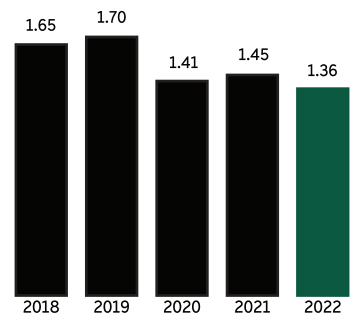
JASON PETERSEN
Senior Executive
Vice President
Chief Lending Officer



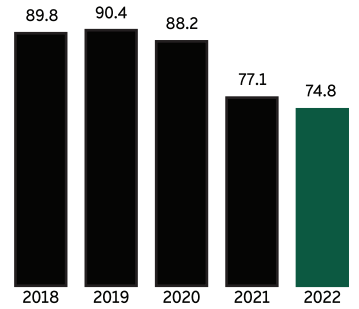
SANDY RAYBURN
Senior Executive
Vice President
Chief Financial Officer



RETURN ON ASSETS (%)



LOANS TO DEPOSITS (%)



FINANCIAL REVIEW *(in thousands)*

ASSETS

	2022	2021
Cash and Balances due from banks	\$ 69,576	\$ 420,264
Securities	616,923	440,747
Net loans	1,918,305	1,624,108
Other assets	125,694	114,586

TOTAL ASSETS

\$ 2,730,498 **\$ 2,599,705**

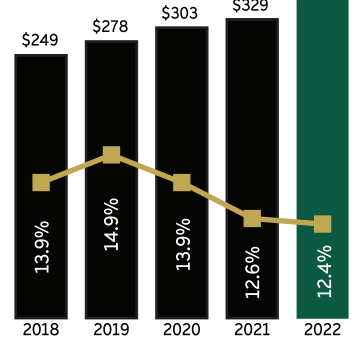
LIABILITIES AND STOCKHOLDERS' EQUITY

Non-interest bearing deposits	\$ 992,652	\$ 945,524
Interest bearing deposits	1,322,882	1,260,583
Total Deposits	2,315,534	2,206,107
Securities sold under agreements to repurchase	54,167	43,651
Other liabilities	21,441	21,126
Total Liabilities	2,391,142	2,270,884
Total stockholders' equity	339,356	328,821

TOTAL LIABILITIES AND EQUITY

\$ 2,730,498 **\$ 2,599,705**

TOTAL CAPITAL *(in millions)* *(% of assets)*



MAKING A DIFFERENCE

440,420

products and services used

\$732,240

loans closed *(in thousands)*

499

employees with

950

hours of community service performed

73,955

Consumer and Business relationships

4,219

years of progressive service

\$644,442

in charitable giving

51,961

Mobile Banking customers

\$845,693

in Property taxes paid

15,451

total training hours for our employees

597

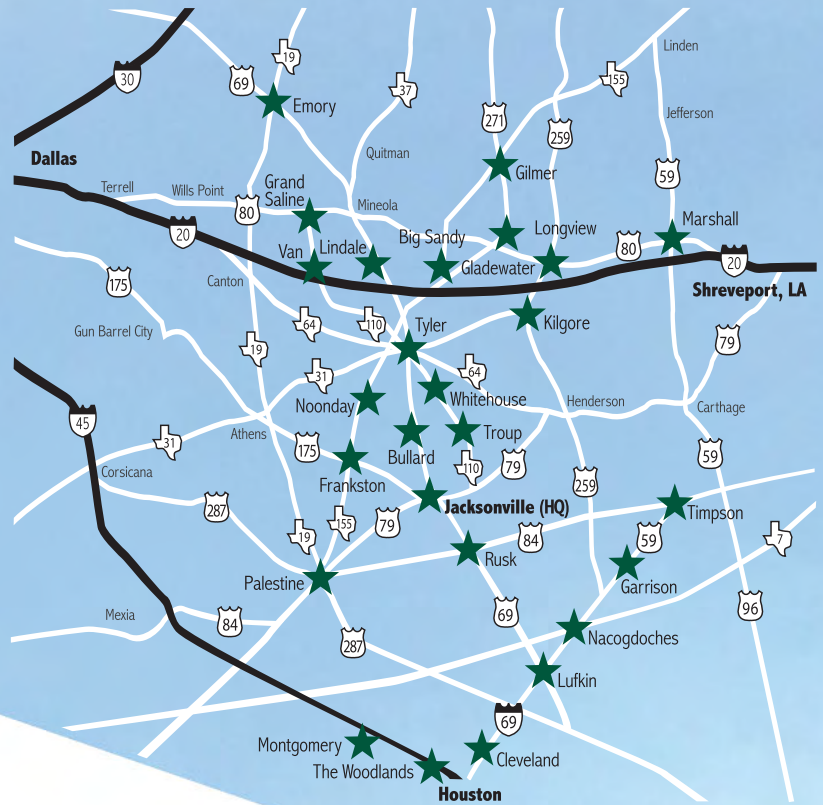
college scholarships awarded since 2005

36 BANKING LOCATIONS

IN 26 CITIES AND 14 COUNTIES

Big Sandy · Bullard · Cleveland · Emory
 Frankston · Garrison · Gilmer · Gladewater
 Grand Saline · Jacksonville (2)* · Kilgore · Lindale
 Longview (5)* · Lufkin · Marshall · Montgomery
 Nacogdoches · Noonday · Palestine (2)* · Rusk
 Timpson · Troup · Tyler (5)*
 Van · Whitehouse · The Woodlands

* multiple banking locations



Headquarters: 200 E. Commerce
 P.O. Box 951
 Jacksonville, TX 75766
 Cherokee County
 903.586.1526
 903.541.2086 fax
 austinbank.com

Parent Company: Austin Bancorp, Inc.

Bank Chartered: October 1, 1900

For Information: customercare@austinbank.com

Contact: Patty Steelman, CFMP
 EVP, Director of Marketing
 903.871.2519
 psteelman@austinbank.com

Member FDIC
www.FDIC.gov



BOARD OF DIRECTORS:

Jeff Austin, Jr. *
 Jeff Austin III *
 Sissy Austin *
 Nancy Abernathy
 Barry Autry
 Jane A. Chapman *
 Russ Gideon *
 Martin Heines
 Billy E. Hibbs, Jr.
 Ronny E. Lee
 Billy Mullins *
 Michael A. Neill *
 Robert Nichols
 Joe Sharp, Jr.
 Randy Swanson
 John P. Williams
 Paul S. Woodard, Jr.

ADVISORY DIRECTORS:

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 Linda Douglas *
 Mike Gunnels *
 Nathan Jones
 Jeff King
 Lowell Little
 Lynn Littlejohn *
 Natalie Lynch
 John Ory *
 Jason Petersen *
 Sandy Rayburn *
 Brenda Sharp
 Francis Spruiell

DIRECTORS EMERITUS:

Gene Brumbelow
 Keith Chambers
 Charles Creed



federalreserve.gov



14 Year Winner (2009 - 2022)

* denotes Executive Committee member