



*City Bank*  
Member FDIC

**CRA**  
**PUBLIC FILE**  
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Community  
Reinvestment Act

Performance  
Evaluation

From

FDIC

# **PUBLIC DISCLOSURE**

October 30, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

City Bank  
Certificate Number: 25103

5219 City Bank Parkway  
Lubbock, Texas 79407

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Dallas Regional Office

600 North Pearl Street, Suite 700  
Dallas, Texas 75201

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, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

## TABLE OF CONTENTS

INSTITUTION RATING .....	1
DESCRIPTION OF INSTITUTION .....	2
DESCRIPTION OF ASSESSMENT AREAS.....	3
SCOPE OF EVALUATION.....	3
CONCLUSIONS ON PERFORMANCE CRITERIA.....	6
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	14
TEXAS.....	15
DESCRIPTION OF INSTITUTION’S OPERATIONS IN TEXAS.....	15
SCOPE OF EVALUATION – TEXAS .....	15
CONCLUSIONS ON PERFORMANCE CRITERIA IN TEXAS.....	16
LUBBOCK MSA ASSESSMENT AREA – Full-Scope Review.....	22
COLLEGE STATION MSA ASSESSMENT AREA – Full-Scope Review .....	31
OTHER ASSESSMENT AREAS – Limited-Scope Review.....	40
NEW MEXICO.....	45
DESCRIPTION OF INSTITUTION’S OPERATIONS IN NEW MEXICO.....	45
SCOPE OF EVALUATION – NEW MEXICO .....	47
CONCLUSIONS ON PERFORMANCE CRITERIA IN NEW MEXICO.....	47
APPENDICES .....	54
LARGE BANK PERFORMANCE CRITERIA.....	54
SCOPE OF EVALUATION .....	56
SUMMARY OF RATINGS FOR RATED AREAS .....	57
DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS.....	58
GLOSSARY .....	64

## INSTITUTION RATING

**INSTITUTION’S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding	-	-	-
High Satisfactory	-	-	-
Low Satisfactory	X	X	X
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 Lending Test is rated Low Satisfactory.**

- Lending levels reflect excellent responsiveness to assessment area credit needs.
- An adequate percentage of loans are made in the institution’s assessment areas.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The distribution of borrowers reflects adequate penetration among retail customers of different income levels and business customers of different sizes.
- The institution is a leader in making community development loans.
- The institution uses innovative and/or flexible lending practices in order to serve assessment area credit needs.

**The Investment Test is rated Low Satisfactory.**

- The institution has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits adequate responsiveness to credit and community development economic needs.
- The institution does not use innovative and/or complex investments to support community

development initiatives.

**The Service Test is Low Satisfactory.**

- Delivery systems are reasonably accessible to essentially all portions of the institution’s assessment areas.
- No branches have been opened or closed since the last evaluation. As such, there have been no changes in branching structure that adversely affected the accessibility of the bank’s delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals.
- Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals.
- The institution provides an adequate level of community development services.

**DESCRIPTION OF INSTITUTION**

City Bank is a full-service interstate financial institution headquartered in Lubbock, Texas. One-bank holding company South Plains Financial, Inc., Lubbock, Texas, wholly owns City Bank, as well as Ruidoso Retail Inc., Lubbock, Texas; and South Plains Financial Capital Trusts III, IV, and V, all in Wilmington, Delaware. No affiliates or subsidiaries exist relevant to this CRA evaluation since the institution did not ask for consideration of the activities from such. The bank received a “Satisfactory” rating at its previous Federal Deposit Insurance Corporation (FDIC) Community Reinvestment Act (CRA) Evaluation dated May 10, 2021, using Large Bank Examination Procedures.

City Bank currently operates 25 full-service offices throughout Texas and New Mexico. The bank also operates 8 loan production offices (LPOs) in the State of Texas, 4 of which are located within the designated assessment areas. Since the prior evaluation, the bank closed 8 LPOs in the State of Texas. Aside from the aforementioned changes, no other changes, such as merger or acquisition activities, have occurred.

The bank offers a variety of credit products, including commercial, agricultural, home mortgage, and consumer loans. The bank offers these loans in all of the assessment areas; however, the lending focus varies slightly in some markets. While commercial and home mortgage loans continue to represent the bank’s overall primary business focus, agricultural lending is the focus in some nonmetropolitan areas. Additionally, the institution offers a full line of traditional deposit services, including checking and savings accounts and certificates of deposit. Alternative banking services include internet and mobile banking, telephone banking, mobile check deposit, Zelle, and 30 automated teller machines (ATMs).

As of September 30, 2023, the institution reported total assets of nearly \$4.2 billion, total loans of \$3.0 billion, and total deposits of \$3.7 billion. Since the previous evaluation, total assets grew by 13.5 percent, total loans grew by 30.4 percent, and total deposits grew by 15.6 percent. Examiners did not identify any impediments that affect the bank’s ability to meet the credit needs of its assessment areas. The following table illustrates the bank’s loan portfolio.

<b>Loan Portfolio Distribution as of 9/30/2023</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	418,364	13.9
Secured by Farmland	84,539	2.8
Secured by 1-4 Family Residential Properties	554,784	18.4
Secured by Multifamily (5 or more) Residential Properties	222,069	7.4
Secured by Nonfarm Nonresidential Properties	876,050	29.0
<b>Total Real Estate Loans</b>	<b>2,155,806</b>	<b>71.5</b>
Commercial and Industrial Loans	329,063	10.9
Agricultural Production and Other Loans to Farmers	92,060	3.1
Consumer Loans	403,961	13.4
Obligations of State and Political Subdivisions in the U.S.	6,884	0.2
Other Loans	26,063	0.9
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>3,013,837</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

Based on the information discussed in this section as well as other regulatory data, the institution's financial condition, size, product offerings, prior performance, and status of any legal impediments did not affect its ability to meet the credit needs of the assessment areas.

## **DESCRIPTION OF ASSESSMENT AREAS**

As more fully described under Description of Institution for each rated area, City Bank operates in two rated areas, the States of Texas and New Mexico. The bank continues to designate eight assessment areas in the State of Texas and one in the State of New Mexico. Please refer to the rated areas and individual assessment areas for additional information.

The bank has not made changes to the assessment areas since the previous evaluation; however, minor changes to census tract boundaries within the assessment areas occurred due to the 2020 U.S. Census. The 2020 update in census information covers lending analyzed for 2022; whereas, the 2010 U.S. Census information, with 2015 American Community Survey (ACS) update, covers lending analyzed for 2021.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the previous evaluation dated May 10, 2021, to the current evaluation dated October 30, 2023. To assess performance, examiners applied the Federal Financial Institutions Examination Council (FFIEC) Large Institution CRA Examination Procedures, which include the Lending, Investment, and Service Tests. The Appendix lists the applicable tests' criteria.

Examiners applied full-scope procedures to the following assessment areas in the State of Texas: the Lubbock Metropolitan Statistical Area (Lubbock MSA) assessment area and the College Station-Bryan MSA (College Station MSA) assessment area. In accordance with outstanding procedures, examiners also randomly selected the College Station MSA assessment area for full-scope review since this area had not been reviewed using full-scope procedures during the previous two evaluations. Examiners placed greater weight on the bank’s performance in the Lubbock MSA assessment area since the majority of the bank’s loans, deposits, and offices are located in this assessment area. Examiners applied limited-scope procedures to the remaining assessment areas within the State of Texas. For the State of New Mexico, examiners applied full-scope procedures to the sole assessment area, the New Mexico nonmetropolitan MSA (NM Non-MSA) assessment area. Please refer to the rated area sections for additional details.

The following table shows that the bank originated a majority of its loans, held a majority of its deposits, and operated a majority of its branches in the State of Texas. Consequently, examiners weighed records in the State of Texas heavier when arriving at applicable conclusions and ratings.

<b>Rated Area Breakdown of Loans, Deposits, and Branches</b>						
<b>Rated Area</b>	<b>Loans</b>		<b>Deposits</b>		<b>Branches</b>	
	<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Texas	608,079	95.7	3,491,905	95.1	23	92.0
New Mexico	27,530	4.3	180,226	4.9	2	8.0
<b>Total</b>	<b>635,609</b>	<b>100.0</b>	<b>3,672,131</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>
<i>Source: 2022 HMDA and CRA Data; FDIC Summary of Deposits (6/30/2023)</i>						

### **Activities Reviewed**

For the Lending Test, CRA Large Bank procedures require examiners to consider a bank’s reported home mortgage, small business, and small farm loans since the previous evaluation, as well as all reported community development loans originated since the previous evaluation. Consequently, this evaluation considers total loans reported (inside and outside of the assessment areas) either according to the Home Mortgage Disclosure Act (HMDA) or CRA data collection reporting requirements:

#### **Home Mortgage Loans (total inside and outside of the assessment area)**

- 2021 – 5,402 loans totaling \$1,694,864,000
- 2022 – 2,622 loans totaling \$988,489,000

#### **Small Business Loans (total inside and outside of the assessment area)**

- 2021 – 2,266 loans totaling \$272,771,000
- 2022 – 997 loans totaling \$167,877,000

#### **Small Farm Loans (total inside and outside of the assessment area)**

- 2021 – 572 loans totaling \$63,954,000
- 2022 – 273 loans totaling \$41,263,000

### Community Development Loans

- May 10, 2021 – October 30, 2023: 100 loans totaling \$234,358,000

Examiners determined that the bank's primary product lines include commercial and home mortgage lending, followed by agricultural lending. This conclusion considered Consolidated Reports of Condition and Income data, the number and dollar volume of reported loans during the evaluation period, and the bank's business strategy.

None of the bank's subsidiaries offers credit products; therefore, this evaluation does not consider any affiliate lending. Based on the data above, small farm loans only account for 4.3 percent of the dollar volume of the total HMDA and CRA loans in 2022. Therefore, other than for the Assessment Area Concentration performance factor, examiners did not analyze small farm loans since conclusions regarding them would not materially affect any conclusions or ratings.

CRA aggregate lending data for 2021, as well as D&B data for 2021 and 2022 provided a standard of comparison for the small business loans reviewed. HMDA aggregate lending data for 2021 and 2022, as well as 2015 ACS and 2020 U.S. Census data, provided a standard of comparison for the home mortgage loans reviewed. Examiners placed more weight on the comparisons to the aggregate lending data since it is typically a better indicator of market conditions and loan demand. In general, examiners did not identify any trends between the two years of CRA and HMDA data that materially affected conclusions. Therefore, examiners only presented 2021 small business data and 2022 home mortgage data for Geographic Distribution and Borrower Profile, as these are the most recent years with available aggregate data.

For the Lending Test, examiners analyzed the institution's lending activity, assessment area concentration, geographic distribution of loans, and borrowers' profile. Additionally, examiners reviewed community development lending activities as well as product innovation. Home mortgage lending represents the largest loan product by dollar volume and by number based on CRA reported data. Further, commercial lending represents the largest loan product by dollar volume based on the most recent Consolidated Reports of Condition and Income data. As a result, examiners placed equal weight among the products when drawing conclusions. However, loan product weighting varied slightly by assessment area and rated area. Please refer to the Scope of Evaluation section for additional details on each rated area. Finally, examiners did not evaluate consumer loans since they did not represent a significant percentage (13.6 percent of the overall loan portfolio by dollar volume) and the bank opted to forego collecting data on these loans.

The scopes for the Investment and Service Tests consider applicable current period community development activities, including qualified investments and community development services. The Investment Test's scope further encompasses all prior period qualified investments. Prior period qualified investments involve those purchased prior to the previous evaluation but still outstanding as of this evaluation's date. Examiners use the book value as of the current evaluation date for all prior period qualified investments.

For the Service Test, examiners reviewed the delivery systems for providing retail banking services, including branches and alternative delivery systems, and the impact of any branch openings or

closings during the evaluation period. The review further evaluated retail banking products and services targeted toward low- and moderate-income individuals or small businesses or tailored to meet specific needs within the assessment areas.

Given the institution's method and compilation of community development data, examiners reviewed all community development loans, qualified investments, and community development services from the previous evaluation to October 30, 2023.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

City Bank demonstrated a low satisfactory record for the bank as a whole regarding the Lending Test. Adequate records regarding geographic loan distribution, borrower profile, and assessment area concentration primarily support this conclusion. The bank also demonstrated excellent lending levels, leader level of community development loans, and use of innovative and flexible lending practices. The Lending Test performance is consistent in both rated areas. Refer to each rated area's Lending Test section for details.

For the CRA Large Bank Lending Test, typically, examiners will first determine whether the presence of any weaker lending activity or assessment area concentration performance warrants downgrading the overall Lending Test rating. Absent any such warranted downgrading, examiners will then place more weight on the bank's geographic distribution and borrower profile, as well as on its community development loans, when arriving at the overall Lending Test rating.

#### **Lending Activity**

Lending levels reflect excellent responsiveness to assessment area credit needs. Excellent records regarding home mortgage and small business lending support this conclusion. Examiners considered the bank's size, business strategy, and capacity relative to the assessment area credit needs when arriving at this conclusion.

#### ***Home Mortgage Loans***

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs. Excellent performance in both rated areas supports this conclusion. For 2022, City Bank captured a 0.7 percent market share of the total number of home mortgage loans and a 0.6 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 33<sup>rd</sup> out of 1,097 total lenders in the bank's assessment areas. This ranking lands the bank in the top 3.0 percent of lenders reporting such loans in the bank's assessment areas. The ranking considers the total number and dollar amount of loans made by each institution.

#### ***Small Business Loans***

Small business lending levels reflect excellent responsiveness to assessment area credit needs. Excellent performance in both rated areas supports this conclusion. For 2021, City Bank captured a 0.7 percent market share of the total number of small business loans and a 1.8 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 23<sup>rd</sup> out of 383 total lenders in the bank's assessment areas. This ranking lands the bank in the top 6.0 percent of lenders

reporting such loans in the bank’s assessment areas. The ranking considers the total number and dollar amount of loans made by each institution.

**Assessment Area Concentration**

An adequate percentage of loans are made in the institution’s assessment areas. Majorities of home mortgage, small business, and small farm loans originated in the assessment areas support this conclusion. Examiners considered the bank’s asset size and office structure, as well as the loan categories reviewed relative to the areas’ combined size and economy, when arriving at this conclusion.

<b>Lending Inside and Outside of the Assessment Area</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollars Amount of Loans \$(000s)</b>				<b>Total \$(000s)</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	
Home Mortgage										
2021	2,974	55.1	2,428	44.9	5,402	922,220	54.4	772,645	45.6	1,694,864
2022	1,457	55.6	1,165	44.4	2,622	456,616	46.2	531,873	53.8	988,489
<b>Subtotal</b>	<b>4,431</b>	<b>55.2</b>	<b>3,593</b>	<b>44.8</b>	<b>8,024</b>	<b>1,378,836</b>	<b>51.4</b>	<b>1,304,518</b>	<b>48.6</b>	<b>2,683,353</b>
Small Business										
2021	1,972	87.0	294	13.0	2,266	223,942	82.1	48,829	17.9	272,771
2022	878	88.1	119	11.9	997	144,204	85.9	23,673	14.1	167,877
<b>Subtotal</b>	<b>2,850</b>	<b>87.3</b>	<b>413</b>	<b>12.7</b>	<b>3,263</b>	<b>368,146</b>	<b>83.5</b>	<b>72,502</b>	<b>16.5</b>	<b>440,648</b>
Small Farm										
2021	499	87.2	73	12.8	572	55,888	87.4	8,066	12.6	63,954
2022	230	84.2	43	15.8	273	34,788	84.3	6,475	15.7	41,263
<b>Subtotal</b>	<b>729</b>	<b>86.3</b>	<b>116</b>	<b>13.7</b>	<b>845</b>	<b>90,676</b>	<b>86.2</b>	<b>14,541</b>	<b>13.8</b>	<b>105,217</b>

Source: HMDA Reported Data; CRA Reported Data

**Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the assessment areas. Performance in the States of Texas and New Mexico proved consistent with the overall conclusion. Examiners focused on the percentage by number of loans in low- and moderate-income census tracts when arriving at conclusions for this performance factor. Examiners reviewed only those loans granted within the assessment areas to perform this analysis. Refer to the rated area and assessment area sections for a complete discussion.

**Borrower Profile**

The distribution of borrowers reflects adequate penetration among retail customers of different income levels and business customers of different sizes. Performance in the States of Texas and New Mexico demonstrated consistent performance with the overall conclusion. Examiners focused on the percentage by number of loans to low- and moderate-income borrowers and to businesses with gross annual revenue of \$1 million or less when arriving at conclusions for this performance

factor. Examiners reviewed only those loans granted within the assessment areas to perform this analysis. Refer to the rated area and assessment area sections for a complete discussion.

**Innovative or Flexible Lending Practices**

The institution uses innovative and/or flexible lending practices in order to serve assessment area credit needs. During the evaluation period, the bank offered flexible programs institution-wide, including government guaranteed loans offered through several government-sponsored agencies. The government guaranteed loans have involved those administered through the Federal Housing Administration (FHA), Veterans Administration (VA), and the United States Department of Agriculture’s Rural Housing Service (RHS) and Farm Service Agency (FSA) loan programs. All of these types of loans require extra effort by bank personnel compared to conventional loans, and these loans help borrowers who might not otherwise qualify for credit. The bank had no innovative lending programs during the review period.

Besides their extent, the flexible loans reflect adequate responsiveness to the bank’s CD needs. The following table contains the bank’s total number and dollar volume of loans originated under each program during the evaluation period.

<b>Innovative or Flexible Lending Programs</b>								
<b>Institution</b>								
<b>Type of Program</b>	<b>2021</b>		<b>2022</b>		<b>YTD 2023</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
FHA	234	47,293	119	28,145	87	22,700	440	98,138
VA	121	37,356	90	29,269	66	21,826	277	88,451
USDA	6	811	2	306	1	190	9	1,307
Texas Department of Housing and Community Affairs	43	7,094	8	1,418	3	494	54	9,006
Texas State Affordable Housing Corporation	6	1,333	5	1,310	4	1,065	15	3,708
Texas Veterans Land Board	21	5,146	43	13,953	26	8,161	90	27,260
<b>Totals</b>	<b>431</b>	<b>99,033</b>	<b>267</b>	<b>74,401</b>	<b>187</b>	<b>54,436</b>	<b>885</b>	<b>227,870</b>

*Source: Bank Data, "--" data not available*

The following table further shows the flexible lending activities by rated area.

Innovative or Flexible Loans								
Institution								
Rated Area	FHA		USDA/VA		State Housing Loans		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of New Mexico	8	2,043	9	2,567	0	0	17	4,610
State of Texas	432	96,094	277	87,193	159	39,973	868	223,260
<b>Total</b>	<b>440</b>	<b>98,137</b>	<b>286</b>	<b>89,760</b>	<b>159</b>	<b>39,973</b>	<b>885</b>	<b>227,870</b>
<i>Source: Bank records.</i>								

The following are notable flexible lending practices employed during the evaluation period.

- **Texas Department of Housing and Community Affairs** – This state agency offers programs with lower down payments or with closing costs assistance. The mission is to administer its assigned programs efficiently, transparently, and lawfully and to invest its resources strategically and develop high quality affordable housing.
- **Texas Veterans Land Board** – This state program allows eligible veterans and military members to purchase a home with a competitive, low-interest loan with little or no down payment.

Additionally, the bank has been an active originator of loans through Small Business Administration (SBA) programs, including the Paycheck Protection Program (PPP), which involved flexible underwriting due to unique financial strains on businesses and their employees as a result of the COVID-19 pandemic. These loans are SBA-backed loans designed to keep businesses and their workforce employed during the COVID-19 pandemic. There are no fees charged to small businesses by the government or lenders, and loan forgiveness is available if the business meets specific employee retention criteria. During the evaluation period, the bank originated 952 PPP loans totaling approximately \$67.3 million.

### **Community Development Loans**

The institution is a leader in making community development loans. Performance is consistent in the State of Texas, which examiners weighed most heavily. The bank demonstrated inconsistent performance in the State of New Mexico, where performance fell significantly below the overall institution level.

Since the previous evaluation, the bank granted 100 community development loans totaling \$234.4 million. The dollar figure equates to 5.9 percent of average total assets of \$3,967,360,000 since the previous evaluation and 8.7 percent of average total loans of \$2,683,899,000 for the same period, thereby reflecting leadership levels. This ratio declined significantly since the previous evaluation, when community development loans represented 22.0 percent of average total assets and 32.1 average total loans. Furthermore, performance evaluations generally cover a three-year period or longer; however, the current evaluation covered a shorter period. Examiners considered this difference in assessing the bank’s community development activities compared to the prior evaluation.

In addition to reflecting a leadership level of lending, the community development loans reflect good responsiveness to the assessment areas’ community development needs. The following tables

reflect the bank’s responsiveness to community development lending opportunities by assessment area and by year. A substantial majority of the dollar volume of loans promoted revitalization and stabilization efforts, which demonstrates responsiveness to needs throughout most of the assessment areas. Revitalizing or stabilizing qualifying geographies represents a community development need throughout the bank’s assessment areas. In addition, a majority of the community development loans benefitted the bank’s primary service area, the Lubbock MSA assessment area.

<b>Community Development Loans By Rated Area Institution</b>										
<b>Rated Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
State of Texas	1	3,632	0	0	34	29,516	65	201,210	<b>100</b>	<b>234,358</b>
State of New Mexico	0	0	0	0	0	0	0	0	<b>0</b>	<b>0</b>
<b>Total</b>	<b>1</b>	<b>3,632</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>29,516</b>	<b>65</b>	<b>201,210</b>	<b>100</b>	<b>234,358</b>

*Source: Bank Data*

The following table further shows the community development loans by year and purpose.

<b>Community Development Lending by Year Institution</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2021 (partial year)	1	3,632	0	0	2	2,160	10	46,939	<b>13</b>	<b>52,731</b>
2022	0	0	0	0	21	18,396	30	95,257	<b>51</b>	<b>113,653</b>
YTD 2023	0	0	0	0	11	8,960	25	59,014	<b>36</b>	<b>67,974</b>
<b>Total</b>	<b>1</b>	<b>3,632</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>29,516</b>	<b>65</b>	<b>201,210</b>	<b>100</b>	<b>234,358</b>

*Source: Bank Data*

## **INVESTMENT TEST**

City Bank demonstrated a low satisfactory record for the bank as a whole regarding the Investment Test. The adequate level of qualified investments and responsiveness to community development needs outweighed the lack of complex qualified investments to support this conclusion. Conclusions regarding the institution’s overall Investment Test performance proved consistent in the State of Texas, which examiners weighed most heavily. The bank demonstrated inconsistent performance in the State of New Mexico, where performance fell below the overall institution level. Refer to each rated area’s Investment Test section for details.

### **Investment and Grant Activity**

The institution has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The bank made or retained 206 qualified investments totaling \$17.6 million, which includes 199 donations totaling \$927,385. Of these, seven investments totaling \$16.7 million are

from the prior evaluation period that remain outstanding, and the bank did not purchase any new investments during the current evaluation period.

The total dollar amount of qualified investments equates to 0.4 percent of average total assets of \$3,967,360,000 since the previous evaluation and 2.5 percent of average securities of \$713,679,000 for the same period, thereby reflecting an adequate level. These levels reflect decreases over the 2.0 percent of average total assets and 12.2 percent of average securities reported in the prior evaluation. Furthermore, performance evaluations generally cover a three-year period or longer; however, the current evaluation covered a shorter period. Examiners considered this difference in assessing the bank’s community development activities compared to the prior evaluation.

In June 2023, the bank sold \$52.8 million in bonds at a loss of \$3.4 million to strategically reinvest low yielding bonds into higher yielding loans, rather than for liquidity needs. Overall, the bank’s total securities portfolio decreased by 44.0 percent (by dollar volume) since the last evaluation, whereas qualified community development investment activity has decreased 29.2 percent by number and 71.1 percent, by dollar volume.

Qualified Investments By Rated Area Institution										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of Texas	0	0	197	16,719	0	0	2	856	199	17,575
State of New Mexico	0	0	7	3	0	0	0	0	7	3
<b>Total</b>	<b>0</b>	<b>0</b>	<b>204</b>	<b>16,722</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>856</b>	<b>206</b>	<b>17,578</b>

*Source: Bank Data*

The following table further shows the qualified investments by year and purpose.

Qualified Investments by Year Institution										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	5	15,795	0	0	2	856	7	16,651
2021 (partial)	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
YTD 2023	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>15,795</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>856</b>	<b>7</b>	<b>16,651</b>
Qualified Grants & Donations	0	0	199	927	0	0	0	0	199	927
<b>Total</b>	<b>0</b>	<b>0</b>	<b>204</b>	<b>16,722</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>856</b>	<b>206</b>	<b>17,578</b>

*Source: Bank Data*

**Responsiveness to Credit and Community Development Needs**

City Bank exhibits adequate responsiveness to credit and community economic development needs. The prior tables show responsiveness through the bank’s investments by dollar amount in community services and revitalization and/or stabilizations activities, which are primary needs throughout the assessment areas. Refer to the individual assessment areas’ sections for details.

**Community Development Initiatives**

The institution does not use innovative and/or complex investments to support community development initiatives. The bank did not purchase any new investments during the evaluation period. In addition, the prior period investments are routinely provided by private investors and do not evidence innovation or complexity.

**SERVICE TEST**

City Bank demonstrated a low satisfactory performance for the bank as a whole regarding the Service Test. Reasonably accessible delivery systems, reasonableness of business hours and services, and an adequate level of community development services support this conclusion. The bank did not open or close any branches in the assessment areas. The Service Test performance is consistent in both rated areas. Refer to each rated area’s Service Test section for details.

**Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the institution’s assessment areas. The bank’s branch distribution in low- and moderate-income census tracts falls 6.4 and 1.2 percentage points below the population found in these same tracts, reflecting adequate performance.

Branch and ATM Distribution by Geography Income Level Institution								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	204	11.2	781,602	10.4	1	4.0	1	3.3
Moderate	469	25.8	1,890,643	25.2	6	24.0	7	23.3
Middle	525	28.9	2,185,159	29.1	12	48.0	16	53.3
Upper	575	31.6	2,544,213	33.9	6	24.0	6	20.0
NA	45	2.5	105,032	1.4	0	0.0	0	0.0
<b>Total</b>	<b>1,818</b>	<b>100.0</b>	<b>7,506,649</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>30</b>	<b>100.0</b>

*Source: 2020 U.S. Census & Bank Data  
Due to rounding, totals may not equal 100.0%*

The bank makes its alternative delivery systems reasonably accessible to essentially all portions of the bank’s assessment areas for the bank as a whole. The preceding table shows the bank’s ATM distribution in low- and moderate-income census tracts falls 7.1 and 1.9 percentage points below the population found in these same tracts, reflecting adequate performance.

The bank offers deposit accounts that are accessible online, through debit cards, at ATMs,

telephones, and through a mobile banking application for smart phones. The mobile banking application gives the user the ability to make mobile deposits. Additionally, mobile banking allows customers access to view balances, view transaction history, pay bills, and make transfers. Furthermore, online services include the ability to complete bill pay, transfer funds, view account balances, and review transaction histories.

### **Changes in Branch Locations**

During the evaluation period, City Bank did not open or close any branches in the assessment areas. Therefore, this criterion did not affect the overall Service Test rating for the institution as a whole.

### **Reasonableness of Business Hours and Services**

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. The bank offers service hours, as well as loan and deposit products, that are substantially similar throughout the rated areas.

City Bank maintains hours and services typical for the areas served and the industry. Most locations maintain lobby hours from 8:30 AM to 4:00 PM, Monday through Friday. In addition, several branches located in low- and moderate-income census tracts operate drive-thru facilities, with 3.3 percent of the 30 drive-thru locations being located in low-income census tracts and 26.7 percent located in moderate-income census tracts.

The bank offers an array of deposit accounts that benefit all portions of the assessment areas, including low- and moderate-income individuals. The bank offers various checking accounts, including Rewards Checking, as well as different types of savings accounts. The Rewards Checking, Simple Checking, and Interest Checking accounts do not include a maintenance fee if the customer enrolls in electronic statements; however, customers must meet certain requirements before they can receive a majority of the monetary benefits like increased interest earned. Credit-related products offered for consumer and commercial entities include non-residential loans, home mortgage loans, home equity loans, and various commercial-purpose loan products.

### **Community Development Services**

The institution provides an adequate level of community development services. The following table shows that the bank provided 79 community development services since the previous evaluation. This number equates to an average of 1.5 community development services per office per year since the previous evaluation period. The bank maintained 25 full-service offices for the 2.1 years since the previous evaluation. The following tables display the community development services by activity type, year, and rated area for the institution as a whole.

<b>Community Development Services Institution</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2021	3	24	0	2	<b>29</b>
2022	2	12	0	2	<b>16</b>
YTD 2023	2	30	0	2	<b>34</b>
<b>Total</b>	<b>7</b>	<b>66</b>	<b>0</b>	<b>6</b>	<b>79</b>
<i>Source: Bank Data</i>					

<b>Community Development Services by Rated Area Institution</b>					
<b>Rated Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Texas	7	64	0	6	<b>77</b>
New Mexico	0	2	0	0	<b>2</b>
<b>Total</b>	<b>7</b>	<b>66</b>	<b>0</b>	<b>6</b>	<b>79</b>
<i>Source: Bank Data</i>					

The services primarily involve bank personnel’s use of their technical expertise to benefit organizations or projects with a primary purpose of community development, as defined by CRA regulations. Although not particularly innovative, the community development services reflect adequate responsiveness to available opportunities as illustrated by their level of addressing identified community development needs in the bank’s assessment areas.

Service activities demonstrate the responsiveness to community needs primarily for community services to low- and moderate-income individuals. As noted in the tables above, 83.5 percent of the bank’s CD services benefitted projects or organizations that provide community services targeted to low- and moderate-income individuals. As noted in the rated area sections of this evaluation, such services represent community development needs for the bank’s assessment areas.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

## TEXAS

### CRA RATING FOR TEXAS: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS

City Bank designated nine assessment areas within the State of Texas. However, consistent with outstanding guidance, examiners combined the two noncontiguous Texas nonmetropolitan areas (TX Non-MSA assessment areas) for presentation purposes since examiners identified no anomalies when analyzing the two areas separately. Therefore, this evaluation presents discussion on eight assessment areas. The TX Non-MSA assessment areas include: 1) West TX Rural Non-MSA and 2) Permian Basin Non-MSA. Refer to subsequent sections for details regarding the individual assessment areas.

Description of Texas Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
College Station MSA	Brazos	63	1
Dallas MD	Collin, Dallas, Denton, Kaufman, Rockwall	1,114	3
El Paso MSA	El Paso	188	2
Houston MSA	Harris	216	1
Lubbock MSA	Crosby, Lubbock, Lynn	112	8
Midland MSA	Midland	37	1
Odessa MSA	Ector	33	2
TX Non-MSA	Pecos, Ward, Winkler, Bailey, Cochran, Floyd, Gaines, Hale, Hockley, Lamb, Terry, Yoakum	46	5

*Source: Bank Records; 2020 U.S. Census Data*

### SCOPE OF EVALUATION – TEXAS

Of the assessment areas in Texas, examiners applied full-scope procedures to the Lubbock MSA assessment area since it generated the largest percentage of the bank's loans, deposits, and offices in this rated area. In addition, in accordance with outstanding procedures, examiners also randomly selected the College Station MSA assessment area for full-scope review since this area had not been reviewed using full-scope procedures during the previous two evaluations. Examiners applied limited-scope procedures to the other Texas assessment areas.

Examiners considered the following loans granted inside the bank's Texas assessment areas as reported according to either the HMDA or CRA data collection reporting requirements:

Home Mortgage Loans:

- 2021: 2,853 loans totaling \$893,740,000
- 2022: 1,370 loans totaling \$435,782,000

Small Business Loans:

- 2021: 1,851 loans totaling \$211,920,000
- 2022: 828 loans totaling \$137,834,000

Small Farm Loans:

- 2021: 494 loans totaling \$55,805,000
- 2022: 228 loans totaling \$34,462,000

The weightings for the specific loan categories is consistent for each of the assessment areas. As suggested by the above figures, home mortgage loans generally received the heaviest weighting followed by small business loans when arriving at applicable conclusions due to the higher number of home mortgage loan originations compared to small business loan originations.

The following table shows that the Lubbock MSA AA generated the largest percentage of the bank’s Texas loans, deposits, and branches. Consequently, examiners weighed records in the Lubbock MSA AA heaviest when arriving at applicable conclusions and ratings. Examiners weighed performance in each area consistent with that area’s lending level as reflected in the following table.

<b>Assessment Area Breakdown of Loans, Deposits, and Branches State of Texas</b>						
<b>Assessment Area</b>	<b>Loans</b>		<b>Deposits</b>		<b>Branches</b>	
	<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
College Station MSA	62,689	10.3	61,741	1.8	1	4.4
Dallas MD	180,724	29.7	425,614	12.2	3	13.0
El Paso MSA	70,468	11.6	210,645	6.0	2	8.7
Houston MSA	9,268	1.5	53,030	1.5	1	4.3
Lubbock MSA	192,495	31.7	2,133,644	61.1	8	34.8
Midland MSA	29,560	4.9	49,470	1.4	1	4.4
Odessa MSA	12,129	2.0	156,007	4.5	2	8.7
TX Non-MSA	50,746	8.3	401,754	11.5	5	21.7
<b>Total</b>	<b>608,079</b>	<b>100.0</b>	<b>3,491,905</b>	<b>100.0</b>	<b>23</b>	<b>100.0</b>

*Source: 2022 HMDA and CRA Data; FDIC Summary of Deposits (6/30/2023)*

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN TEXAS**

### **LENDING TEST**

City Bank demonstrated a low satisfactory record in the State of Texas regarding the Lending Test. Adequate geographic loan distribution and borrower profile loan distribution outweighed excellent lending levels and a leader level in community development loans to support this conclusion. The

institution further uses innovative or flexible lending practices. Conclusions regarding the institution's performance in the State of Texas were consistent with the conclusions for all of the assessment areas within the rated area.

### **Lending Activity**

Lending levels reflect excellent responsiveness to assessment area credit needs in the State of Texas. Excellent performance regarding home mortgage and small business loans support this conclusion. Examiners considered the bank's size, business strategy, and capacity in this state relative to its credit needs when arriving at this conclusion.

#### ***Home Mortgage Loans***

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs. For 2022, City Bank captured a 0.7 percent market share of the total number of home mortgage loans and a 0.5 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 36<sup>th</sup> out of 1,093 total lenders in the bank's assessment areas. This ranking lands the bank in the top 3.3 percent of lenders reporting such loans in the bank's assessment areas. The ranking considers the total number and dollar amount of loans made by each institution.

#### ***Small Business Loans***

Small business lending levels reflect excellent responsiveness to assessment area credit needs. For 2021, City Bank captured a 0.6 percent market share of the total number of small business loans and a 1.8 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 23<sup>rd</sup> out of 383 total lenders in the bank's assessment areas. This ranking lands the bank in the top 6.0 percent of lenders reporting such loans in the bank's assessment areas. The ranking considers the total number and dollar amount of loans made by each institution.

### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the assessment areas within the State of Texas. The bank demonstrated consistent performance in the Dallas Metropolitan Division (MD), El Paso MSA, Midland MSA, Odessa MSA, and TX Non-MSA assessment areas within this rated area. However, the bank demonstrated inconsistent performance in the Houston MSA assessment area. Examiners placed most weight on the bank's performance in the Dallas MD and Lubbock MSA assessment areas.

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes throughout the State of Texas. The bank demonstrated consistent performance in the Dallas MD, El Paso MSA, Midland MSA, Odessa MSA, and TX Non-MSA assessment areas within this rated area. However, the bank demonstrated inconsistent performance in the Houston MSA assessment area. Examiners placed most weight on the bank's performance in the Dallas MD and Lubbock MSA assessment areas.

## Innovative or Flexible Lending Practices

The institution uses innovative and/or flexible lending practices in order to serve assessment area credit needs in the State of Texas. The number and dollar volume of innovative loan products and flexible lending practices supports this conclusion. Examiners considered the dollar volume relative to the institution's capacity and the credit needs of its assessment areas when arriving at this conclusion. The appendices list the criteria considered under this performance factor.

Since the previous evaluation, the bank originated 868 innovative or flexible loans totaling approximately \$223.3 million in the State of Texas. This dollar figure equates to 98.0 percent of the bank's total innovative or flexible loans. Given the bank's capacity and the needs in the rated area, the institution uses innovative and flexible loans in the State of Texas.

## Community Development Loans

The institution is a leader in making community development loans in the State of Texas. The El Paso MSA, Lubbock MSA, Midland MSA, Odessa MSA, and TX Non-MSA assessment areas demonstrated consistent performance with that noted for the State of Texas. The College Station MSA, Dallas, MD, and Houston MSA assessment areas demonstrated inconsistent performance, falling below the level noted for the State of Texas.

The following table shows that, since the previous evaluation, the bank granted 100 community development loans totaling approximately \$234.4 million in this state. The dollar amount equates to 100.0 percent of the bank's overall leadership level of community development loans as compared to the 95.7 percent of overall HMDA and CRA loans attributed to this state. The current level reflects a decline from that noted at the last evaluation, where the bank originated 356 loans totaling \$664.5 million in the State of Texas.

<b>Community Development Lending by Assessment Area State of Texas</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
College Station MSA	0	0	0	0	0	0	1	3,240	1	3,240
Dallas MD	0	0	0	0	2	2,553	12	28,165	14	30,718
El Paso MSA	0	0	0	0	1	2,000	10	55,148	11	57,148
Houston MSA	0	0	0	0	0	0	0	0	0	0
Lubbock MSA	1	3,632	0	0	7	5,112	18	62,012	26	70,756
Midland MSA	0	0	0	0	0	0	2	11,110	2	11,110
Odessa MSA	0	0	0	0	0	0	2	6,102	2	6,102
TX Non-MSA	0	0	0	0	24	19,851	20	35,433	44	55,284
<b>Total</b>	<b>1</b>	<b>3,632</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>29,516</b>	<b>65</b>	<b>201,210</b>	<b>100</b>	<b>234,358</b>
<i>Source: Bank Data</i>										

In addition to reflecting a leadership level of lending, the community development loans reflect the bank's responsiveness to community development lending opportunities. A substantial majority of

the dollar volume of loans promoted revitalization and stabilization efforts, which demonstrates responsiveness to needs throughout most of the rated area. Revitalizing or stabilizing qualifying geographies represents a community development need throughout the State of Texas.

## **INVESTMENT TEST**

City Bank demonstrated a low satisfactory record in the State of Texas regarding the Investment Test. The adequate level of qualified investments and responsiveness to community development needs outweighed the lack of complex qualified investments to support this conclusion. The Dallas MD, Houston MSA, Lubbock MSA, Midland MSA, and Odessa MSA assessment areas demonstrated performance consistent with that of the rated area. The College Station MSA, Houston MSA, and TX Non-MSA assessment areas demonstrated inconsistent performance, falling below that noted for the State of Texas. Further, the El Paso MSA exceeded performance of that noted for the State of Texas.

### **Investment and Grant Activity**

The bank has an adequate level of qualified community development investments and grants in the State of Texas, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The table below shows that the bank made 199 qualified investments totaling approximately \$17.6 million in the State of Texas. By dollar volume, this equates to nearly 100.0 percent of the bank’s total adequate level of qualified investments as compared to 95.1 percent of total deposits in this rated area. These levels represent decreases from the 282 qualified investments totaling \$60.9 million reported at the previous evaluation.

<b>Qualified Investments by Assessment Area State of Texas</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
College Station MSA	0	0	4	5	0	0	0	0	4	5
Dallas MD	0	0	15	66	0	0	0	0	15	66
El Paso MSA	0	0	15	11,109	0	0	1	649	16	11,758
Houston MSA	0	0	3	18	0	0	0	0	3	18
Lubbock MSA	0	0	86	5,371	0	0	1	207	87	5,578
Midland MSA	0	0	18	33	0	0	0	0	18	33
Odessa MSA	0	0	13	20	0	0	0	0	13	20
TX Non-MSA	0	0	43	97	0	0	0	0	43	97
<b>Total</b>	<b>0</b>	<b>0</b>	<b>197</b>	<b>16,719</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>856</b>	<b>199</b>	<b>17,575</b>
<i>Source: Bank records</i>										

### **Responsiveness to Credit and Community Development Needs**

City Bank exhibits adequate responsiveness to credit and community economic development needs in the State of Texas. The above table shows the bank demonstrates responsiveness with 95.1 percent of the dollar volume addressing community service needs, supporting an identified community development need in the assessment areas.

**Community Development Initiatives**

City Bank does not use innovative and/or complex investments to support community development initiatives in the State of Texas.

**SERVICE TEST**

City Bank demonstrated a low satisfactory record for the State of Texas regarding the Service Test. Reasonably accessible delivery systems, reasonableness of business hours and services, and an adequate level of community development services support this conclusion. The bank’s performance is consistent in all of the Texas assessment areas area, with the exception of the TX Non-MSA assessment area that reflects lower performance; however, it did not change the overall conclusion.

**Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the institution’s assessment areas within this rated area. The bank’s branch distribution in low-income census tracts falls 6.1 percentage points below the population, and moderate-income census tracts slightly exceeds 0.9 percentage points above the population in these same tracts, reflecting adequate performance. The branch distribution in the State of Texas proved consistent with that noted for the bank as a whole.

<b>Branch and ATM Distribution by Geography Income Level State of Texas</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	204	11.3	781,602	10.4	1	4.3	1	3.6
Moderate	468	25.9	1,888,337	25.2	6	26.1	7	25.0
Middle	519	28.7	2,170,539	29.0	10	43.5	14	50.0
Upper	574	31.7	2,542,031	34.0	6	26.1	6	21.4
NA	44	2.4	103,871	1.4	0	0.0	0	0.0
<b>Total</b>	<b>1,809</b>	<b>100.0</b>	<b>7,486,380</b>	<b>100.0</b>	<b>23</b>	<b>100.0</b>	<b>28</b>	<b>100.00</b>
<i>Source: 2020 U.S. Census &amp; Bank Data Due to rounding, totals may not equal 100.0%</i>								

The bank makes its alternative delivery systems reasonably accessible to essentially all portions of the bank’s assessment areas in the State of Texas. The preceding table shows the bank’s ATM distribution in low- and moderate-income census tracts falls 6.8 and 0.2 percentage points below the population found in these same tracts, reflecting adequate levels. In addition to ATM access, the bank’s deposit accounts are accessible online, through debit cards, telephones, and through a mobile banking application for smart phones. Refer to the institution-level Service Test section for specific details of retail banking services available through alternative delivery systems.

**Changes in Branch Locations**

During the evaluation period, City Bank did not open or close any branches in the assessment areas. Therefore, this criterion did not affect the overall Service Test rating for the State of Texas.

**Reasonableness of Business Hours and Services**

City Bank’s services, including business hours, do not vary in a way that inconvenience portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. The State of Texas reflects product offerings, services, and branch hours consistent with the discussion at the institution level.

**Community Development Services**

City Bank provides an adequate level of community development services for the State of Texas. Bank employees provided 77 community development services since the previous evaluation. The number equates to an average of 1.4 community development services per office per year since the previous evaluation, thereby reflecting an adequate level. This level reflects a decrease from the previous evaluation when the bank provided an average of 2.9 services per branch per year.

<b>Community Development Services by Assessment Area State of Texas</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Lubbock MSA	4	40	0	6	<b>50</b>
Houston MSA	0	2	0	0	<b>2</b>
Dallas MSA	0	3	0	0	<b>3</b>
El Paso MSA	0	4	0	0	<b>4</b>
TX Non-MSA	0	2	0	0	<b>2</b>
College Station MSA	0	2	0	0	<b>2</b>
Midland MSA	0	0	0	0	<b>0</b>
Odessa MSA	0	0	0	0	<b>0</b>
Regional	3	11	0	0	<b>14</b>
<b>Total</b>	<b>7</b>	<b>64</b>	<b>0</b>	<b>6</b>	<b>77</b>
<i>Source: Bank Data</i>					

The bank made 14 community development services within a broader statewide or regional area that includes or benefits the assessment areas. The following are examples of the bank’s community development services in the broader statewide or regional area in the State of Texas:

- ***Affordable Housing*** – From 2021 through 2023, a bank representative served as a voting member for an organization that provides low-income housing tax credit programs for financing the development of affordable housing, and used their expertise in reviewing proposed projects.

- **Community Services** – From 2021 through 2023, a bank employee served on the Board of an organization that provides services and supports predominantly economically disadvantaged school districts in the South Plains, and used their expertise to oversee budget items and funding policies.

## LUBBOCK MSA ASSESSMENT AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN LUBBOCK MSA ASSESSMENT AREA

The Lubbock MSA assessment area located in central west Texas includes all 112 census tracts (2020 U.S. Census) that make up Crosby, Lubbock, and Lynn Counties. The assessment area boundaries have not changed since the prior evaluation; however, census tract income levels changed between the 2020 U.S. Census year. According to 2015 ACS data, the assessment area consists of 6 low-, 20 moderate-, 25 middle-, 22 upper-income census tracts, and 1 census tract with no income designation. U.S. Census data from 2020 reflects the area as having 8 low-, 24 moderate-, 47 middle, 26 upper-income geographies, and 7 census tracts with no income designation. The bank currently operates eight offices in the assessment area

#### **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the Lubbock MSA assessment area.

<b>Demographic Information of the Assessment Area Lubbock MSA Assessment Area</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	112	7.1	21.4	42.0	23.2	6.3
Population by Geography	321,368	6.6	20.6	41.7	27.1	4.0
Housing Units by Geography	134,602	8.0	23.5	41.5	24.4	2.7
Owner-Occupied Units by Geography	67,854	4.4	18.2	41.9	34.5	1.1
Occupied Rental Units by Geography	52,987	11.6	28.7	41.3	13.9	4.5
Vacant Units by Geography	13,761	11.4	29.9	39.7	15.1	4.0
Businesses by Geography	37,464	4.2	16.7	36.7	40.4	2.1
Farms by Geography	1,745	1.8	14.3	41.8	41.4	0.7
Family Distribution by Income Level	73,302	23.0	16.4	19.4	41.1	0.0
Household Distribution by Income Level	120,841	25.3	15.2	16.7	42.7	0.0
Median Family Income MSA - 31180 Lubbock, TX MSA		\$70,036	Median Housing Value			\$143,224
			Median Gross Rent			\$967
			Families Below Poverty Level			11.4%

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

Moody’s Analytics, *Precis U.S. Metro* from October 2023, describes the area’s economy as steady. Retail, state government, and leisure/hospitality industries have seen a decline while healthcare has quickly expanded. The area’s major employers include Texas Tech University, Covenant Healthcare System Inc., and United Supermarkets. Weakness in this area include limited private sector investments. The Bureau of Labor Statistics reflects a September 2023 unemployment rate of 3.4 percent for the Lubbock MSA, which is lower than the 4.1 percent State of Texas rate and the 3.8 percent national rate for the same time period.

The analysis of small business loans under the borrower profile criterion compared the distribution of businesses by gross annual revenue (GAR) level. For businesses located in the Lubbock MSA assessment area, approximately 88.7 percent reported GARs of \$1 million or less, 2.7 percent reported GAR of more than \$1 million, and 8.6 percent reported no GAR information.

The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the Federal Financial Institutions Examination Council (FFIEC)-estimated median family incomes.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
2021 (\$72,800)	<\$36,400	\$36,400 to <\$58,240	\$58,240 to <\$87,360	≥\$87,360
2022 (\$80,500)	<\$40,250	\$40,250 to <\$64,400	\$64,400 to <\$96,600	≥\$96,600
<i>Source: FFIEC</i>				

**Competition**

The area contains a moderate level of competition from other chartered banks based on its population, with each of the 27 institutions with 111 offices serving about 2,895 people on average. City Bank ranks 1<sup>st</sup> in market share by capturing 18.0 percent of the area’s deposits based on the June 30, 2023, FDIC Market Share Report. However, non-banks heighten the competition level with many offering the remote delivery of products through digital devices. These non-banks include fintech companies, credit unions, mortgage companies, and finance companies. Overall, the competition level allows for lending opportunities.

**Community Contact**

Examiners interviewed a community member who is knowledgeable of the area’s economic, demographic, and housing environment to help assess the area’s current economic conditions, community credit needs, and potential opportunities for bank involvement in the area. The contact represents an organization that promotes economic development within the area.

The contact noted that there has been significant home growth in the past three years and a slight increase in the cost of homes during the inflationary period. In 2023, the area experienced a slight decrease in the growth of homes, but the area still experienced a record high compared to other years. There has also been an increase in the availability of apartments within the area due to the local university and population growth. The organization identified the areas’ primary credit needs

include small business lending to allow for small businesses to grow or to allow the area to bring in new businesses with the expanding economy. The contact also noted a heightened need to reach and provide general banking services for unbanked individuals and small businesses.

### **Credit and Community Development Needs and Opportunities**

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners determined that the area's primary credit needs include small business and home mortgage lending.

With respect to the area's community development needs, 2020 U.S. Census demographic data shows that a 39.4 percent of the area's families reported low or moderate incomes, with 11.4 percent living below the poverty level. This signifies a continued need for activities that promote community development services. Demographic data also shows that 28.5 percent of the area's census tracts received low- or moderate-income designations, suggesting a need for activities that promote revitalization and stabilization.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN LUBBOCK MSA ASSESSMENT AREA**

### **LENDING TEST**

City Bank demonstrated low satisfactory performance under the Lending Test in this assessment area. Adequate performance records regarding geographic distribution and borrower profile outweighed excellent lending levels and a leader level in making community development loans to support this conclusion.

### **Lending Activity**

Lending levels reflect excellent responsiveness to assessment area credit needs in the Lubbock MSA assessment area. Excellent performance regarding home mortgage and small business loans support this conclusion. Examiners considered the bank's size, business strategy, and capacity in this assessment area relative to its credit needs when arriving at this conclusion.

### ***Home Mortgage Loans***

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs. For 2022, City Bank captured a 4.9 percent market share of the total number of home mortgage loans and a 4.1 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 5<sup>th</sup> out of 417 total lenders in this area. This ranking lands the bank in the top 1.2 percent of lenders reporting such loans in the Lubbock MSA assessment area. The ranking considers the total number and dollar amount of loans made by each institution.

### ***Small Business Loans***

Small business lending levels reflect excellent responsiveness to assessment area credit needs. For 2021, City Bank captured a 12.7 percent market share of the total number of small business loans and a 21.6 percent market share of the total dollar volume of loans. This volume of activity ranks

the bank 2<sup>nd</sup> out of 101 total lenders in this area. This ranking lands the bank in the top 2.0 percent of lenders reporting such loans in the Lubbock MSA assessment area. The ranking considers the total number and dollar amount of loans made by each institution.

**Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the Lubbock MSA assessment area. Adequate performance regarding home mortgage and small business loans supports this conclusion.

***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects adequate performance in the Lubbock MSA assessment area. Adequate performance in both low- and moderate-income geographies supports this conclusion.

As seen in the table below, the bank’s lending in low-income census tracts lands slightly below the aggregate data by 1.6 percentage points, reflective of adequate performance. The table further shows that, in moderate-income census tracts, the bank’s lending level falls 4.0 percentage points below the aggregate data, also reflecting an adequate level.

<b>Geographic Distribution of Home Mortgage Loans Lubbock MSA Assessment Area</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	4.4	2.6	5	1.0	806	0.7
Moderate	18.2	12.9	46	8.9	8,165	6.9
Middle	41.9	43.1	236	45.9	50,259	42.7
Upper	34.5	40.2	224	43.6	58,071	49.4
Not Available	1.1	1.2	3	0.6	323	0.3
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>514</b>	<b>100.0</b>	<b>117,624</b>	<b>100.0</b>

*Source: 2020 U.S. Census; 2022 HMDA Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.*

***Small Business Loans***

The geographic distribution of small business loans reflects adequate performance in the Lubbock MSA assessment area. Adequate performance in both low- and moderate-income geographies supports this conclusion.

As seen in the table below, the bank’s lending in low-income census tracts lands slightly below the aggregate data by 0.9 percentage points, reflective of adequate performance. The table further shows that, in moderate-income census tracts, the bank’s lending level falls 2.0 percentage points below the aggregate data, also reflecting an adequate level.

<b>Geographic Distribution of Small Business Loans Lubbock MSA Assessment Area</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	3.4	2.7	16	1.8	1,497	1.6
Moderate	16.4	14.2	111	12.2	18,128	19.1
Middle	35.7	36.0	297	32.6	32,831	34.6
Upper	44.5	47.1	488	53.5	42,502	44.8
Not Available	0.1	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>912</b>	<b>100.0</b>	<b>94,958</b>	<b>100.0</b>

*Source: 2021 D&B Data; 2021 CRA Data; 2021 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%.*

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the Lubbock MSA assessment area. Adequate performance regarding home mortgage and small business loans supports this conclusion.

### ***Home Mortgage Loans***

The distribution of home mortgage loans based on the borrowers' profiles reflects adequate performance in the Lubbock MSA assessment area. Adequate performance to both low- and moderate-income borrowers supports this conclusion.

As seen in the table below, the bank's lending to low-income borrowers compares to the aggregate data with a slight 0.2 percentage point difference, reflective of adequate performance. The table further shows that, to moderate-income borrowers, the bank's lending level falls 2.7 percentage points below the aggregate data, also reflecting an adequate level.

<b>Distribution of Home Mortgage Loans by Borrower Income Level Lubbock MSA Assessment Area</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	23.0	4.1	22	4.3	2,669	2.3
Moderate	16.5	11.6	46	8.9	6,958	5.9
Middle	19.4	16.9	90	17.5	16,745	14.2
Upper	41.1	37.9	239	46.5	63,776	54.2
Not Available	0.0	29.6	117	22.8	27,476	23.4
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>514</b>	<b>100.0</b>	<b>117,624</b>	<b>100.0</b>

*Source: 2020 U.S. Census; 2022 HMDA Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.*

***Small Business Loans***

The distribution of small business loans based on the borrowers’ profiles reflects adequate performance in the Lubbock MSA assessment area. An adequate performance to businesses with gross annual revenues of \$1 million or less supports this conclusion. The following table illustrates the distribution of lending by borrower revenue levels within the assessment area.

<b>Distribution of Loans to Small Businesses by Gross Annual Revenues Lubbock MSA Assessment Area</b>											
	<b>Total Loans to Small Businesses</b>				<b>Businesses with Revenues &lt;= 1MM</b>			<b>Businesses with Revenues &gt; 1MM</b>		<b>Businesses with Revenues Not Available</b>	
<b>Assessment Area</b>	<b>#</b>	<b>\$(000s)</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>% Businesses</b>	<b>% Bank Loans</b>
Lubbock MSA 2021	912	94,958	45.6	7,959	85.9	25.7	40.9	3.7	18.1	10.5	56.3
<i>Source: 2021 D&amp;B Data; 2021 CRA Data; 2021 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%.</i>											

PPP lending affected the bank’s small business lending percentages in 2021 to businesses with gross annual revenues of \$1 million or less, as the bank was not required to collect revenue data from the borrower. In 2021, the bank originated 329 PPP loans in this assessment area, and 83.6 percent of these loans are within the loan size category of \$100,000 or less, which shows the bank is helping to meet the needs of the smallest business borrowers. The bank’s concentration of PPP-related lending in 2021 denotes significant responsiveness to small business credit needs in the assessment area. In consideration of these factors, the bank’s level of small business lending is adequate.

**Innovative or Flexible Lending Practices**

The institution uses innovative or flexible lending practices in the Lubbock MSA AA in order to serve assessment area credit needs. The number and dollar volume of flexible lending practices supports this conclusion. Examiners considered the dollar volume relative to the institution’s capacity and the credit needs of the assessment area when arriving at this conclusion. Since the prior evaluation, the bank originated 166 FHA loans totaling \$32.1 million; 37 VA loans totaling \$9.6 million; 1 USDA loan totaling \$190,000; and 39 state housing loans totaling \$6.2 million in the Lubbock MSA assessment area. This represents 21.5 percent of all flexible lending activities in the State of Texas.

**Community Development Loans**

The institution is a leader in making community development loans in the Lubbock MSA assessment area. Its extent, or dollar volume, of community development loans and the community development loans’ responsiveness support this conclusion.

As noted under the rated area level, the bank originated 26 community development loans totaling \$70.8 million in the Lubbock MSA assessment area. By dollar volume, this equates to 30.2 percent of the bank’s community development loans in the State of Texas as compared to 31.7 percent of

the bank's HMDA and CRA loans in this assessment area. These levels reflect decreases from the 62 community development loan totaling \$139.0 million reported at the prior evaluation. The following points discuss the bank's community development loans in the Lubbock MSA assessment area.

- ***Affordable Housing*** – In 2021, the bank originated a loan totaling \$3.6 million to construct and build 38 houses with the intent to rent or lease. The rents for these units target low- and moderate-income individuals and families.
- ***Revitalize or Stabilize*** – From 2021 through 2023, the bank originated and refinanced five loans totaling \$30.5 million for a business located in a moderate-income census tract. Thus, the activity revitalizes and stabilizes a qualifying geography by helping to attract new, or retain existing, businesses or residents.

In addition, the community development loans reflect good responsiveness to the community development needs of the assessment area. Approximately 87.6 percent of the dollar volume of the assessment area's community development loans help to revitalize and stabilize low- and moderate-income geographies, 7.2 percent promote economic development, and 5.1 percent promote affordable housing.

## **INVESTMENT TEST**

City Bank demonstrated a low satisfactory record in the Lubbock MSA assessment area regarding the Investment Test. The adequate level of qualified community development investments and adequate responsiveness to community development needs offset the lack of use of complex and innovative investments to support this conclusion.

### **Investment and Grant Activity**

The bank has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors in the Lubbock MSA assessment area. As seen in the table for the State of Texas, the bank made 87 qualified investments totaling nearly \$5.6 million in the Lubbock MSA assessment area. By dollar volume, this equates to 31.7 percent of the bank's overall level of qualified investments in the State of Texas. These levels represent decreases from the 146 qualified investments totaling \$6.2 million reported at the previous evaluation. The following are notable examples of the bank's qualified investments in the Lubbock MSA assessment area.

- ***Revitalize or Stabilize*** – One prior period investment remains outstanding, which financed a general obligation-refunding bond of approximately \$207,039 to a previously designated distressed area within the Lubbock MSA assessment area.
- ***Community Service*** – From 2021 through 2023, the bank donated \$436,025 to a non-profit children's healthcare organization. This is the region's only non-profit children's hospital that provides emergency medical care to those in financial need within the assessment area. As a result, this activity primarily supports low- and moderate-income individuals.

**Responsiveness to Credit and Community Development Needs**

City Bank exhibits adequate responsiveness to credit and community economic development needs in the Lubbock MSA assessment area. As noted in the qualified investment table for the State of Texas, the Lubbock MSA assessment area shows responsiveness to community development needs by the dollar amount to two of the four community development purpose categories, community services and revitalize or stabilize. These donations and prior period investments support identified community development needs in this area.

**Community Development Initiatives**

City Bank does not use innovative and/or complex investments to support community development initiatives in this area.

**SERVICE TEST**

City Bank demonstrated a low satisfactory record in the Lubbock MSA assessment area regarding the Service Test. The adequate level regarding the bank’s community development services, no changes to branch locations, reasonableness of business hours and services, and delivery systems reasonably available to essentially all portions of the assessment area supports this conclusion.

**Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the Lubbock MSA assessment area. The bank does not have any branches in low-income census tracts; however, the bank’s level in moderate-income census tracts rises 4.4 percentage points above the population found in these same tracts, reflecting adequate performance. The branch distribution performance in the Lubbock MSA assessment area proved consistent with that noted for the rated area.

<b>Branch and ATM Distribution by Geography Income Level Lubbock MSA Assessment Area</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	8	7.1	21,178	6.6	0	0.0	0	0.0
Moderate	24	21.4	66,146	20.6	2	25.0	3	21.4
Middle	47	42.0	134,014	41.7	4	50.0	8	57.1
Upper	26	23.2	87,197	27.1	2	25.0	3	21.4
NA	7	6.3	12,833	4.0	0	0.0	0	0.0
<b>Total</b>	<b>112</b>	<b>100.0</b>	<b>321,368</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>14</b>	<b>100.0</b>

*Source: 2020 U.S. Census & Bank Data  
Due to rounding, totals may not equal 100.0%*

The bank makes its alternative delivery systems reasonably accessible to essentially all portions of the bank’s assessment area. The preceding table shows the bank lacks ATM distribution in low-income census tracts; however, the bank’s ATMs in moderate-income census tracts rises 0.8 percentage points above the population found in these same tracts, reflecting adequate performance.

In addition to ATM access, the bank's deposit accounts are accessible online, through debit cards, telephones, and through a mobile banking application for smart phones. Refer to the institution-level Service Test section for specific details of retail banking services available through alternative delivery systems.

### **Changes in Branch Locations**

During the evaluation period, City Bank did not open or close any branches in the assessment area. Therefore, this criterion did not affect the Service Test rating for the Lubbock MSA assessment area.

### **Reasonableness of Business Hours and Services**

City Bank's services (including, where appropriate, business hours) do not vary in a way that inconvenience portions of the Lubbock MSA assessment area, particularly low- and moderate-income geographies and/or individuals. The Lubbock MSA assessment area reflects product offerings, services, and branch hours consistent with the discussion at the institution level.

### **Community Development Services**

The institution provides an adequate level of community development services in the Lubbock MSA assessment area. As seen in the table for the State of Texas, the bank provided 50 community development services since the previous evaluation in the Lubbock MSA assessment area.

Based on the time since the last evaluation and an average of 8 branches for 2.4 years, the bank provided an average of 2.6 services per branch per year. These levels represent decreases from the 114 community development services, or 4.1 services per branch per year reported at the previous evaluation. The following are notable examples of community development services specific to the Lubbock MSA assessment area.

- ***Affordable Housing*** – In 2021, a bank representative served on the Board for a housing organization in the area that facilitates, in partnership with the private sector, the availability of affordable housing for low- and moderate-income individuals. The bank representative used their expertise to help individuals with financial literacy, down payment assistance, and monitor housing tax development for low- and moderate-income families.
- ***Revitalize and Stabilize*** – From 2021 through 2023, a bank employee served on the Board of an organization taking actions to revitalize and stabilize low- and moderate-income areas in the Lubbock Business Park Tax Increment Financing Reinvestment Zone. The bank representative used their expertise to oversee financial planning.

## COLLEGE STATION MSA ASSESSMENT AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN COLLEGE STATION MSA ASSESSMENT AREA

The College Station MSA assessment area, located in central east Texas, includes all 63 census tracts (2020 U.S. Census) that make up Brazos County. The assessment area boundaries have not changed since the prior evaluation; however, census tract income levels changed during the 2020 U.S. Census. According to 2015 ACS data, the assessment area consists of 5 low-, 13 moderate-, 10 middle-, 12 upper-income census tracts and 2 census tracts with no income designation. U.S. Census data from 2020 reflects the area as having 8 low-, 17 moderate-, 13 middle, 20 upper-income geographies and 5 census tracts with no income designation. The bank currently operates one office in the assessment area.

#### **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the College Station MSA assessment area.

<b>Demographic Information of the Assessment Area College Station MSA Assessment Area</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	63	12.7	27.0	20.6	31.7	7.9
Population by Geography	233,849	14.2	23.1	23.0	32.6	7.1
Housing Units by Geography	91,831	9.3	28.0	25.7	31.8	5.2
Owner-Occupied Units by Geography	38,290	4.2	15.7	29.4	50.4	0.3
Occupied Rental Units by Geography	43,224	13.3	37.9	23.6	16.7	8.5
Vacant Units by Geography	10,317	11.2	32.2	20.7	26.1	9.8
Businesses by Geography	20,649	8.0	19.5	25.4	45.2	1.9
Farms by Geography	656	4.0	9.0	29.6	56.6	0.9
Family Distribution by Income Level	46,221	23.6	16.6	17.3	42.5	0.0
Household Distribution by Income Level	81,514	28.3	13.8	15.8	42.2	0.0
Median Family Income MSA - 17780 College Station-Bryan, TX MSA		\$71,727	Median Housing Value			\$195,486
			Median Gross Rent			\$990
			Families Below Poverty Level			13.2%

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

According to Moody’s Analytics, Precis U.S. Metro from July 2023, the College Station MSA economy remains strong after a slight slowdown in growth after rapid growth in 2022. Job growth has fallen behind the Texas average but is still above the national average. The area’s top

employers include Texas A&M University, Texas A&M Health Science Center, and Reynolds & Reynolds. Weakness in this area includes low per capita income relative to the state. The Bureau of Labor Statistics reflects a September 2023 unemployment rate of 3.1 percent for the College Station MSA, which is lower than the 4.1 percent State of Texas rate and the 3.8 percent national rate for the same period.

According to the 2022 D&B data, the College Station MSA assessment area includes 20,649 businesses. The analysis of small business loans under the borrower profile criterion compared the distribution of businesses by GAR level. For businesses located in the College Station MSA assessment area, approximately 87.3 percent reported GAR of \$1 million or less, 2.7 percent reported GAR of more than \$1 million, and 10.0 percent reported no GAR information.

The following table denotes the income ranges, for the College Station MSA, for the low-, moderate-, middle- and upper-income designations based on the FFIEC-estimated median family incomes.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
2021 (\$75,600)	<\$37,800	\$37,800 to <\$60,480	\$60,480 to <\$90,720	≥\$90,720
2022 (\$83,000)	<\$41,500	\$41,500 to <\$66,400	\$66,400 to <\$99,600	≥\$99,600
<i>Source: FFIEC</i>				

### **Competition**

The area contains a high level of competition from other chartered banks based on its population, with each of the 24 institutions with 59 offices serving about 3,964 people on average. City Bank ranks 16<sup>th</sup> in the market share by capturing 0.9 percent of the area’s deposits based on the June 30, 2023, FDIC Deposit Market Share Report. However, non-banks heighten the competition level with many offering the remote delivery of products through digital devices. These non-banks include fintech companies, credit unions, mortgage companies, and finance companies. Overall, the competition level allows for lending opportunities.

### **Community Contact**

Examiners reviewed a recent community contact to help assess the current economic conditions, credit needs, and potential opportunities for bank involvement in the assessment area. The contact represents an organization that focuses on affordable housing and economic planning for the area.

The contact stated that the area’s economy is robust, and businesses are searching for stable employees. The contacted indicated that the local economy continues to grow due to the continued growth of Texas A&M University and Blinn College. One of the biggest challenges, per the contact, includes satisfying affordable housing needs. The contact stated that land and construction prices keep escalating; however, the contact shared that some of the benefits of the increase in pricing is the resulting push of individuals to rural areas where local banks can capitalize on financing homes and encouraging economic development. Opportunities for financial institution

participation include small business, commercial, and home mortgage loans, according to the contact. The contact indicated that local financial institutions are responsive to the area's credit needs and strongly participate in meeting the credit needs of the community.

### **Credit and Community Development Needs and Opportunities**

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners determined that the area's primary credit needs consist of home mortgage loans, including affordable housing, and small business lending.

With respect to the area's community development needs, 2020 U.S. Census demographic data shows that 39.7 percent of the area's census tracts received low- or moderate- designations suggest a need a need for activities that revitalize or stabilize qualifying geographies. Demographic data also shows that 40.2 percent of the area's families reported low or moderate incomes, with 13.2 percent of families living below the poverty level, suggesting a need for activities that benefit projects or organizations that provide community development services targeted to these families. The community contact identified affordable housing as an additional community development need.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN COLLEGE STATION MSA ASSESSMENT AREA**

### **LENDING TEST**

City Bank demonstrated low satisfactory performance under the Lending Test in this assessment area. Adequate performance records regarding geographic distribution and borrower profile, as well as an adequate level of community development loans and use of innovative or flexible lending activities, outweighed excellent lending levels to support this conclusion.

### **Lending Activity**

Lending levels reflect excellent responsiveness to assessment area credit needs in the Lubbock MSA assessment area. Although the small business performance is good, the bank's excellent home mortgage lending performance primarily supports this conclusion. Examiners considered the bank's size, business strategy, and capacity in this assessment area relative to its credit needs when arriving at this conclusion.

### ***Home Mortgage Loans***

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs. For 2022, City Bank captured a 2.6 percent market share of the total number of home mortgage loans and a 3.2 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 11<sup>th</sup> out of 390 total lenders in this area. This ranking lands the bank in the top 2.8 percent of lenders reporting such loans in the College Station MSA assessment area. The ranking considers the total number and dollar amount of loans made by each institution.

### ***Small Business Loans***

Small business lending levels reflect good responsiveness to assessment area credit needs. For 2021, City Bank captured a 0.8 percent market share of the total number of small business loans and a 1.8 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 25<sup>th</sup> out of 113 total lenders in this area. This ranking lands the bank in the top 22.1 percent of lenders reporting such loans in the College Station MSA assessment area. The ranking considers the total number and dollar amount of loans made by each institution.

### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the College Station MSA assessment area. Adequate performance regarding home mortgage and small business loans supports this conclusion.

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects adequate performance in the College Station MSA assessment area. Adequate performance in both low- and moderate-income geographies supports this conclusion.

As seen in the table below, the bank's home mortgage lending in low-income census tracts lands below the aggregate data by 2.3 percentage points, reflective of adequate performance. The table further shows that, in moderate-income census tracts, the bank's lending level rises 2.4 percentage points above the aggregate data, also reflecting an adequate level.

<b>Geographic Distribution of Home Mortgage Loans College Station MSA Assessment Area</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	4.2	4.4	3	2.1	577	1.0
Moderate	15.7	13.7	23	16.1	4,713	7.9
Middle	29.4	26.9	37	25.9	27,418	46.0
Upper	50.4	53.8	75	52.4	25,726	43.2
Not Available	0.3	1.3	5	3.5	1,137	1.9
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>143</b>	<b>100.0</b>	<b>59,571</b>	<b>100.0</b>

*Source: 2020 U.S. Census; 2022 HMDA Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.*

### ***Small Business Loans***

The geographic distribution of small business loans reflects adequate performance in the College Station MSA assessment area. Adequate performance in moderate-income geographies outweighed good performance in low-income geographies to support this conclusion. Examiners afforded more weight to the performance regarding moderate-income geographies compared to low-income geographies, given the relative lending opportunities illustrated by the corresponding demographic and aggregate data.

As seen in the table below, the bank's lending in low-income census tracts rises above the aggregate

data by 9.0 percentage points, reflective of good performance. The table further shows that, in moderate-income census tracts, the bank’s lending level rises 5.4 percentage points above the aggregate data, reflecting an adequate level.

<b>Geographic Distribution of Small Business Loans College Station MSA Assessment Area</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	7.4	4.6	6	13.6	378	8.0
Moderate	25.4	26.4	14	31.8	1,469	31.2
Middle	25.2	25.3	10	22.7	350	7.4
Upper	41.6	43.7	14	31.8	2,505	53.3
Not Available	0.3	0.1	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>44</b>	<b>100.0</b>	<b>4,702</b>	<b>100.0</b>

*Source: 2021 D&B Data; 2021 CRA Data; 2021 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%.*

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the College Station MSA assessment area. Although small business performance is poor, the bank’s adequate home mortgage lending performance primarily supports this conclusion. Examiners placed more weight on the bank’s home mortgage loans than small business loans.

### ***Home Mortgage Loans***

The distribution of home mortgage loans based on the borrowers’ profiles reflects adequate performance in the College Station MSA assessment area. Adequate performance to both low- and moderate-income borrowers supports this conclusion.

As seen in the table below, the bank’s lending to low-income borrowers rises 1.6 percentage points above the aggregate data, reflective of adequate performance. The table further shows that, to moderate-income borrowers, the bank’s lending level rises 2.6 percentage points above the aggregate data, also reflecting an adequate level.

<b>Distribution of Home Mortgage Loans by Borrower Income Level College Station MSA Assessment Area</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	23.6	2.6	6	4.2	901	1.5
Moderate	16.6	10.7	19	13.3	3,819	6.4
Middle	17.3	17.9	37	25.9	9,503	16.0
Upper	42.5	47.7	74	51.7	23,951	40.2
Not Available	0.0	21.0	7	4.9	21,397	35.9
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>143</b>	<b>100.0</b>	<b>59,571</b>	<b>100.0</b>

*Source: 2020 U.S. Census; 2022 HMDA Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.*

### ***Small Business Loans***

The distribution of small business loans based on the borrowers' profiles reflects poor performance in the College Station MSA assessment area. Poor performance to businesses with gross annual revenues of \$1 million or less supports this conclusion. The following table illustrates the distribution of lending by borrower revenue levels within the assessment area.

<b>Distribution of Loans to Small Businesses by Gross Annual Revenues College Station MSA Assessment Area</b>											
<b>Assessment Area</b>	<b>Total Loans to Small Businesses</b>				<b>Businesses with Revenues &lt;= 1MM</b>			<b>Businesses with Revenues &gt; 1MM</b>		<b>Businesses with Revenues Not Available</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>% Businesses</b>	<b>% Bank Loans</b>
College Station MSA 2021	44	4,702	2.2	5,218	83.5	25.0	46.8	3.8	6.8	12.7	68.2
College Station MSA 2022	14	3,119	1.6	--	87.3	21.4	--	2.7	71.4	10.0	7.1

*Source: 2021-2022 D&B Data; 2021-2022 CRA Data; 2021 CRA Aggregate Data. Due to rounding, totals may not equal 100.0.*

The preceding table shows that the bank's lending to businesses with less than or equal to \$1.0 million falls 21.8 percentage points below aggregate data, reflective of poor performance. The table also shows that a majority of the bank's 2021 small business loans were to businesses that did not have gross annual revenue data. This is primarily due to the level of PPP loans originated in 2021 within this assessment area where the bank was not required to collect revenue data from the borrower. In 2021, the bank originated 29 PPP loans in this assessment area. Excluding the loans where the bank did not collect the revenue data on these PPP loans, the bank originated 73.3 percent of its 2021 small business loans to businesses with revenues of \$1.0 million or less. This is similar to the lending levels at the prior evaluation where examiners noted adequate performance. However, these levels reflect poor performance when considering trend.

The bank's 2022 data is more indicative of the bank's lending when PPP loans are not a factor. The bank's 2022 performance still shows the same notable lag as compared to demographic data and reflects poor performance. Considering both years in the review period, the distribution of small

business lending reflects poor performance in the College Station MSA assessment area.

### **Innovative or Flexible Lending Practices**

The institution uses innovative or flexible lending practices in the College Station MSA assessment area in order to serve assessment area credit needs. The number and dollar volume of flexible lending practices supports this conclusion. Examiners considered the dollar volume relative to the institution's capacity and the credit needs of the assessment area when arriving at this conclusion. Since the prior evaluation, the bank originated 40 FHA loans totaling \$9.6 million and 17 VA loans totaling \$6.4 million in the College Station MSA assessment area. This represents 7.2 percent of all flexible lending activities in the State of Texas.

### **Community Development Loans**

City Bank made an adequate level of community development loans in the College Station MSA assessment area. Its extent, or dollar volume, of community development loans and the community development loans' responsiveness support this conclusion.

As noted under the rated area level, the bank originated one community development loan totaling \$3.2 million in the College Station MSA assessment area. The bank originated this loan in 2021 to construct 14 townhomes located in a moderate-income census tract. By dollar volume, this equates to 1.4 percent of the bank's community development loans in the State of Texas as compared to 10.3 percent of the bank's HMDA and CRA loans in this assessment area. These levels compare to the one community development loan totaling \$1.2 million reported at the prior evaluation.

In addition, the community development loan reflects adequate responsiveness to the community development needs of the assessment area. Examiners noted that the assessment area's community development loan helps to revitalize and stabilize low- and moderate-income geographies.

### **INVESTMENT TEST**

City Bank demonstrated needs to improve performance in the College Station MSA assessment area regarding the Investment Test. The poor level of qualified investments and very poor level of innovative or complex community development initiatives outweighed the adequate responsiveness to community development needs to support this conclusion.

### **Investment and Grant Activity**

The bank has a poor level of qualified community development investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors in the College Station MSA assessment area. As seen in the table for the State of Texas, the bank made 4 qualified investments totaling \$4,500 in the form of donations in the College Station MSA assessment area. By dollar volume, this equates to 0.03 percent of the bank's overall level of qualified investments in the State of Texas. These levels represent slight increases from the 2 qualified investments totaling \$3,575 reported at the previous evaluation.

The following are notable examples of the bank’s qualified investments in the College Station MSA assessment area.

- **Community Service** – In 2021 and 2022, the bank donated \$2,000 to a local, non-profit organization that provides food to low-income individuals and families.
- **Community Service** – In 2021, the bank donated \$500 to an economically disadvantage school district foundation to elevate student achievement and support education across the district.

### **Responsiveness to Credit and Community Development Needs**

City Bank exhibits adequate responsiveness through use of qualified investments that directly address identified needs in the College Station MSA assessment area. As noted in the qualified investment table for the State of Texas, the College Station MSA assessment area shows responsiveness to community development needs by the dollar amount to one of the four community development purpose categories, community services. These donations support identified community development needs in this area.

### **Community Development Initiatives**

City Bank does not use innovative and/or complex investments to support community development initiatives in this area.

### **SERVICE TEST**

City Bank demonstrated a low satisfactory record in the College Station MSA assessment area regarding the Service Test. The adequate level regarding the bank’s community development services, no changes to branch locations, reasonableness of business hours and services, and delivery systems reasonably accessible to essentially all portions of the assessment area support this conclusion.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the College Station MSA assessment area. As noted in the table below, the bank’s performance in low-income census tracts rises 85.8 percentage points above the population percentage in these same tracts, reflecting excellent performance. However, the bank’s level falls 23.1 percent below the population percentage in the moderate-income census tracts, reflecting a poor level. Considering both levels and the fact that the bank operates only one location within the College Station MSA assessment area, the bank makes its full-service office reasonably accessible to essentially all portions of the assessment area.

<b>Branch and ATM Distribution by Geography Income Level College Station MSA Assessment Area</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	8	12.7	33,253	14.2	1	100.0	1	100.0
Moderate	17	27.0	53,984	23.1	0	0.0	0	0.0
Middle	13	20.6	53,792	23.0	0	0.0	0	0.0
Upper	20	31.7	76,184	32.6	0	0.0	0	0.0
NA	5	7.9	16,636	7.1	0	0.0	0	0.0
<b>Total</b>	<b>63</b>	<b>100.0</b>	<b>233,849</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census &amp; Bank Data Due to rounding, totals may not equal 100.0%</i>								

The bank makes its alternative delivery systems reasonably accessible to essentially all portions of the bank’s assessment area. As noted in the preceding table, the bank’s performance in low-income census tracts rises 85.8 percentage points above the population percentage in these same tracts, reflecting excellent performance. However, the bank’s level falls 23.1 percent below the population percentage in the moderate-income census tracts, reflecting a poor level. In addition to ATM access, the bank’s deposit accounts are accessible online, through debit cards, telephones, and through a mobile banking application for smart phones. Considering both levels and the fact that the bank operates only one ATM within the College Station MSA assessment area, the bank makes its ATM reasonably accessible to essentially all portions of the assessment area. The branch and ATM distribution performance in the College Station MSA assessment area proved consistent with that noted for the rated area. Refer to the institution-level Service Test section for specific details of retail banking services available through delivery systems.

**Changes in Branch Locations**

During the evaluation period, City Bank did not open or close any branches in the assessment area. Therefore, this criterion did not affect the Service Test rating for the College Station MSA assessment area.

**Reasonableness of Business Hours and Services**

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the College Station MSA assessment area, particularly low- and moderate-income geographies and/or individuals. The College Station MSA assessment area reflects product offerings, services, and branch hours consistent with those discussed at the rated area level.

**Community Development Services**

The institution provides an adequate level of community development services in the College Station MSA assessment area. As seen in the table for the State of Texas, the bank provided two community development services since the previous evaluation in the College Station MSA assessment area with the purpose of community service. In 2021, bank representatives served on the Board and on the Finance Committee of a local food bank and used their expertise to oversee the financial affairs.

Based on the time since the last evaluation and an average of one branch for 2.4 years, the bank provided an average of 0.8 services per branch per year in the College Station MSA assessment area. These levels are comparable to the four community development services, or 0.6 per branch per year reported at the previous evaluation.

**OTHER ASSESSMENT AREAS – Limited-Scope Review**

**CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE ASSESSMENT AREAS**

The following table summarizes the conclusions for the Dallas MD, El Paso MSA, Houston MSA, Midland MSA, and Odessa MSA, and TX Non-MSA assessment areas. Examiners drew conclusions regarding the institution’s CRA performance from reviewing available facts and data, including performance figures, aggregate lending data comparisons, and demographic information. The conclusions from the limited-scope review did not alter the bank’s overall CRA performance rating.

<b>Assessment Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
Dallas MD	Consistent	Below	Consistent
El Paso MSA	Consistent	Exceeds	Consistent
Houston MSA	Below	Consistent	Consistent
Midland MSA	Consistent	Consistent	Below
Odessa MSA	Consistent	Consistent	Below
TX Non-MSA	Consistent	Below	Below

Facts and data supporting conclusions for each limited-scope assessment area follow, including a summary of the institution’s operations and activities, followed by geographic distribution and borrower profile tables by loan type. Demographic data and deposit market share information for the limited-scope areas are included in the Appendices of this Performance Evaluation.

**Dallas MD Assessment Area**

The Dallas MD assessment area consists of Collin, Dallas, Denton, Kaufman, and Rockwall Counties. The bank operates three full-service branches with two located in middle-income census tracts and one located in an upper-income census tract within this assessment area. Branch locations did not change during the review period. This distribution of branches proved consistent with the rated area conclusion. The availability of alternative delivery systems also demonstrated consistent performance with the rated area conclusion. Finally, the product offerings, services, and branch hours do not vary in a way that inconveniences certain individuals or areas.

<b>Activity</b>	<b>#</b>	<b>\$(000)</b>
Home Mortgage Loans	1,443	643,073
Small Business Loans	374	55,574
Community Development Loans	14	30,718
Qualified Investments	15	66
Community Development Services	3	-
<i>Source: 2021-2022 HMDA and CRA Data; Bank Data 5/10/2021 – 10/30/2023</i>		

### **El Paso MSA Assessment Area**

The El Paso MSA assessment area consists of El Paso County. The bank operates two full-service branches located in moderate-income census tracts within this assessment area. Branch locations did not change during the review period. This distribution of branches proved consistent with the rated area conclusion. The availability of alternative delivery systems also demonstrated consistent performance with the rated area conclusion. Finally, the product offerings, services, and branch hours do not vary in a way that inconveniences certain individuals or areas.

<b>Activity</b>	<b>#</b>	<b>\$(000)</b>
Home Mortgage Loans	528	128,718
Small Business Loans	231	47,102
Community Development Loans	11	57,148
Qualified Investments	16	11,758
Community Development Services	4	-
<i>Source: 2021-2022 HMDA and CRA Data; Bank Data 5/10/2021 – 10/30/2023</i>		

### **Houston MSA Assessment Area**

The Houston MSA assessment area consists of a portion of Harris County. The bank operates one full-service branch located in an upper-income census tract within this assessment area. Branch locations did not change during the review period. This distribution of branches proved consistent with the rated area conclusion. The availability of alternative delivery systems also demonstrated consistent performance with the rated area conclusion. Finally, the product offerings, services, and branch hours do not vary in a way that inconveniences certain individuals or areas.

<b>Activity</b>	<b>#</b>	<b>\$(000)</b>
Home Mortgage Loans	31	15,595
Small Business Loans	13	5,003
Community Development Loans	0	0
Qualified Investments	3	18
Community Development Services	2	-
<i>Source: 2021-2022 HMDA and CRA Data; Bank Data 5/10/2021 – 10/30/2023</i>		

### **Midland MSA Assessment Area**

The Midland MSA assessment area consists of Midland County. The bank operates one full-service branch located in a moderate-income census tract within this assessment area. Branch locations did not change during the review period. This distribution of branches proved consistent with the rated area conclusion. The availability of alternative delivery systems also demonstrated consistent

performance with the rated area conclusion. Finally, the product offerings, services, and branch hours do not vary in a way that inconveniences certain individuals or areas.

<b>Activity</b>	<b>#</b>	<b>\$(000)</b>
Home Mortgage Loans	76	31,726
Small Business Loans	81	18,883
Community Development Loans	2	11,110
Qualified Investments	18	33
Community Development Services	0	-
<i>Source: 2021-2022 HMDA and CRA Data; Bank Data 5/10/2021 – 10/30/2023</i>		

### **Odessa MSA Assessment Area**

The Odessa MSA assessment area consists of Ector County. The bank operates two full-service branches located in middle-income census tracts within this assessment area. Branch locations did not change during the review period. This distribution of branches proved consistent with the rated area conclusion. The availability of alternative delivery systems also demonstrated consistent performance with the rated area conclusion. Finally, the product offerings, services, and branch hours do not vary in a way that inconveniences certain individuals or areas.

<b>Activity</b>	<b>#</b>	<b>\$(000)</b>
Home Mortgage Loans	33	7,216
Small Business Loans	139	20,764
Community Development Loans	2	6,102
Qualified Investments	13	20
Community Development Services	0	-
<i>Source: 2021-2022 HMDA and CRA Data; Bank Data 5/10/2021 – 10/30/2023</i>		

### **TX Non-MSA Assessment Area**

The TX Non-MSA assessment area consists of Pecos, Ward, Winkler, Bailey, Cochran, Floyd, Gaines, Hale, Hockley, Lamb, Terry, and Yoakum Counties. The bank operates five full-service branches with one located in a moderate-income census tract, two in middle-income census tracts, and two located in an upper-income census tract within this assessment area. Branch locations did not change during the review period. This distribution of branches proved consistent with the rated area conclusion. The availability of alternative delivery systems also demonstrated consistent performance with the rated area conclusion. Finally, the product offerings, services, and branch hours do not vary in a way that inconveniences certain individuals or areas.

<b>Activity</b>	<b>#</b>	<b>\$(000)</b>
Home Mortgage Loans	242	40,357
Small Business Loans	455	35,963
Community Development Loans	44	55,284
Qualified Investments	43	97
Community Development Services	2	-
<i>Source: 2021-2022 HMDA and CRA Data; Bank Data 5/10/2021 – 10/30/2023</i>		

## Geographic Distribution

### *Home Mortgage Loans*

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Dallas MD	353	156,935	22.6	153,809	5.3	4.8	4.2	19.8	21.0	14.0	29.3	30.9	32.6	45.3	42.2	48.7	0.4	1.1	0.5
El Paso MSA	189	52,452	12.1	17,301	1.3	0.0	0.8	25.3	19.0	17.1	32.0	22.8	25.9	41.4	58.2	56.2	0.0	0.0	0.0
Houston MSA	11	6,870	0.7	9,131	8.2	18.2	8.0	27.8	9.1	22.8	21.7	18.2	19.1	40.5	54.5	48.3	1.9	0.0	1.9
Midland MSA	41	21,633	2.6	6,218	5.2	0.0	2.2	16.4	7.3	8.8	42.1	41.5	51.7	35.7	51.2	36.4	0.7	0.0	0.9
Odessa MSA	13	2,982	0.8	4,496	0.0	0.0	0.0	25.2	0.0	10.7	44.7	30.8	39.6	30.1	69.2	49.8	0.0	0.0	0.0
TX Non-MSA	12	3,030	0.3	4,019	0.0	0.0	0.0	0.0	0.0	0.0	36.6	25.0	32.8	63.4	75.0	67.2	0.0	0.0	0.0

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

### *Small Business Loans*

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
Dallas MD	273	32,025	14.7	163,520	7.1	4.4	7.2	17.4	10.6	18.3	25.8	31.1	24.7	48.9	53.1	48.9	0.9	0.7	0.9
El Paso MSA	160	29,086	8.6	16,663	6.6	6.9	6.1	26.2	21.9	27.4	29.8	36.3	28.9	36.6	32.5	37.2	0.7	2.5	0.4
Houston MSA	8	2,903	0.4	32,794	23.2	25.0	25.3	19.3	37.5	21.8	11.0	12.5	12.5	45.7	25.0	39.5	0.8	0.0	0.8
Midland MSA	47	11,536	2.5	6,341	1.5	2.1	2.3	22.1	17.0	17.5	35.6	44.7	37.5	40.3	34.0	42.3	0.6	2.1	0.4
Odessa MSA	84	11,617	4.5	4,615	1.4	4.8	1.3	21.1	15.5	21.2	32.9	52.4	36.4	44.5	27.4	41.2	0.0	0.0	0.0
TX Non-MSA	323	25,093	17.5	4,056	0.0	0.0	0.0	8.4	2.5	6.5	59.1	61.3	54.2	32.4	36.2	39.3	0.0	0.0	0.0

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

## Borrower Profile

### *Home Mortgage Loans*

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Dallas MD	353	156,935	22.6	153,809	22.5	4.5	3.5	17.1	13.6	12.0	18.6	17.8	19.1	41.8	56.9	45.2	0.0	7.1	20.3
El Paso MSA	189	52,452	12.1	17,301	21.9	0.5	1.7	17.8	5.3	7.8	18.5	18.0	21.1	41.7	73.0	47.6	0.0	3.2	21.8
Houston MSA	11	6,870	0.7	9,131	34.8	0.0	5.9	18.0	0.0	14.6	15.5	9.1	14.2	31.7	36.4	48.3	0.0	54.5	17.0
Midland MSA	41	21,633	2.6	6,218	21.6	0.0	7.6	17.3	26.8	19.7	19.2	22.0	21.8	41.9	34.1	24.5	0.0	17.1	26.3
Odessa MSA	13	2,982	0.8	4,496	22.9	0.0	5.2	18.2	15.4	21.0	17.1	23.1	22.5	41.7	23.1	20.4	0.0	38.5	30.9
TX Non-MSA	106	17,717	6.8	2,264	20.3	7.5	3.7	18.0	11.3	13.2	19.2	15.1	20.9	42.5	50.0	37.7	0.0	16.0	24.6

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

***Small Business Loans***

<b>Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2021</b>
	<b>Total Loans to Small Businesses</b>				<b>Businesses with Revenues &lt;= 1MM</b>			<b>Businesses with Revenues &gt; 1MM</b>		<b>Businesses with Revenues Not Available</b>	
<b>Assessment Area:</b>	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>% Businesses</b>	<b>% Bank Loans</b>
Dallas MD	273	32,025	13.6	163,520	88.6	13.9	43.1	3.6	15.0	7.7	71.1
El Paso MSA	160	29,086	8.0	16,663	84.9	22.5	42.4	3.9	19.4	11.1	58.1
Houston MSA	8	2,903	0.4	32,794	88.1	25.0	40.6	4.7	12.5	7.2	62.5
Midland MSA	47	11,536	2.3	6,341	84.7	14.9	38.3	5.0	21.3	10.3	63.8
Odessa MSA	84	11,617	4.2	4,615	82.6	15.5	33.4	5.4	10.7	12.0	73.8
TX Non-MSA	323	25,093	100.0	4,056	78.2	29.7	44.0	4.7	12.4	17.1	57.9

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

## NEW MEXICO

### CRA RATING FOR NEW MEXICO: NEEDS TO IMPROVE

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Needs to Improve

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN NEW MEXICO

City Bank continues to delineate one assessment area in New Mexico that remains unchanged since the previous evaluation – all of Lincoln County. However, the assessment area did experience changes to census tract income levels between the two most recent census years. According to 2015 ACS data, the assessment area consists of five census tracts, which are all middle-income designations. U.S. Census data from 2020 reflects the area as having 1 moderate-, 6 middle-, and 1 upper-income geography, as well as 1 census tract with no income level designation. The institution currently operates two branches in the assessment area.

#### Economic and Demographic Data

During April 5, 2022, to July 23, 2022, FEMA declared Lincoln County as a disaster area due to wildfires, flooding, mudflows, and straight-line winds. The following table illustrates select demographic characteristics of the NM Non-MSA assessment area.

Demographic Information of the Assessment Area NM Non-MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	9	0.0	11.1	66.7	11.1	11.1
Population by Geography	20,269	0.0	11.4	72.1	10.8	5.7
Housing Units by Geography	18,262	0.0	7.8	71.0	14.8	6.5
Owner-Occupied Units by Geography	6,406	0.0	9.0	71.3	12.0	7.7
Occupied Rental Units by Geography	2,072	0.0	17.3	74.3	3.6	4.8
Vacant Units by Geography	9,784	0.0	4.9	70.0	19.0	6.0
Businesses by Geography	2,365	0.0	5.2	75.3	13.9	5.6
Farms by Geography	114	0.0	12.3	70.2	7.9	9.6
Family Distribution by Income Level	5,356	19.9	16.8	23.7	39.5	0.0
Household Distribution by Income Level	8,478	25.7	15.7	16.8	41.7	0.0
Median Family Income Non-MSAs - NM		\$57,380	Median Housing Value			\$196,987
Median Gross Rent		\$586	Families Below Poverty Level			8.0%

*Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%.*

*(\*) The NA category consists of geographies that have not been assigned an income classification.*

The Bureau of Labor Statistics reflects a September 2023 unemployment rate of 3.3 percent for the NM Non-MSA, which is lower than the 3.7 percent State of New Mexico rate and the 3.8 percent national rate for the same period. According to the 2021 U.S. Census American Community Survey, the area’s major industries include educational and health services, arts and entertainment, and construction.

According to 2022 D&B data, the NM Non-MSA assessment area includes 2,365 businesses. The analysis of small business loans under the borrower profile criterion compares the distribution of businesses by GAR level. For businesses located in the NM Non-MSA assessment area, approximately 86.5 percent reported GAR of \$1 million or less, 2.2 percent reported GAR of more than \$1 million, and 11.2 percent report no GAR information.

The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the FFIEC-estimated median family incomes in the NM Non-MSA.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
2021 (\$54,600)	<\$27,300	\$27,300 to <\$43,680	\$43,680 to <\$65,520	≥\$65,520
2022 (\$63,800)	<\$34,400	\$34,400 to <\$55,040	\$55,040 to <\$82,560	≥\$82,560
<i>Source: FFIEC</i>				

### **Competition**

The area contains a moderate level of competition from other chartered banks based on its population, with each of the 7 institutions with 8 offices serving about 2,534 people on average. City Bank ranks 1<sup>st</sup> in market share by capturing 29.3 percent of the area’s deposits based on the June 30, 2023, FDIC Deposit Market Share Report. However, non-banks heighten the competition level with many offering the remote delivery of products through digital devices. These non-banks include fintech companies, credit unions, mortgage companies, and finance companies. Overall, the competition level allows for lending opportunities.

### **Community Contact**

Examiners interviewed a community member who is knowledgeable of the area’s economic, demographic, and housing environment to help assess the area’s current economic conditions, community credit needs, and potential opportunities for bank involvement in the area. The contact represents an organization that promotes economic development within the area.

The community contact noted the area is experiencing a lot of growth due to new small businesses, new residents, more job opportunities, and more tourism due to the adjacent resort area. The contact noted a need for more small business lending programs and financial literacy programs. The contact feels that banks do a good job of supporting the area’s needs but also identified a need for additional banking services for unbanked individuals and small businesses.

## **Credit and Community Development Needs and Opportunities**

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners determined the area's primary credit needs include small business lending and home mortgage lending.

With respect to the area's community development needs, the 2020 U.S. Census demographic data shows that 11.1 percent of the area's census tracts received low- or moderate-income designations; along with the federal disaster designation, this suggests a need for activities that revitalize and stabilize qualifying geographies. Demographic data also shows that 36.7 percent of the area's families reported low or moderate incomes, suggesting a need for activities that benefit projects or organizations that provide community development services targeted to these families.

### **SCOPE OF EVALUATION – NEW MEXICO**

Examiners evaluated the bank's CRA performance for the State of New Mexico through a full-scope review of the sole assessment area, the NM Non-MSA assessment area. Lending in this assessment area represents 4.3 percent of the bank's overall lending; therefore, this rated area received significantly less weight relative to the State of Texas. Refer to the Scope section for the overall institution for additional details.

Examiners considered the following loans granted inside the bank's NM Non-MSA assessment area as reported according to either the HMDA or CRA data collection reporting requirements:

#### **Home Mortgage Loans:**

- 2021: 121 loans totaling \$28,479,000
- 2022: 87 loans totaling \$20,834,000

#### **Small Business Loans:**

- 2021: 121 loans totaling \$12,022,000
- 2022: 50 loans totaling \$6,370,000

#### **Small Farm Loans:**

- 2021: 5 loans totaling \$83,000
- 2022: 2 loans totaling \$326,000

Based on the above figures, considering both number and dollar volume, examiners placed slightly more weight on home mortgage loans for this rated area.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN NEW MEXICO**

### **LENDING TEST**

City Bank demonstrated a low satisfactory record in the State of New Mexico regarding the Lending Test. Adequate geographic loan distribution and borrower profile loan distribution outweighed

excellent lending levels and a lack of community development loans to support this conclusion. The institution further uses innovative or flexible lending practices.

### **Lending Activity**

Lending levels reflect excellent responsiveness to assessment area credit needs in the State of New Mexico. Excellent performance regarding home mortgage and small business loans supports this conclusion. Examiners considered the bank's size, business strategy, and capacity in this state relative to its credit needs when arriving at this conclusion.

#### ***Home Mortgage Loans***

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs. For 2022, City Bank captured 11.9 percent market share of the total number of home mortgage loans and a 10.9 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 1<sup>st</sup> out of 168 total lenders in this area. This ranking lands the bank in the top 0.6 percent of lenders reporting such loans in the bank's New Mexico rated area. The ranking considers the total number and dollar amount of loans made by each institution.

#### ***Small Business Loans***

Small business lending levels reflect excellent responsiveness to assessment area credit needs. For 2021, City Bank captured a 22.2 percent market share of the total number of small business loans and a 52.6 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 1<sup>st</sup> out of 42 total lenders in this area. This ranking lands the bank in the top 2.4 percent of lenders reporting such loans in the bank's New Mexico rated area. The ranking considers the total number and dollar amount of loans made by each institution.

### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the NM Non-MSA assessment area. Adequate performance regarding home mortgage and small business loans supports this conclusion.

#### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects adequate performance throughout the NM Non-MSA assessment area. Adequate performance in moderate-income geographies supports this conclusion. As seen in the table below, the bank's lending in moderate-income census tracts lands below the aggregate data by 2.3 percentage points, reflective of adequate performance.

<b>Geographic Distribution of Home Mortgage Loans NM Non-MSA Assessment Area</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.0	0.0	0	0.0	0	0.0
Moderate	9.0	3.4	1	1.1	295	1.4
Middle	71.3	72.2	64	73.6	15,293	73.4
Upper	12.0	19.0	16	18.4	4,010	19.3
Not Available	7.7	5.3	6	6.9	1,236	5.9
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>87</b>	<b>100.0</b>	<b>20,834</b>	<b>100.0</b>

*Source: 2020 U.S. Census; 2022 HMDA Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.*

### ***Small Business Loans***

The geographic distribution of small business loans reflects adequate performance throughout the NM Non-MSA assessment area. As previously noted, the NM Non-MSA assessment area consists of five middle-income census tracts per 2015 ACS data as relates to 2021 small business loans. Because the bank’s 2021 assessment area does not include any low- or moderate-income geographies, review of the geographic distribution criterion for 2021 small business loans would not result in meaningful conclusions.

However, this area now includes moderate-income geographies per the 2020 U.S Census. Although no aggregate data is available for 2022, the bank made 4 loans (8.0 percent) totaling \$442,000 (6.9 percent) in the moderate-income geographies in this area. The bank’s lending in moderate-income census tracts rises 2.8 percentage points above the demographic data, reflective of adequate performance.

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the NM Non-MSA assessment area. Adequate performance regarding home mortgage and small business loans support this conclusion.

### ***Home Mortgage Loans***

The distribution of home mortgage loans based on the borrowers’ profiles reflects adequate performance in the NM Non-MSA assessment area. Adequate performance to both low- and moderate-income borrowers supports this conclusion.

As seen in the table below, the bank’s lending to low-income borrowers compares to the aggregate data with a slight 0.4 percentage point difference, reflective of adequate performance. The table further shows that, to moderate-income borrowers, the bank’s lending level rises 0.2 percentage points above the aggregate data, also reflecting an adequate level.

<b>Distribution of Home Mortgage Loans by Borrower Income Level NM Non-MSA Assessment Area</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	19.9	2.7	2	2.3	304	1.5
Moderate	16.8	9.0	8	9.2	1,252	6.0
Middle	23.7	12.6	7	8.0	1,214	5.8
Upper	39.5	63.7	63	72.4	15,882	76.2
Not Available	0.0	11.9	7	8.0	2,182	10.5
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>87</b>	<b>100.0</b>	<b>20,834</b>	<b>100.0</b>

*Source: 2020 U.S. Census; 2022 HMDA Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.*

### ***Small Business Loans***

The distribution of small business loans based on the borrowers' profiles reflects adequate performance in the NM Non-MSA assessment area. An adequate performance to businesses with gross annual revenues of \$1 million or less supports this conclusion. The following table illustrates the distribution of lending by borrower revenue levels within the assessment area.

<b>Distribution of Loans to Small Businesses by Gross Annual Revenues NM Non-MSA Assessment Area</b>											
<b>Assessment Area</b>	<b>Total Loans to Small Businesses</b>				<b>Businesses with Revenues &lt;= 1MM</b>			<b>Businesses with Revenues &gt; 1MM</b>		<b>Businesses with Revenues Not Available</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>% Businesses</b>	<b>% Bank Loans</b>
NM Non-MSA 2021	121	12,022	6.0	535	84.9	33.9	42.2	2.7	27.3	12.4	38.8

*Source: 2021-2022 D&B Data; 2021-2022 CRA Data; 2021 CRA Aggregate Data. Due to rounding, totals may not equal 100.0.*

PPP lending affected the bank's small business lending percentages in 2021 to businesses with gross annual revenues of \$1 million or less, as the bank was not required to collect revenue data from the borrower. In 2021, the bank originated 34 PPP loans in this assessment area, and 97.1 percent of these loans are within the loan size category of \$100,000 or less, which shows the bank is meeting the needs of the smallest business borrowers. The bank's concentration of PPP-related lending in 2021 denotes significant responsiveness to small business credit needs in the assessment area. In consideration of these factors, the bank's level of small business lending is adequate.

### **Innovative or Flexible Lending Practices**

The institution uses innovative and/or flexible lending practices in order to serve assessment area credit needs in the NM Non-MSA assessment area. The number and dollar volume of innovative loan products and flexible lending practices supports this conclusion. Examiners considered the dollar volume relative to the institution's capacity and the credit needs of its assessment areas when

arriving at this conclusion. The appendices list the criteria considered under this performance factor.

Since the previous evaluation, the bank originated 17 innovative or flexible loans totaling approximately \$4.6 million in the NM Non-MSA assessment area. This dollar figure equates to 2.0 percent of the bank's total innovative or flexible loans. Given the bank's capacity and the needs in the rated area, the institution uses innovative and flexible loans in the NM Non-MSA assessment area.

### **Community Development Loans**

The bank made few, if any, community development loans in the NM Non-MSA assessment area. Its extent, or dollar volume, of community loans and the community loans' responsiveness support this conclusion. City Bank did not originate any community development loans in the NM Non-MSA assessment area. The bank also did not originate any community development loans in this rated area at the prior evaluation. Thus, the lack of activity in this state did not contribute to the institution's overall excellent level of community development loans noted for the bank as a whole.

### **INVESTMENT TEST**

City Bank demonstrated a needs to improve record in the State of New Mexico regarding the Investment Test. The poor level of qualified investments and grants, poor responsiveness to credit and community development needs, and very poor level of innovative or complex investments support this conclusion.

### **Investment and Grant Activity**

The bank has poor level of qualified community development investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors in the NM Non-MSA assessment area. The bank made 7 qualified investments totaling \$3,425 in the assessment area in the form of donations that promoted community service. By dollar volume, this equates to 0.02 percent of the bank's total adequate level of qualified investments as compared to 4.9 percent of total deposits in this rated area. These levels represent a decline from the 9 qualified investments totaling \$7,000 reported at the previous evaluation. Examiners also noted that the bank sold a significant dollar volume of investment securities in the second quarter of 2023 and reinvested those proceeds in higher yielding loans as a business decision.

As noted, one of the nine census tracts in the NM Non-MSA assessment area is now designated as moderate income as of the 2020 U.S. Census. In addition, FEMA declared the entire area as a major disaster area in 2022. These factors suggest that there are opportunities for qualified investments in the NM Non-MSA assessment area.

The following are notable examples of the bank's qualified investments in the NM Non-MSA assessment area.

- ***Community Service*** – In 2022 and 2023, the bank donated \$600 to a non-profit youth

organization that offers a full spectrum of supportive services to homelessness or at risk of homelessness students.

- **Community Services** – From 2021 through 2023, the bank donated \$2,550 to an economically disadvantaged school district to elevate student achievement and support education across the district.

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits poor responsiveness to credit and community economic development needs in the NM Non-MSA assessment area. Although all of the donations addressed identified needs by supporting community services efforts, the limited volume exhibits poor responsiveness to community development needs.

### **Community Development Initiatives**

The institution does not use innovative and/or complex investments to support community development initiatives in the NM Non-MSA assessment area. The limited volume of donations granted within the assessment area did not reflect innovative or complex characteristics.

### **SERVICE TEST**

City Bank demonstrated a low satisfactory record in the NM Non-MSA assessment area regarding the Service Test. The reasonably accessible delivery systems, no changes to branch locations, and reasonableness of business hours and services outweighed the limited level of community development services to support this conclusion.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the institution's NM Non-MSA assessment area. Reasonably accessible branch distribution and alternative delivery systems support this conclusion. The branch distribution performance in the NM Non-MSA assessment area proved consistent with that noted for the bank as a whole.

The bank's lack of full-service offices in moderate-income tracts falls 11.4 percentage points below the population in moderate-income census tracts, reflecting a poor level. However, the bank's branches are located near surrounding moderate-income census tracts, allowing access to banking services to moderate-income census tracts. Further, with changes in the census tract designations per the 2020 U.S. Census, the NM Non-MSA assessment area now includes one moderate-income census tract. In consideration of this performance context, examiners concluded that the branch distribution is reasonably accessible to essentially all portions of the NM Non-MSA assessment area.

<b>Branch and ATM Distribution by Geography Income Level NM Non-MSA Assessment Area</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1	11.1	2,306	11.4	0	0.0	0	0.0
Middle	6	66.7	14,620	72.1	2	100.0	2	100.0
Upper	1	11.1	2,182	10.8	0	0.0	0	0.0
NA	1	11.1	1,161	5.7	0	0.0	0	0.0
<b>Total</b>	<b>9</b>	<b>100.0</b>	<b>20,269</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>

*Source: 2020 U.S. Census & Bank Data. Due to rounding, totals may not equal 100.0%.*

The bank makes its alternative delivery systems reasonably accessible to essentially all portions of the bank’s assessment area. While the ATMs are located within middle-income census tracts, the ATMs are adjacent to moderate-income census tracts allowing access to banking services to moderate-income census tracts. In addition to ATM access, the bank’s deposit accounts are accessible online, through debit cards, telephones, and through a mobile banking application for smart phones. Refer to the institution-level Service Test section for specific details of retail banking services available through alternative delivery systems.

**Changes in Branch Locations**

During the evaluation period, City Bank did not open or close any branches in the assessment areas. Therefore, this criterion did not affect the overall Service Test rating for the State of New Mexico.

**Reasonableness of Business Hours and Services**

City Bank’s services (including, where appropriate, business hours) do not vary in a way that inconvenience portions of the New Mexico Non-MSA assessment area, particularly low- and moderate-income geographies and/or individuals. The New Mexico Non-MSA assessment area reflects product offerings, services, and branch hours consistent with those discussed at the institution level.

**Community Development Services**

The institution provides a limited level of community development services in the NM Non-MSA assessment area. The bank provided two community development services since the previous evaluation in the NM Non-MSA assessment area with the purpose of community service. In 2023, for two separate food bank organizations, bank representatives served on either the Board or a committee, and used their expertise to help oversee and budget.

Based on the time since the last evaluation and an average of two branches for 2.4 years, the bank provided an average of 0.4 services per branch per year. These levels decreased from the seven community development services, or 1.0 per branch per year reported at the previous evaluation.

## APPENDICES

### LARGE BANK PERFORMANCE CRITERIA

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### **Investment Test**

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

## Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

## SCOPE OF EVALUATION

<b>City Bank</b>	
<b>Scope of Examination:</b> Full scope reviews were performed on the following assessment areas within the noted rated areas: <div style="margin-left: 40px;">                     State of Texas:                          Lubbock MSA Assessment Area                          College Station MSA Assessment Area                      State of New Mexico:                          New Mexico Non-MSA Assessment Area                 </div>	
<b>Time Period Reviewed:</b>	5/10/2021 to 10/30/2023
<b>Products Reviewed:</b> Home Mortgage Loans: 01/01/2021 – 12/31/2022 Small Business Loans: 01/01/2021 – 12/31/2022	

<b>List of Assessment Areas and Type of Evaluation</b>			
<b>Rated Area/ Assessment Area</b>	<b>Type of Evaluation</b>	<b>Branches Visited</b>	<b>Other Information</b>
Texas:			
College Station MSA	Full-scope	None	None
Dallas MD	Limited-scope	None	None
El Paso MSA	Limited-scope	None	None
Houston MSA	Limited-scope	None	None
Lubbock MSA	Full-scope	Main Office	None
Midland MSA	Limited-scope	None	None
Odessa MSA	Limited-scope	None	None
TX Non-MSA	Limited-scope	None	None
New Mexico:			
NM Non-MSA	Full-scope	None	None

## SUMMARY OF RATINGS FOR RATED AREAS

<b>Rated Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>	<b>Rating</b>
TEXAS	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
NEW MEXICO	Low Satisfactory	Needs to Improve	Low Satisfactory	Needs to Improve

## DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS

### STATE OF TEXAS

#### Dallas MD Assessment Area

The Dallas MD assessment area consists of all of Collin, Dallas, Kaufman, and Rockwall Counties. Demographic data for this assessment area is included in the following table.

<b>Demographic Information of the Assessment Area Dallas MD Assessment Area</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,114	10.3	25.2	27.5	35.3	1.7
Population by Geography	4,837,555	10.1	24.8	27.8	36.3	1.0
Housing Units by Geography	1,800,230	10.8	24.6	28.5	34.9	1.1
Owner-Occupied Units by Geography	960,452	5.3	19.8	29.3	45.3	0.4
Occupied Rental Units by Geography	713,314	17.5	30.6	27.8	22.2	1.9
Vacant Units by Geography	126,464	15.8	27.5	26.7	27.9	2.1
Businesses by Geography	792,880	4.8	16.1	30.5	47.6	1.0
Farms by Geography	12,029	3.4	15.7	32.6	47.6	0.7
Family Distribution by Income Level	1,139,660	22.5	17.1	18.6	41.8	0.0
Household Distribution by Income Level	1,673,766	23.1	17.0	17.5	42.4	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX		\$88,315	Median Housing Value			\$265,896
			Median Gross Rent			\$1,258
			Families Below Poverty Level			8.2%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data; Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The Dallas MD assessment area contains a high level of competition in the financial services market. According to the FDIC Deposit Market Share data as of June 30, 2023, 140 institutions operated 1,034 offices serving about 4,678 people on average within this assessment area. Of these institutions, City Bank ranked 51<sup>st</sup> with 0.07 percent deposit market share.

The bank's market share of home mortgage and small business lending by dollar volume in the assessment area reflects excellent responsiveness compared to the bank's market share for deposits by dollar amount in the assessment area. In 2022, home mortgage lending ranked 86<sup>th</sup> out of 997 lenders in the assessment area; with a 0.2 percent market share, this ranking lands the bank in the top 8.6 percent of lenders reporting such loans. In 2021, the bank's small business lending ranked 49<sup>th</sup> out of 328 lenders in the assessment area; with a 0.5 percent market share, this ranking lands the bank in the top 14.9 percent of lenders reporting such loans.

### El Paso MSA Assessment Area

The El Paso MSA assessment area consists of all of El Paso County. Demographic data for this assessment area is included in the following table.

Demographic Information of the Assessment Area El Paso MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	188	5.3	31.4	34.0	28.7	0.5
Population by Geography	865,657	3.4	27.8	32.6	36.2	0.0
Housing Units by Geography	299,067	4.6	29.2	31.8	34.3	0.0
Owner-Occupied Units by Geography	170,433	1.3	25.3	32.0	41.4	0.0
Occupied Rental Units by Geography	103,229	8.8	34.8	32.6	23.8	0.0
Vacant Units by Geography	25,405	9.5	33.2	28.0	29.3	0.0
Businesses by Geography	67,524	4.2	32.9	25.1	37.2	0.6
Farms by Geography	771	2.3	31.0	26.5	39.9	0.3
Family Distribution by Income Level	198,164	21.9	17.8	18.5	41.7	0.0
Household Distribution by Income Level	273,662	25.4	15.4	17.3	41.9	0.0
Median Family Income MSA - 21340 El Paso, TX MSA		\$53,920	Median Housing Value			\$131,173
			Median Gross Rent			\$869
			Families Below Poverty Level			16.9%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data; Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The El Paso MSA assessment area contains a moderate level of competition in the financial services market. According to the FDIC Deposit Market Share data as of June 30, 2023, 16 institutions operated 88 offices serving about 9,837 people on average within this assessment area. Of these institutions, City Bank ranked 10<sup>th</sup> with 1.9 percent deposit market share.

The bank's market share of home mortgage and small business lending by dollar volume in the assessment area reflects excellent responsiveness compared to the bank's market share for deposits by dollar amount in the assessment area. In 2022, home mortgage lending ranked 25<sup>th</sup> out of 395 lenders in the assessment area; with a 1.4 percent market share, this ranking lands the bank in the top 6.3 percent of lenders reporting such loans. In 2021, the bank's small business lending ranked 19<sup>th</sup> out of 131 lenders in the assessment area; with a 4.6 percent market share, this ranking lands the bank in the top 14.5 percent of lenders reporting such loans.

### Houston MSA Assessment Area

The Houston MSA assessment area consists of a portion of Harris County – 216 contiguous census tracts out of 1,115 total census tracts in the county. Demographic data for this assessment area is included in the following table.

Demographic Information of the Assessment Area Houston MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	216	27.8	29.6	15.3	23.1	4.2
Population by Geography	735,089	26.7	31.5	15.8	22.8	3.2
Housing Units by Geography	326,539	25.9	30.0	15.4	24.9	3.7
Owner-Occupied Units by Geography	105,407	8.2	27.8	21.7	40.5	1.9
Occupied Rental Units by Geography	183,004	35.0	32.3	12.7	15.3	4.6
Vacant Units by Geography	38,128	31.0	25.7	11.4	27.5	4.4
Businesses by Geography	159,406	19.2	23.0	12.9	42.9	2.1
Farms by Geography	1,506	12.4	17.7	12.4	56.4	1.1
Family Distribution by Income Level	175,506	34.8	18.0	15.5	31.7	0.0
Household Distribution by Income Level	288,411	33.8	19.0	15.7	31.5	0.0
Median Family Income MSA - 26420 Houston-The Woodlands-Sugar Land, TX MSA		\$81,859	Median Housing Value			\$270,024
			Median Gross Rent			\$1,100
			Families Below Poverty Level			16.3%

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

The Houston MSA assessment area contains a high level of competition in the financial services market. According to the FDIC Deposit Market Share data as of June 30, 2023, 84 institutions operated 879 offices serving about 836 people on average within this assessment area. Of these institutions, City Bank ranked 66<sup>th</sup> with 0.02 percent deposit market share.

The bank’s market share of home mortgage and small business lending by dollar volume in the assessment area reflects good responsiveness compared to the bank’s market share for deposits by dollar amount in the assessment area. In 2022, home mortgage lending ranked 134<sup>th</sup> out of 498 lenders in the assessment area; with a 0.1 percent market share, this ranking lands the bank in the top 26.9 percent of lenders reporting such loans. In 2021, the bank’s small business lending ranked 95<sup>th</sup> out of 303 lenders in the assessment area; with a 0.2 percent market share, this ranking lands the bank in the top 31.4 percent of lenders reporting such loans.

### Midland MSA Assessment Area

The Midland MSA assessment area consists of all of Midland County. Demographic data for this assessment area is included in the following table.

Demographic Information of the Assessment Area Midland MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	37	5.4	18.9	37.8	32.4	5.4
Population by Geography	169,983	6.6	16.7	45.5	30.3	1.0
Housing Units by Geography	62,327	6.2	17.6	45.5	30.0	0.7
Owner-Occupied Units by Geography	38,643	5.2	16.4	42.1	35.7	0.7
Occupied Rental Units by Geography	19,274	7.7	17.9	54.4	19.8	0.1
Vacant Units by Geography	4,410	8.8	26.6	36.4	24.3	3.9
Businesses by Geography	26,930	3.7	24.1	33.1	38.0	1.1
Farms by Geography	678	1.2	26.1	24.6	46.8	1.3
Family Distribution by Income Level	39,642	21.6	17.3	19.2	41.9	0.0
Household Distribution by Income Level	57,917	23.8	16.1	18.5	41.7	0.0
Median Family Income MSA - 33260 Midland, TX MSA		\$97,494	Median Housing Value			\$240,081
			Median Gross Rent			\$1,223
			Families Below Poverty Level			8.0%

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

The Midland MSA assessment area contains a moderate level of competition in the financial services market. According to the FDIC Deposit Market Share data as of June 30, 2023, 16 institutions operated 39 offices serving about 4,359 people on average within this assessment area. Of these institutions, City Bank ranked 14<sup>th</sup> with 0.6 percent deposit market share.

The bank's market share of home mortgage and small business lending by dollar volume in the assessment area reflects good responsiveness compared to the bank's market share for deposits by dollar amount in the assessment area. In 2022, the bank's home mortgage lending ranked 36<sup>th</sup> out of 324 lenders in the assessment area; with a 1.2 percent market share, this ranking lands the bank in the top 11.1 percent of lenders reporting such loans. In 2021, the bank's small business lending ranked 23<sup>rd</sup> out of 134 lenders in the assessment area; with a 2.5 percent market share, this ranking lands the bank in the top 17.2 percent of lenders reporting such loans.

### Odessa MSA Assessment Area

The Odessa MSA assessment area consists of all of Ector County. Demographic data for this assessment area is included in the following table.

Demographic Information of the Assessment Area Odessa MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	33	0.0	30.3	42.4	27.3	0.0
Population by Geography	165,171	0.0	26.0	43.7	30.3	0.0
Housing Units by Geography	59,155	0.0	29.0	41.8	29.2	0.0
Owner-Occupied Units by Geography	35,106	0.0	25.2	44.7	30.1	0.0
Occupied Rental Units by Geography	18,496	0.0	34.7	36.2	29.1	0.0
Vacant Units by Geography	5,553	0.0	34.4	41.8	23.9	0.0
Businesses by Geography	16,098	0.0	25.2	39.1	35.7	0.0
Farms by Geography	235	0.0	14.9	38.3	46.8	0.0
Family Distribution by Income Level	36,914	22.9	18.2	17.1	41.7	0.0
Household Distribution by Income Level	53,602	23.9	16.1	17.7	42.3	0.0
Median Family Income MSA - 36220 Odessa, TX MSA		\$74,327	Median Housing Value			\$155,459
			Median Gross Rent			\$1,054
			Families Below Poverty Level			10.2%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data; Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The Odessa MSA assessment area contains a moderate level of competition in the financial services market. According to the FDIC Deposit Market Share data as of June 30, 2023, 17 institutions operated 38 offices serving about 4,347 people on average within this assessment area. Of these institutions, City Bank ranked 10<sup>th</sup> with 4.3 percent deposit market share.

The bank's market share of home mortgage and small business lending by dollar volume in the assessment area reflects good responsiveness compared to the bank's market share for deposits by dollar amount in the assessment area. In 2022, the bank's home mortgage lending ranked 53<sup>rd</sup> out of 251 lenders in the assessment area; with a 0.3 percent market share, this ranking lands the bank in the top 21.1 percent of lenders reporting such loans. In 2021, the bank's small business lending ranked 19<sup>th</sup> out of 100 lenders in the assessment area; with a 4.6 percent market share, this ranking lands the bank in the top 19.0 percent of lenders reporting such loans.

**TX Non-MSA Assessment Area**

The TX Non-MSA assessment area includes two separate, noncontiguous assessment areas: 1) Permian Basin TX Non-MSA assessment area consists of all of Pecos, Ward, and Winkler Counties and 2) West Texas Rural TX Non-MSA assessment area consists of all of Bailey, Cochran, Floyd, Gaines, Hale, Hockley, Lamb, Terry, and Yoakum Counties. Examiners analyzed the assessment areas separately but combined them in this evaluation for presentation purposes.

Demographic Information of the Assessment Area TX Non-MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	46	2.2	13.0	60.9	21.7	2.2
Population by Geography	157,708	1.3	14.5	56.6	27.1	0.4
Housing Units by Geography	63,942	1.1	16.2	57.3	25.4	0.0
Owner-Occupied Units by Geography	37,835	0.9	14.1	57.5	27.5	0.0
Occupied Rental Units by Geography	15,262	1.3	20.8	51.7	26.2	0.0
Vacant Units by Geography	10,845	1.3	16.8	64.8	17.1	0.0
Businesses by Geography	12,167	1.8	13.9	53.5	30.8	0.0
Farms by Geography	1,565	1.7	9.8	71.1	17.4	0.0
Family Distribution by Income Level	37,556	20.3	18.0	19.2	42.5	0.0
Household Distribution by Income Level	53,097	24.1	15.6	16.4	43.8	0.0
Median Family Income MSA - Non-MSAs - TX		\$61,785	Median Housing Value			\$93,112
			Median Gross Rent			\$715
			Families Below Poverty Level			12.6%

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

The TX Non-MSA assessment area contains a good level of competition in the financial services market. According to the FDIC Deposit Market Share data as of June 30, 2023, 26 institutions operated 64 offices serving about 2,464 people on average within this assessment area. Of these institutions, City Bank ranked 4<sup>th</sup> with 9.2 percent deposit market share.

The bank’s market share of home mortgage and small business lending by dollar volume in the assessment area reflects excellent responsiveness compared to the bank’s market share for deposits by dollar amount in the assessment area. In 2022, the bank’s home mortgage lending ranked 5<sup>th</sup> out of 211 lenders in the assessment area; with a 4.5 percent market share, this ranking lands the bank in the top 2.4 percent of lenders reporting such loans. In 2021, the bank’s small business lending ranked 2<sup>nd</sup> out of 87 lenders in the assessment area; with a 17.3 percent market share, this ranking lands the bank in the top 2.3 percent of lenders reporting such loans.

## GLOSSARY

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

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**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. Other family 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).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

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

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

ACCOUNT TYPE	MINIMUM TO OPEN	ACCOUNT DESCRIPTION	INTEREST PAID	SERVICE CHARGE
Reward Checking <sup>†</sup>	\$50	Interest earning checking account with no minimum balance requirement.	Daily Balance Method <sup>†</sup> \$0-149,999.99 \$150,000 and over	Rated APY Variable <sup>†</sup> Variable <sup>†</sup> No service charge if receiving e-statements \$5 per statement cycle for paper statements <sup>†</sup>
Simple Checking	\$50	Basic checking account for personal use.	No interest paid	No service charge if receiving e-statements \$5 per statement cycle for paper statements <sup>†</sup>
Reward Platinum Member (RPM) Checking <sup>†</sup>	\$10,025 One time \$25 membership fee included in minimum to open amount <sup>†</sup>		Daily Balance Method <sup>†</sup> \$150,000 and over \$100,000-\$149,999.99 \$10,000-99,999.99 and below \$9,999.99	Rated APY Variable <sup>†</sup> Variable <sup>†</sup> Variable <sup>†</sup> base rate No service charge
Interest Checking Account <sup>†</sup>	\$1,500	Interest earning checking account	Daily Balance Method <sup>†</sup> \$1,500 and over Below \$1,500	Rated APY Variable <sup>†</sup> None Minimum Daily Balance \$1,500 and over - None Below \$1,500 - \$12 per statement cycle <sup>†</sup> \$5 per statement cycle for paper statements <sup>†</sup>
Money Market Investment Account <sup>†</sup>	\$1,500	Account for those who like to save and have the potential to earn interest while keeping money readily available.	Daily Balance Method <sup>†</sup> \$100,000 and over \$50,000 - 99,999.99 \$25,000 - 49,999.99 \$1,500 - 24,999.99 Below \$1,500	Rated APY Variable <sup>†</sup> Variable <sup>†</sup> Variable <sup>†</sup> None Minimum Daily Balance \$1,500 and over - None Below \$1,500 - \$12 per monthly statement cycle <sup>†</sup> \$5 per statement cycle for paper statements <sup>†</sup>
Family Club	\$200	Checking account with additional benefits including free wallet stock checks, safe deposit box discount (if available), cashier's checks at no charge, plus up to \$30,000 Accidental Death Ins.	No interest paid	\$12 per statement cycle <sup>†</sup> \$5 per statement cycle for paper statements <sup>†</sup>
Savings <sup>†</sup>	\$300	Earn interest while you save.	Daily Balance Method <sup>†</sup> \$300 and over Below \$300 Interest compounded and paid quarterly	Rated APY Variable <sup>†</sup> None Minimum Daily Balance \$300 and over - None Below \$300 - \$10 per quarter <sup>†</sup> \$5 per statement cycle for paper statements <sup>†</sup>

### Minor Accounts

ACCOUNT TYPE	MINIMUM TO OPEN	ACCOUNT DESCRIPTION	INTEREST PAID	SERVICE CHARGE
Minor Checking	\$50	Checking account for minors. Must be joint with parent or legal guardian.	No interest paid	No service charge
Minor Savings <sup>†</sup>	\$25		Daily Balance Method <sup>†</sup> Interest compounded and paid quarterly	Rated APY Variable <sup>†</sup> No service charge

<sup>†</sup>We reserve the right to at anytime require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. <sup>†</sup>This method applies a daily periodic rate to the collected principal each day your balance is above the stated account minimum. Interest begins to accrue no later than the business day the bank receives credit for your deposit. <sup>†</sup>Variable interest rates are subject to change without notice. APY = Annual Percentage Yield. <sup>†</sup>All fees are subject to sales tax in New Mexico.

<sup>†</sup>Overdraft and Return Item Fees apply to overdrafts and non-sufficient funds items created by check, in person withdrawal, ATM withdrawal, or other electronic means; provided however, that for consumer accounts we will only charge an Overdraft Fee for overdrafts caused by ATM withdrawal or one-time debit card transactions if opted-in to that service.

<sup>†</sup>Please be aware that an item may be presented and returned multiple times, resulting in multiple fees. We do not monitor or control the number of times an item is presented for payment and there is no limit on the number of Return Item fees that can be assessed for an item, if the same item is presented for payment multiple times. You agree that a Return Item fee may be charged each time an item is presented and returned, regardless of the number of times the item is presented and returned, or if the item is later covered by us, in our discretion, as an overdraft. This means that multiple Return Item fees, as well as an Overdraft fee, could be incurred for the same item if it is presented and returned multiple times for payment. There is no limit on the number of Overdraft and Return Item fees that can be charged to your account. No Overdraft fee will be assessed for any item(s) which causes the account to be overdrawn for less than \$50.00 (negative balance of \$50.00 or less) on any one business day.

# CONSUMER FEE SCHEDULE

Effective July 2025



*City Bank*

Telephone transfer from one account to another	\$5.00
Overdraft protection transfer fee	\$5.00 (per transfer)
Paper statements	\$5.00 (per statement)
Automatic transfer fee	\$5.00 (per sweep)
Early closing fee (closed within 90 days of opening)	\$25.00
Nonsufficient items (NSF) paid or returned*	
Overdraft Paid Fee - ODP <sup>1</sup>	\$33.00 (per item)**
Overdraft Paid Fee - NSF <sup>1</sup>	\$33.00 (per item)**
Return Item Fee <sup>1</sup>	\$33.00 (per item)**
Account research	Various
Emailed is \$5.00 per statement, not to exceed \$200.00 per account.	
Emailed \$5.00 flat fee for credits & debits at \$2.00 per page not to exceed \$200.00 per account.	
Printed is \$25.00 per statement, not to exceed \$200.00 per account.	
Printed is \$25.00 flat fee for credits and debits at \$5.00 per page, not to exceed \$200.00 per account.	
Account balancing assistance (\$30.00 minimum)	\$30.00/hour
Stop payments (all items)	\$33.00
Declaration of loss for cashier's check	\$50.00
Cash withdrawal from ATMs we do not operate (SVC CHG) <sup>2</sup>	\$2.50
Balance inquiry at ATMs we do not operate (SVC CHG) <sup>2</sup>	\$2.50
Debit/ATM card (replacement)	\$10.00
Debit Card Rush Fee (priority mail)	\$25.00
Debit Card Rush Fee (overnight)	\$100.00
Outgoing domestic wire transfers	\$30.00
Incoming domestic wire transfers	\$15.00
Incoming international wire transfers	\$26.00
Outgoing international wire transfers	
Consumer	\$150.00
Commercial	\$150.00
Check printing (fee depends on style of check)	1 personal style available at no charge
Cashier's checks	\$6.50
Collections	\$30.00
Foreign currency exchange purchase	\$35.00
Foreign currency exchange return processing	\$50.00
Photocopies/fax	\$1.00 per page
Loose coins	\$5.00 or 1% of total whichever is greater
Safe deposit boxes available upon request <sup>3</sup>	
Key deposit	\$20.00
Freezes/Garnishments/Levies	\$100.00/each occurrence/each account plus any reasonable legal fees
Gift card fee <sup>4</sup>	\$5.00
Foreign check processing	
Canada	\$15.00/check
Europe, Australia, Great Britain	\$20.00/check
All others (depending on the country)	\$30.00 or \$90.00/check
Please feel free to ask for a list of countries.	
International debit card transaction fee <sup>5</sup>	3%
Mail-In Deposit	\$5.00
Rolled Coins (per roll)	\$0.10
Strapped Currency (per \$1,000)	\$0.25/strap

\*Overdraft Paid and Return Item Fees apply to overdrafts and non-sufficient funds items created by check, in person withdrawal, ATM withdrawal, or other electronic means; provided however, that for consumer accounts we will only charge an Overdraft Paid Fee for overdrafts caused by ATM withdrawal or one-time debit card transactions if opted-in to that service.

\*\*Please be aware that an item may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times an item is presented for payment. It is the policy of the Bank to endeavor to only charge one Return Item or Overdraft Paid Fee per each item, regardless of the number of times the item is presented for payment. Be aware, however, that the Bank does not control how an item is presented for payment and a merchant or other payee may present an item in a manner that does not allow the Bank's processing system to identify that it is a re-presented item that has previously been assessed a Return Item Fee. If the Bank's processing system cannot identify that an item has been re-presented for payment, you understand and agree that you may be inadvertently charged additional Return Item or Overdraft Paid Fees if the item is presented for payment multiple times. In that event, you understand and agree that you must contact the Bank to identify the fees attributable to the same item being re-presented for payment and the Bank will refund any such fees to your account.

(800) 687-2265 city.bank

Member FDIC © 2025 City Bank. Fees may not apply to all account types. All fees subject to sales tax in New Mexico. <sup>1</sup>We will not charge more than four (4) total Overdraft Paid and Return Item Fees combined each day. No Overdraft Paid Fee will be assessed for any item(s) which causes the account to be overdrawn for less than \$50 (negative balance of -\$50 or less) on any one business day. No Returned Item Fee will be assessed for any items returned where the account has a negative balance of less than \$50 at the time of presentation. <sup>2</sup>Not responsible for ATM terminal owner imposed fees. <sup>3</sup>Not FDIC Insured. Price based upon size and availability. <sup>4</sup>Additional fees may be assessed if card is not used. <sup>5</sup>Fees will vary based on currency used within country.

## Loan Types

The types of loans offered by the Bank are generally categorized by purpose and source of repayment, and are as follows:

### **1. Consumer Loans**

Loans made to individuals for family, household, or other personal (non-business) purposes. These loans may be unsecured, partially secured, or fully secured.

#### **Types of Consumer Loans Offered**

**Auto Loans** generally finance the purchase of the collateral vehicle, but a loan for another purpose secured by a vehicle is also considered an auto loan.

**Recreational Vehicle Loans** are extensions of credit for the purchase of travel trailers, motor homes, boats/trailers, motorcycles, ATVs, etc.

**Loans with Time Deposits** as collateral include City Bank Certificate of Deposit or other deposit account (without check access).

**Unsecured Lines of Credit** are reserved for full service customers with all their deposit accounts at City Bank.

**Personal Property Secured Loans** are made for the purpose of purchasing personal property items such as furniture and appliances and are treated as unsecured.

### **2. Residential Real Estate Loans**

A subtype of consumer loans made to individuals secured by their primary or secondary residence. City Bank originates two primary types of Residential Real Estate Loans: those originated for sale into the secondary market, and those intended to be held in the Bank's portfolio. The purpose of these loans is generally to finance or refinance the purchase or improvement of the collateral property, but home equity loans and lines of credit allow the consumer to use funds for virtually any purpose secured by their primary residence.

#### **Portfolio Residential Real Estate Loan Types**

**One-to-Four Family Construction Loans:** Residential Real Estate construction loans are made to the consumer who is financing the build of their own residence.

**One to-Four Family Residential Loans:** Most residential mortgage loans are made to the person or family who occupies the home.

**Mobile Home Loans:** Mobile home loans are made to assist consumers in buying a mobile home which will be their primary residence. The mobile home is affixed to real estate owned by the borrower and the real estate secures the bank's loan.

**Lot Loans:** The Bank may on occasion be asked to finance the purchase of a developed 1-4 family lot where the customer's intention is to build a residence within the near future.

**Home Equity Loans:** Home equity loans are governed by state law and underwritten accordingly.

### **3. Commercial Real Estate Loans**

Loans secured by real property where the sale or lease of that property represents the primary source of repayment of the loan. There are several sub-categories of Commercial Real Estate Loans, defined by purpose (e.g., Construction Loans) or property type (e.g., Office or Multifamily).

#### **Types of Commercial Real Estate Lending**

**Land or Lot Loans:** Loans to finance the acquisition of land for commercial or residential (other than by the homeowner) purposes.

**Land Acquisition / Land Acquisition & Development Loans:** Loans which finance the purchase of approved land or improved land, and also loans financing approved land and the development costs including the costs of installation of basic site improvements such as utilities and roadways and off-site public improvements (turning lane, traffic signal, etc.).

**Individual One-to-Four Family Construction Loans:** Loans to individuals for the construction of one-to-four single family residences.

**Residential Construction Loans:** Loans to finance the construction of one to four single family residential real estate destined for resale to end users or investors. Product types include single family (including townhouses) and condominium developments.

**Commercial Construction Loans:** Loans in this category are for the purpose of financing the construction or major rehabilitation of a commercial, industrial, or multi-family (apartment) building to be used for investment, resale, or owner-use.

**Commercial Mortgage Loans:** These loans are used to finance the acquisition or refinance of an improved income-producing or owner-occupied property. A commercial mortgage loan commitment ("mini-perm") may also be made in connection with a commercial construction loan as a means of providing sufficient time to achieve income stabilization prior to converting to permanent financing.

### **4. Commercial & Industrial Loans**

Loans to businesses (corporations, partnerships, companies, and sole proprietorships) may be unsecured, partially secured, or fully secured. Often referred to as C&I, the primary source of repayment for this type of loan is the cash flow generated by the ongoing operations of the business entity borrower.

## Types of C&I Loans

**Lines of credit** to a business entity to finance working capital requirements.

**Secured amortizing term loans** to a business entity to finance fixed asset acquisitions.

**Commercial and industrial mortgage loans** to a business entity for an amortization period of up to 20 years to finance the acquisition and/or expansion of improved real estate which they will occupy (at least 50%). Also referred to as owner-occupied real estate loans.

**Secured or unsecured loans to an individual** for a period not to exceed five years for a variety of business related purposes. Loans with a maturity of more than one year should be amortized and will normally be secured.

## 5. Agricultural Loans

A specialized subtype of C&I loans made available to businesses engaged in farming or ranching. Loans may be secured by crops or livestock, with the primary source of repayment coming from liquidation of that collateral, or by land and equipment, with the primary source of repayment from the ongoing profitable operations and cash flow of the business.

### Types of Agricultural Loans

**Production loans for farm operations:** A seasonal line of credit to provide funding for the current year's crops, generally secured by those crops. Amount and usage varies by the crop produced, but typically peaks just prior to harvest and is repaid by proceeds from the sale of harvested produce or livestock.

**Production loans for Beef Cattle Operations:** May include both short term (for the current year's beef production) and intermediate term (to fund acquisition of breeding stock) credit. Sources of repayment are sale of the current year's cattle and sale of offspring of breeding stock.

**Intermediate term loans for farm equipment:** A term loan for the purchase of equipment used in the production and handling of crops and livestock. Recurring cash flow from farm earnings is the primary repayment source. Loans for grain handling and storage facilities are also included in this category if the facilities are not permanently affixed to real estate.

**Intermediate Loans for Cattle Breeding Operations:** Intermediate term (to fund acquisition of breeding stock) credit. Sources of repayment are sale of culled cattle and sale of offspring of breeding stock.

**Farm Real Estate Loans:** Long term loans to fund the purchase of farmland, with recurring cash flow from earnings as the primary source of repayment. These loans may also fund significant, permanent improvements to the real estate, such as for livestock housing or grain storage.

**Carryover Loans:** Production loans that cannot be repaid from the current year's production as scheduled. This may occur due to weather or other natural conditions which cause a smaller crop than predicted, a drop in commodity prices, an increase in input costs, or inefficient operations.

## Specific Types of Credit Available

- Single and multi-purpose family residential construction loans
- Commercial – construction loans
- Loans of short term nature – secured by residential and non-residential properties
- Personal Loans – secured and unsecured
- Home Improvement loans
- Auto Loans – including motorcycles and recreational vehicles
- Commercial Loans – various type – including loans secured by accounts receivable, inventory and equipment
- Letter of Credit
- Loans to financial institutions
- Loans to non-profit organizations
- Loans to churches and schools
- Agricultural Loans – includes plant crops, purchase equipment, fund inventory, develop new products, raise livestock

Some of our commercial loans are made under our regular lending program, while others are made through programs offered by the Small Business Administration (SBA) and the Farm Service Agency (FSA)



**CITY BANK  
BRANCHES**

By Street Address and Geographical Areas

BRANCH #	BRANCH NAME	ADDRESS	CITY	STATE	ZIP	GSTATE	GMSA	GCOUNTY	GTRACT	TRACT INCOME LEVEL	OPEN DATE
10	LEVELLAND BRANCH	600 COLLEGE AVENUE	LEVELLAND	TX	79336	48		219	9504.00	MOD	12/4/2099
20	MORTON BRANCH	107 WEST TAYLOR	MORTON	TX	79346	48		079	9501.00	MID	7/31/2098
30	LUBBOCK - MAIN BANK BRANCH	5219 CITY BANK PARKWAY	LUBBOCK	TX	79407	48	31180	303	0017.09	MOD	1/5/2005
31	50TH STREET BRANCH	3251 50TH STREET	LUBBOCK	TX	79413	48	31180	303	0021.03	MID	5/19/2090
34	KINGSGATE BRANCH	8201 QUAKER AVENUE	LUBBOCK	TX	79424	48	31180	303	0105.04	UPPER	5/19/2099
36	UNIVERSITY BRANCH	8009 UNIVERSITY	LUBBOCK	TX	79423	48	31180	303	0022.05	MOD	9/25/2001
37	OVERTON BRANCH	611 UNIVERSITY	LUBBOCK	TX	79401	48	31180	303	0006.03	MID	7/5/2005
41	4TH STREET BRANCH	5506 4TH STREET	LUBBOCK	TX	79416	48	31180	303	0004.11	MID	5/1/2007
42	MILWAUKEE BRANCH	6524 MILWAUKEE AVENUE	LUBBOCK	TX	79424	48	31180	303	0017.16	UPPER	11/12/2008
43	DUBLIN BRANCH	128 S PATRICK STREET	DUBLIN	TX	76446	48		143	9503.02	MID	4/1/2026
44	HOUSTON - GALLERIA BRANCH	4400 POST OAK PARKWAY, SUITE 250	HOUSTON	TX	77027	48	26420	201	4113.01	UPPER	4/1/2026
45	HOUSTON - CITY CENTRE BRANCH	10080 BELLAIRE BLVD, SUITE 101	HOUSTON	TX	77024	48	26420	201	4308.00	UPPER	5/6/2019
46	COLLEGE STATION BRANCH	1409 UNIVERSITY DRIVE EAST	COLLEGE STATION	TX	77840	48	17780	041	0013.01	MID	7/1/2007
55	IDALOU BRANCH	304 W 1ST STREET	IDALOU	TX	79329	48	31180	303	0101.02	MID	12/10/2007
63	PLANO BRANCH	7800 PRESTON RD, SUITE 201	PLANO	TX	75024	48	19124	085	0316.57	MID	6/26/2006
64	FORNEY HIGHWAY 80 BRANCH	771 E HWY 80, SUITE 100	FORNEY	TX	75126	48	19124	257	0502.14	MID	3/11/2008
65	DALLAS UPTOWN BRANCH	2525 MCKINNON AVENUE, SUITE 100	DALLAS	TX	75201	48	19124	113	0019.01	UPPER	1/12/2015
70	EL PASO - WEST BRANCH	7901 N MESA	EL PASO	TX	79932	48	21340	141	0012.04	MOD	6/30/2004
71	EL PASO - EAST BRANCH	1418 GEORGE DIETER DR	EL PASO	TX	79936	48	21340	141	0043.16	MOD	12/19/2005
81	RIVER CROSSING - RUIDOSO BRANCH	1850 SUDDERTH DR	RUIDOSO	NM	88345	35		027	9606.02	MID	8/16/2014
130	FT STOCKTON	809 W DICKINSON BLVD	FT STOCKTON	TX	79735	48		371	9504.00	UPPER	11/12/2019
132	KERMIT	210 W OAK	KERMIT	TX	79745	48		495	9502.00	MID	11/12/2019
125	MIDLAND	400 W ILLINOIS	MIDLAND	TX	79701	48	33260	329	0102.00	MOD	11/12/2019
131	MONAHANS	214 S MAIN	MONAHANS	TX	79756	48		475	9502.00	UPPER	11/12/2019
120	ODESSA / UNIVERSITY	1501 W UNIVERSITY	ODESSA	TX	79764	48	36220	135	0010.00	MID	11/12/2019
121	ODESSA / GRANDVIEW	2426 N GRANDVIEW	ODESSA	TX	79761	48	36220	135	0017.00	MID	11/12/2019

**CLOSED:**

83	GATEWAY - RUIDOSO BRANCH	143A EL PASO ROAD	RUIDOSO	NM	88345	35		027	9608.00	MID	8/16/2014
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**CITY BANK**  
**AUTOMATED TELLER MACHINES (ATM)**  
By Street Address and Geographical Areas

ATM #	NAME	ADDRESS	CITY	STATE	ZIP	STATE	COUNTY	GMSA	TRACT	TRACT INCOME LEVEL	OPEN DATE
2130	MOTOR BANK	3501 SLIDE RD	LUBBOCK	TX	79414	48	303	31180	0018.05	middle	9/1/1993
2046	COLLEGE STATION	1409 UNIVERSITY DR	COLLEGE	TX	77840	48	41	17780	0021.00	low	7/1/2007
2037	OVERTON	611 UNIVERSITY	LUBBOCK	TX	79401	48	303	31180	0021.01	middle	7/1/2005
2071	EL PASO EAST	1418 GEORGE DIETER	EL PASO	TX	79936	48	141	21340	0043.16	moderate	12/19/2005
2010	LEVELLAND-MAIN	600 COLLEGE AVE	LEVELLAND	TX	79336	48	219		9504.00	moderate	12/1/1999
2031	50TH STREET	3251 50TH STREET	LUBBOCK	TX	79413	48	303	31180	0021.03	middle	10/1/1993
2230	UMC	602 INDIANA	LUBBOCK	TX	79415	48	303	31180	0005.01	middle	6/1/2010
2036	UNIVERSITY	8009 UNIVERSITY	LUBBOCK	TX	79423	48	303	31180	0022.05	moderate	9/1/2001
2136	UNIVERSITY 2	8009 UNIVERSITY	LUBBOCK	TX	79423	48	303	31180	0022.05	moderate	8/17/2023
2041	4TH STREET	5506 4TH STREET	LUBBOCK	TX	79416	48	303	31180	0004.11	middle	4/23/2007
2330	LUBBOCK COURTHOUSE	904 Broadway	LUBBOCK	TX	79401	48	303	31180	0007.00	middle	10/1/2010
2101	MAIN - OPS BLDG	6112 43RD	LUBBOCK	TX	79407	48	303	31180	0017.15	middle	3/28/2018
2020	MORTON	107 WEST TAYLOR	MORTON	TX	79346	48	79		9501.00	middle	7/1/2005
2070	EL PASO WEST	7901 N MESA	EL PASO	TX	79932	48	141	21340	0012.04	moderate	4/1/2004
2030	XPRESS	5219 CITY BANK PKY	LUBBOCK	TX	79407	48	303	31180	0017.09	moderate	5/1/2004
2096	MAIN LOBBY	5219 CITY BANK PKY	LUBBOCK	TX	79407	48	303	31180	0017.09	moderate	3/2/2017
2064	FORNEY	771 E HWY 80	FORNEY	TX	75126	48	257	19124	0502.14	middle	3/10/2008
2055	IDALOU	304 W 1ST STREET	IDALOU	TX	79329	48	303	31180	0101.02	middle	1/21/2007
2110	LEVELLAND-DRIVE-UP	600 COLLEGE AVE	LEVELLAND	TX	79336	48	219		9504.00	moderate	12/1/1999
2310	SOUTH PLAINS COLLEGE	1401 COLLEGE AVENUE	LEVELLAND	TX	79336	48	219		9505.00	upper	7/24/2019
2034	KINGSGATE	8201 QUAKER AVE	LUBBOCK	TX	79424	48	303	31180	0105.04	upper	5/1/1999
2142	MILWAUKEE	6524 82ND ST	LUBBOCK	TX	79424	48	303	31180	0017.16	upper	5/24/2022
2042	MILWAUKEE	6524 82ND ST	LUBBOCK	TX	79424	48	303	31180	0017.16	upper	11/1/2008
2081	RIVERCROSSING	1850 SUDDERTH DRIVE	RUIDOSO	NM	88345	35	27		9606.02	middle	8/15/2014
2430	FT STOCKTON	809 W DICKINSON BLVD	FT STOCKTON	TX	79735	48	371		9504.00	upper	11/12/2019
2132	KERMIT	210 N OAK	KERMIT	TX	79745	48	495		9502.00	moderate	11/12/2019
2131	MONAHANS	214 S MAIN	MONAHANS	TX	79756	48	475		9502.00	upper	11/12/2019
2121	ODESSA / GRANDVIEW	2426 N GRANDVIEW	ODESSA	TX	79761	48	135	36220	0017.00	middle	11/12/2019
2120	ODESSA / UNIVERSITY	1501 W UNIVERSITY	ODESSA	TX	79764	48	135	36220	0010.00	middle	11/12/2019
2043	DUBLIN	128 S PATRICK STREET	DUBLIN	TX	76446	48	143		9503.02	middle	4/1/2026



*City Bank*  
Member FDIC

All services and charges at any City Bank Branch are the same at each location with the exception of ATM services. The following branches do not have ATM's.

Plano

Dallas Uptown

Houston City Centre

Houston Galleria

Midland



**CITY BANK 2026**

**Branch Locations / Hours / # Employees / Services**

BR #	TX/NM	Open Closed	Address	Hours of Operations		# of Employees	Full Service Branch	Messenger Office	Loan Production Office	ATM	Checking Accounts	Savings Accounts	CDs	IRAs	Health Savings Accounts	Safe Deposit Box	Coin Counters	Express Phone Banking	Bank by Mail	Notary Service	BI-lingual Services	Remote Deposit Capture	Merchant Credit Card Processing	Positive Pay	Wire Transfers	Cashiers Checks	Night Depository	Trust Services	Non Deposit Investments	Mobile Banking	Internet Banking	Positive Pay	Overdraft Privilege	Private Line	Merchant Services	Real Estate Loans	Agricultural Loans	Commercial Loans	Consumer Loans	Letters of Credit												
				LOBBY	DRIVE-IN																																				SERVICES											
44	Houston - Galleria	4/1/2026	4400 Post Oak Parkway Houston, TX 77027	Mon-Fri 9 to 4		24	X				X	X	X	X	X			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X						
45	Houston - City Centre	05/06/19	825 Town & Country Lane, Ste 100 Houston TX 77024	Mon-Fri 9 to 4		13	X				X	X	X	X	X			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X				
46	College Station	07/01/07	1409 University Drive, College Station TX 77840	Mon-Fri 9 to 4	Mon-Fri 8 to 5	7	X			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X				
55	Idalou	12/10/2007	304 W 1st St, Idalou, Texas 79329	Mon-Fri 9 to 4	Mon-Thur 8 to 4 Fri 8 to 5	6	X			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			
63	Plano	06/26/06	7500 Dallas Pkwy, Ste 100, Plano, TX 75024	Mon-Fri 9 to 4		27	X				X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X				
64	Forney-Hwy 80	03/11/2008	771 E Hwy 80, Forney, TX 75126	Mon-Fri 9 to 4	Mon-Fri 8 to 6 Sat 9 to 12	13	X			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			
65	Dallas Uptown	01/12/15	2525 McKinnon STE 100 Dallas, Tx 75201	Mon-Fri 9 to 4	Mon-Fri 9 to 4	8	X				X	X	X	X	X		X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			
70	El Paso West (Mesa)	06/30/04	7901 N Mesa, El Paso TX 79932	Mon-Fri 9 to 4	Mon-Fri 8 to 5:30	12	X			X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		
71	El Paso East (Dieter)	12/19/05	1418 George Dieter, El Paso, TX 79936	Mon-Fri 9 to 4	Mon-Fri 8 to 5:30	13	X			X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
81	RiverCrossing - Ruidoso	08/16/14	1850 Sudderth Dr, Ruidoso, NM 88345	Mon-Fri 9 to 4	Mon-Thur 8 to 5 Fri 8 to 5:30 Sat 9 to 12	12	X			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X





# **CITY BANK 4TH STREET BRANCH SERVICES**

5506 4<sup>th</sup> Street  
LUBBOCK , TEXAS 79416

## **HOURS OF OPERATION:**

**Lobby:** 8:30 a.m. – 4:00 p.m. Monday through Friday

**Drive-in** 8:00 a.m. – 6:00 p.m. Monday through Friday  
9:00 a.m. - 12:00 p.m. Saturday

## **LIST OF SERVICES:**

ATM	Bi-lingual Service	Internet Banking
Checking Accounts	Remote Deposit Capture	Overdraft Protection
Savings Accounts	Merchant Credit Card	Private Line
Certificates of Deposit	Processing	Merchant Services
IRA's	Positive Pay	Lock Box
Health Savings Accounts	Wire Transfers	Real Estate Loans
Coin Counters	Cashier's Checks	Agricultural Loans
Express Phone Banking	Night Depository	Commercial Loans
Bank by Mail	Trust Services	Consumer Loans
Bank N Go	Non Deposit Investments	Letters of Credit
Notary Service	Mobile Banking	

## **GEOGRAPHIC AREA**

MSA/MD CODE – 31180  
State Code – 48  
County Code – 303  
Tract Code – 0004.11

# **CITY BANK 50TH STREET BRANCH SERVICES**

3251 50<sup>th</sup> Street  
LUBBOCK , TEXAS 79413

## **HOURS OF OPERATION:**

**Lobby:** 8:30 a.m. – 4:00 p.m. Monday through Friday

**Drive-in** 8:00 a.m. – 6:00 p.m. Monday through Friday  
9:00 a.m. 12:00 p.m. Saturday

## **LIST OF SERVICES:**

ATM	Bi-lingual Service	Internet Banking
Checking Accounts	Remote Deposit Capture	Overdraft Protection
Savings Accounts	Merchant Credit Card	Private Line
Certificates of Deposit	Processing	Merchant Services
IRA's	Positive Pay	Lock Box
Health Savings Accounts	Wire Transfers	Real Estate Loans
Coin Counters	Cashier's Checks	Agricultural Loans
Express Phone Banking	Night Depository	Commercial Loans
Bank by Mail	Trust Services	Consumer Loans
Bank N Go	Non Deposit Investments	Letters of Credit
Notary Service	Mobile Banking	

## **GEOGRAPHIC AREA**

MSA/MD CODE – 31180  
State Code – 48  
County Code – 303  
Tract Code – 0021.03

# **CITY BANK COLLEGE STATION BRANCH SERVICES**

1409 University Drive East  
COLLEGE STATION , TEXAS 77840

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. – 4:00 p.m. Monday through Friday

**Drive-in** 8:00 a.m. – 5:00 p.m. Monday through Friday

## **LIST OF SERVICES:**

ATM	Notary Service	Mobile Banking
Checking Accounts	Bi-lingual Service	Internet Banking
Savings Accounts	Remote Deposit Capture	Overdraft Protection
Certificates of Deposit	Merchant Credit Card	Private Line
IRA's	Processing	Merchant Services
Health Savings Accounts	Positive Pay	Lock Box
Safe Deposit Box	Wire Transfers	Real Estate Loans
Coin Counters	Cashier's Checks	Agricultural Loans
Express Phone Banking	Night Depository	Commercial Loans
Bank by Mail	Trust Services	Consumer Loans
Bank N Go	Non Deposit Investments	Letters of Credit

## **GEOGRAPHIC AREA**

MSA/MD CODE – 17780  
State Code – 48  
County Code – 041  
Tract Code – 0013.01

# **CITY BANK DALLAS UPTOWN BRANCH SERVICES**

2525 McKinnon, Suite 100  
DALLAS , TEXAS 75201

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. – 4:00 p.m. Monday through Friday

**Drive-in** 9:00 a.m. – 4:00 p.m. Monday through Friday

## **LIST OF SERVICES:**

ATM	Bi-lingual Service	Internet Banking
Checking Accounts	Remote Deposit Capture	Overdraft Protection
Savings Accounts	Merchant Credit Card	Private Line
Certificates of Deposit	Processing	Merchant Services
IRA's	Positive Pay	Lock Box
Health Savings Accounts	Wire Transfers	Real Estate Loans
Coin Counters	Cashier's Checks	Agricultural Loans
Express Phone Banking	Night Depository	Commercial Loans
Bank by Mail	Trust Services	Consumer Loans
Bank N Go	Non Deposit Investments	Letters of Credit
Notary Service	Mobile Banking	

## **GEOGRAPHIC AREA**

MSA/MD CODE – 19124  
State Code – 48  
County Code – 113  
Tract Code – 0019.01

# **CITY BANK EL PASO EAST BRANCH SERVICES**

1418 George Dieter Drive  
EL PASO , TEXAS 79936

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. – 4:00 p.m. Monday through Friday

**Drive-in** 8:00 a.m. – 5:30 p.m. Monday through Friday

## **LIST OF SERVICES:**

ATM	Remote Deposit Capture	Internet Banking
Checking Accounts	Merchant Credit Card	Overdraft Protection
Savings Accounts	Processing	Private Line
Certificates of Deposit	Coin Counters	Merchant Services
IRA's	Positive Pay	Lock Box
Health Savings Accounts	Wire Transfers	Real Estate Loans
Express Phone Banking	Cashier's Checks	Agricultural Loans
Bank by Mail	Night Depository	Commercial Loans
Bank N Go	Trust Services	Consumer Loans
Notary Service	Non Deposit Investments	Letters of Credit
Bi-lingual Service	Mobile Banking	

## **GEOGRAPHIC AREA**

MSA/MD CODE – 21340  
State Code – 48  
County Code – 141  
Tract Code – 0043.16

# **CITY BANK EL PASO WEST BRANCH SERVICES**

7901 N Mesa  
EL PASO , TEXAS 79932

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. – 4:00 p.m. Monday through Friday

**Drive-in** 8:00 a.m. – 5:30 p.m. Monday through Friday

## **LIST OF SERVICES:**

ATM	Remote Deposit Capture	Internet Banking
Checking Accounts	Merchant Credit Card	Overdraft Protection
Savings Accounts	Processing	Private Line
Certificates of Deposit	Coin Counters	Merchant Services
IRA's	Positive Pay	Lock Box
Health Savings Accounts	Wire Transfers	Real Estate Loans
Express Phone Banking	Cashier's Checks	Agricultural Loans
Bank by Mail	Night Depository	Commercial Loans
Bank N Go	Trust Services	Consumer Loans
Notary Service	Non Deposit Investments	Letters of Credit
Bi-lingual Service	Mobile Banking	

## **GEOGRAPHIC AREA**

MSA/MD CODE – 21340  
State Code – 48  
County Code – 141  
Tract Code – 0012.04

# **CITY BANK FORNEY HIGHWAY 80 BRANCH SERVICES**

771 E Hwy 80, Suite 100  
FORNEY, TEXAS 75126

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. - 4:00 p.m. Monday through Friday

**Drive-in** 8:00 a.m. – 6:00 p.m. Monday through Friday  
9:00 a.m. - 12:00 p.m. Saturday

## **LIST OF SERVICES:**

ATM	Notary Service	Mobile Banking
Checking Accounts	Bi-lingual Service	Internet Banking
Savings Accounts	Remote Deposit Capture	Overdraft Protection
Certificates of Deposit	Merchant Credit Card	Private Line
IRA's	Processing	Merchant Services
Health Savings Accounts	Positive Pay	Lock Box
Safe Deposit Box	Wire Transfers	Real Estate Loans
Coin Counters	Cashier's Checks	Agricultural Loans
Express Phone Banking	Night Depository	Commercial Loans
Bank by Mail	Trust Services	Consumer Loans
Bank N Go	Non Deposit Investments	Letters of Credit

## **GEOGRAPHIC AREA**

MSA/MD CODE – 19124  
State Code – 48  
County Code – 257  
Tract Code – 0502.14

# **CITY BANK FT STOCKTON BRANCH SERVICES**

809 W Dickenson Blvd.  
Ft Stockton, TX 79735

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. – 4:00 p.m. Monday through Friday

**Drive-in** 8:30 a.m. – 5:00 p.m. Monday through Thursday

8:30 a.m. – 5:30 p.m. Friday

9:00 a.m. - 12:00 p.m. Saturday

## **LIST OF SERVICES:**

Checking Accounts  
Savings Accounts  
Certificates of Deposit  
IRA's  
Wire Transfer  
Cashiers Checks  
Positive Pay  
Health Savings Accounts  
Mobile App

Real Estate Loans  
Agricultural Loans  
Commercial Loans  
Consumer Loans  
Letter of Credit  
Credit Cards  
Private Line  
Overdraft Privilege  
Lock Box  
Internet Banking

Express Phone Banking  
Bank-by-Mail  
Notary Service  
Bi-lingual Services  
Trust Services  
Non Deposit Investments  
ATM  
Night Depository  
Remote Deposit Capture

## **GEOGRAPHIC AREA**

MSA/MD CODE – N/A

State Code – 48

County Code – 371

Tract Code – 9504.00

# **CITY BANK HOUSTON - CENTRE CITY BRANCH SERVICES**

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825 Town & Country Lane, Suite 100

HOUSTON, TEXAS 77024

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. - 4:00 p.m. Monday through Friday

## **LIST OF SERVICES:**

Checking Accounts	Remote Deposit Capture	Internet Banking
Savings Accounts	Merchant Credit Card	Overdraft Protection
Certificates of Deposit	Processing	Private Line
IRA's	Positive Pay	Merchant Services
Health Savings Accounts	Wire Transfers	Lock Box
Express Phone Banking	Cashier's Checks	Real Estate Loans
Bank by Mail	Night Depository	Agricultural Loans
Bank N Go	Trust Services	Commercial Loans
Notary Service	Non Deposit Investments	Consumer Loans
Bi-lingual Service	Mobile Banking	Letters of Credit

## **GEOGRAPHIC AREA**

MSA/MD CODE – 26420

State Code – 48

County Code – 201

Tract Code – 4308.00

# **CITY BANK IDALOU BRANCH SERVICES**

304 W 1<sup>st</sup> Street  
IDALOU, TEXAS 79329

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. - 4:00 p.m. Monday through Friday

**Drive-in** 8:00 a.m. – 4:00 p.m. Monday through Thursday  
8:00 a.m. – 5:00 p.m. Friday

## **LIST OF SERVICES:**

ATM	Notary Service	Mobile Banking
Checking Accounts	Bi-lingual Service	Internet Banking
Savings Accounts	Remote Deposit Capture	Overdraft Protection
Certificates of Deposit	Merchant Credit Card	Private Line
IRA's	Processing	Merchant Services
Health Savings Accounts	Positive Pay	Lock Box
Safe Deposit Box	Wire Transfers	Real Estate Loans
Coin Counters	Cashier's Checks	Agricultural Loans
Express Phone Banking	Night Depository	Commercial Loans
Bank by Mail	Trust Services	Consumer Loans
Bank N Go	Non Deposit Investments	Letters of Credit

## **GEOGRAPHIC AREA**

MSA/MD CODE – 31180  
State Code – 48  
County Code – 303  
Tract Code – 0101.02

# **CITY BANK KERMIT BRANCH SERVICES**

210 N Oak  
Kermit, TX 79745

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. – 4:00 p.m. Monday through Friday

**Drive-in** 9:00 a.m. – 5:30 p.m. Monday through Friday

## **LIST OF SERVICES:**

Checking Accounts  
Savings Accounts  
Certificates of Deposit  
IRA's  
Wire Transfer  
Cashiers Checks  
Positive Pay  
Health Savings Accounts  
Mobile App

Real Estate Loans  
Agricultural Loans  
Commercial Loans  
Consumer Loans  
Letter of Credit  
Credit Cards  
Private Line  
Overdraft Privilege  
Lock Box  
Internet Banking

Express Phone Banking  
Bank-by-Mail  
Notary Service  
Bi-lingual Services  
Trust Services  
Non Deposit Investments  
ATM  
Night Depository  
Remote Deposit Capture

## **GEOGRAPHIC AREA**

MSA/MD CODE – N/A  
State Code – 48  
County Code – 495  
Tract Code – 9502.00

# **CITY BANK KINGSGATE BRANCH SERVICES**

8201 Quaker Avenue  
LUBBOCK , TEXAS 79424

## **HOURS OF OPERATION:**

**Lobby:** 8:30 a.m. – 4:00 p.m. Monday through Friday

**Drive-in** 8:00 a.m. – 6:00 p.m. Monday through Friday  
9:00 a.m. - 12:00 p.m. Saturday

## **LIST OF SERVICES:**

ATM	Bi-lingual Service	Internet Banking
Checking Accounts	Remote Deposit Capture	Overdraft Protection
Savings Accounts	Merchant Credit Card	Private Line
Certificates of Deposit	Processing	Merchant Services
IRA's	Positive Pay	Lock Box
Health Savings Accounts	Wire Transfers	Real Estate Loans
Coin Counters	Cashier's Checks	Agricultural Loans
Express Phone Banking	Night Depository	Commercial Loans
Bank by Mail	Trust Services	Consumer Loans
Bank N Go	Non Deposit Investments	Letters of Credit
Notary Service	Mobile Banking	

## **GEOGRAPHIC AREA**

MSA/MD CODE – 31180  
State Code – 48  
County Code – 303  
Tract Code – 0105.04

# **CITY BANK LEVELLAND BRANCH SERVICES**

600 College Avenue  
LEVELLAND, TEXAS 79336

## **HOURS OF OPERATION:**

**Lobby:** 8:30 a.m. - 4:00 p.m. Monday through Friday

**Drive-in** 8:00 a.m. – 6:00 p.m. Monday through Friday  
9:00 a.m. – 12:00 p.m. Saturday

## **LIST OF SERVICES:**

Checking Accounts  
Savings Accounts  
Certificates of Deposit  
IRA's  
Safe Deposit Boxes  
Wire Transfer  
Cashiers Checks  
Positive Pay  
Health Savings Accounts  
Mobile App

Real Estate Loans  
Agricultural Loans  
Commercial Loans  
Consumer Loans  
Letter of Credit  
Credit Cards  
Private Line  
Overdraft Privilege  
Lock Box  
Internet Banking

Express Phone Banking  
Bank-by-Mail  
Notary Service  
Bi-lingual Services  
Trust Services  
Non Deposit Investments  
ATM  
Night Depository  
Remote Deposit Capture

## **GEOGRAPHIC AREA**

MSA/MD CODE – N/A  
State Code – 48  
County Code – 219  
Tract Code – 9504.00

# **CITY BANK MAIN OFFICE SERVICES**

5219 City Bank Parkway  
LUBBOCK , TEXAS 79407

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. – 4:00 p.m. Monday through Friday

**Xpress Motor Drive-in** 8:00 a.m. – 5:00 p.m. Monday through Friday

## **LIST OF SERVICES:**

ATM	Notary Service	Mobile Banking
Checking Accounts	Bi-lingual Service	Internet Banking
Savings Accounts	Remote Deposit Capture	Overdraft Protection
Certificates of Deposit	Merchant Credit Card	Private Line
IRA's	Processing	Merchant Services
Health Savings Accounts	Positive Pay	Lock Box
Safe Deposit Box	Wire Transfers	Real Estate Loans
Coin Counters	Cashier's Checks	Agricultural Loans
Express Phone Banking	Night Depository	Commercial Loans
Bank by Mail	Trust Services	Consumer Loans
Bank N Go	Non Deposit Investments	Letters of Credit

## **GEOGRAPHIC AREA**

MSA/MD CODE – 31180  
State Code – 48  
County Code – 303  
Tract Code – 0017.09

# **CITY BANK DUBLIN BRANCH SERVICES**

128 S Patrick St  
DUBLIN , TEXAS 76446

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. – 3:00 p.m. Monday through Friday

**Drive-in** 8:30 a.m. – 6:00 p.m. Monday through Friday,  
8:30 a.m. –12:00 p.m. Saturday

## **LIST OF SERVICES:**

ATM	Notary Service	Mobile Banking
Checking Accounts	Bi-lingual Service	Internet Banking
Savings Accounts	Remote Deposit Capture	Overdraft Protection
Certificates of Deposit	Merchant Credit Card	Private Line
IRA's	Processing	Merchant Services
Health Savings Accounts	Positive Pay	Lock Box
Safe Deposit Box	Wire Transfers	Real Estate Loans
Express Phone Banking	Cashier's Checks	Agricultural Loans
Bank by Mail	Night Depository	Commercial Loans
Bank N Go	Trust Services	Consumer Loans
	Non Deposit Investments	Letters of Credit

## **GEOGRAPHIC AREA**

MSA/MD CODE – N/A  
State Code – 48  
County Code – 143  
Tract Code – 9503.02

# **CITY BANK HOUSTON - GALLERIA BRANCH SERVICES**

4400 Post Oak Parkway  
Houston, TX 77027

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. – 4:00 p.m. Monday through Friday

## **LIST OF SERVICES:**

Bank N Go  
Checking Accounts  
Savings Accounts  
Certificates of Deposit  
IRA's  
Health Savings Accounts  
Bank by Mail  
Express Phone Banking

Notary Service  
Bi-lingual Service  
Remote Deposit Capture  
Merchant Credit Card  
Processing  
Positive Pay  
Wire Transfers  
Cashier's Checks  
Night Depository  
Trust Services  
Non Deposit Investments

Mobile Banking  
Internet Banking  
Overdraft Protection  
Private Line  
Merchant Services  
Lock Box  
Real Estate Loans  
Agricultural Loans  
Commercial Loans  
Consumer Loans  
Letters of Credit

## **GEOGRAPHIC AREA**

MSA/MD CODE – 26420  
State Code – 48  
County Code – 201  
Tract Code – 4113.01

# **CITY BANK MIDLAND BRANCH SERVICES**

400 W Illinois Avenue, Suite 100  
Midland, TX 79701

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. – 5:00 p.m. Monday through Friday

## **LIST OF SERVICES:**

Checking Accounts  
Savings Accounts  
Certificates of Deposit  
IRA's  
Wire Transfer  
Cashiers Checks  
Positive Pay  
Health Savings Accounts  
Mobile App

Real Estate Loans  
Agricultural Loans  
Commercial Loans  
Consumer Loans  
Letter of Credit  
Credit Cards  
Private Line  
Overdraft Privilege

Lock Box  
Internet Banking  
Express Phone Banking  
Bank-by-Mail  
Notary Service  
Bi-lingual Services  
Trust Services  
Non Deposit Investments  
Remote Deposit Capture

## **GEOGRAPHIC AREA**

MSA/MD CODE – 33260  
State Code – 48  
County Code – 329  
Tract Code – 0102.00

# **CITY BANK MILWAUKEE BRANCH SERVICES**

6524 82<sup>nd</sup> Street  
LUBBOCK , TEXAS 79424

## **HOURS OF OPERATION:**

**Lobby:** 8:30 a.m. – 4:00 p.m. Monday through Friday

**Drive-in** 8:00 a.m. – 6:00 p.m. Monday through Friday  
9:00 a.m. 12:00 p.m. Saturday

## **LIST OF SERVICES:**

ATM	Bi-lingual Service	Internet Banking
Checking Accounts	Remote Deposit Capture	Overdraft Protection
Savings Accounts	Merchant Credit Card	Private Line
Certificates of Deposit	Processing	Merchant Services
IRA's	Positive Pay	Lock Box
Health Savings Accounts	Wire Transfers	Real Estate Loans
Coin Counters	Cashier's Checks	Agricultural Loans
Express Phone Banking	Night Depository	Commercial Loans
Bank by Mail	Trust Services	Consumer Loans
Bank N Go	Non Deposit Investments	Letters of Credit
Notary Service	Mobile Banking	

## **GEOGRAPHIC AREA**

MSA/MD CODE – 31180  
State Code – 48  
County Code – 303  
Tract Code – 0017.16

# **CITY BANK MONAHANS BRANCH SERVICES**

214 S Main  
Monahans, TX 79756

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. – 4:00 p.m. Monday through Friday

**Drive-in** 8:00 a.m. – 5:00 p.m. Monday through Friday

## **LIST OF SERVICES:**

Checking Accounts  
Savings Accounts  
Certificates of Deposit  
IRA's  
Wire Transfer  
Cashiers Checks  
Positive Pay  
Coin Counters  
Health Savings Accounts  
Mobile App

Real Estate Loans  
Agricultural Loans  
Commercial Loans  
Consumer Loans  
Letter of Credit  
Credit Cards  
Private Line  
Overdraft Privilege  
Lock Box  
Internet Banking

Express Phone Banking  
Bank-by-Mail  
Notary Service  
Bi-lingual Services  
Trust Services  
Non Deposit Investments  
ATM  
Night Depository  
Remote Deposit Capture

## **GEOGRAPHIC AREA**

MSA/MD CODE – N/A  
State Code – 48  
County Code – 475  
Tract Code – 9502.00

# **CITY BANK MORTON BRANCH SERVICES**

107 West Taylor Street  
MORTON, TEXAS 79346

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. –12:15 p.m./ 1:00 p.m.- 3:00 p.m. Monday through Friday

**Drive-in** 8:30 a.m. – 4:00 p.m. Monday through Thursday  
8:30 a.m. – 5:00 p.m. Friday

## **LIST OF SERVICES:**

ATM	Bi-lingual Service	Internet Banking
Checking Accounts	Remote Deposit Capture	Overdraft Protection
Savings Accounts	Merchant Credit Card	Private Line
Certificates of Deposit	Processing	Merchant Services
IRA's	Positive Pay	Lock Box
Health Savings Accounts	Wire Transfers	Real Estate Loans
Safe Deposit Box	Cashier's Checks	Agricultural Loans
Express Phone Banking	Night Depository	Commercial Loans
Bank by Mail	Trust Services	Consumer Loans
Bank N Go	Non Deposit Investments	Letters of Credit
Notary Service	Mobile Banking	

## **GEOGRAPHIC AREA**

MSA/MD CODE – N/A  
State Code – 48  
County Code – 079  
Tract Code – 9501.00

# **CITY BANK – MOTOR BANK SERVICES**

3501 Slide Road  
LUBBOCK, TX 79414

## **HOURS OF OPERATION:**

8:00 a.m. – 6:00 p.m. Monday through Friday  
9:00 a.m. - 12:00 p.m. Saturday

## **LIST OF SERVICES:**

ATM  
Receiving Deposits

Cashing Checks  
Coin Counter

## **GEOGRAPHIC AREA**

MSA/MD CODE – 31180  
State Code – 48  
County Code – 303  
Tract Code – 0018.05

# CITY BANK ODESSA GRANDVIEW BRANCH SERVICES

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2426 N Grandview  
Odessa, TX 79761

## HOURS OF OPERATION:

**Lobby:** 9:00 a.m. – 4:00 p.m. Monday through Friday

**Drive-in** 8:30 a.m. – 5:30 p.m. Monday through Friday  
9:00 a.m. - 12:00 p.m. Saturday

## LIST OF SERVICES:

Checking Accounts  
Savings Accounts  
Certificates of Deposit  
IRA's  
Wire Transfer  
Cashiers Checks  
Positive Pay  
Coin Counters  
Health Savings Accounts  
Mobile App

Real Estate Loans  
Agricultural Loans  
Commercial Loans  
Consumer Loans  
Letter of Credit  
Credit Cards  
Private Line  
Overdraft Privilege  
Lock Box  
Internet Banking

Express Phone Banking  
Bank-by-Mail  
Notary Service  
Bi-lingual Services  
Trust Services  
Non Deposit Investments  
ATM  
Night Depository  
Remote Deposit Capture

## GEOGRAPHIC AREA

MSA/MD CODE – 36220  
State Code – 48  
County Code – 135  
Tract Code – 0017.00

# **CITY BANK ODESSA UNIVERSITY BRANCH SERVICES**

1501 W University Blvd  
Odessa, TX 79764

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. – 4:00 p.m. Monday through Friday

**Drive-in** 8:30 a.m. – 5:30 p.m. Monday through Friday

## **LIST OF SERVICES:**

Checking Accounts  
Savings Accounts  
Certificates of Deposit  
IRA's  
Wire Transfer  
Cashiers Checks  
Positive Pay  
Health Savings Accounts  
Mobile App

Real Estate Loans  
Agricultural Loans  
Commercial Loans  
Consumer Loans  
Letter of Credit  
Credit Cards  
Private Line  
Overdraft Privilege  
Lock Box  
Internet Banking

Express Phone Banking  
Bank-by-Mail  
Notary Service  
Bi-lingual Services  
Trust Services  
Non Deposit Investments  
ATM  
Night Depository  
Remote Deposit Capture

## **GEOGRAPHIC AREA**

MSA/MD CODE – 36220  
State Code – 48  
County Code – 135  
Tract Code – 0010.00

# **CITY BANK OVERTON BRANCH SERVICES**

611 University Avenue  
LUBBOCK , TEXAS 79401

## **HOURS OF OPERATION:**

**Lobby:** 8:30 a.m. – 4:00 p.m. Monday through Friday

**Drive-in** 8:00 a.m. – 6:00 p.m. Monday through Friday

## **LIST OF SERVICES:**

ATM	Bi-lingual Service	Internet Banking
Checking Accounts	Remote Deposit Capture	Overdraft Protection
Savings Accounts	Merchant Credit Card	Private Line
Certificates of Deposit	Processing	Merchant Services
IRA's	Positive Pay	Lock Box
Health Savings Accounts	Wire Transfers	Real Estate Loans
Coin Counters	Cashier's Checks	Agricultural Loans
Express Phone Banking	Night Depository	Commercial Loans
Bank by Mail	Trust Services	Consumer Loans
Bank N Go	Non Deposit Investments	Letters of Credit
Notary Service	Mobile Banking	

## **GEOGRAPHIC AREA**

MSA/MD CODE – 31180

State Code – 48

County Code – 303

Tract Code – 0006.03

# **CITY BANK PLANO BRANCH SERVICES**

7500 Dallas Pkwy Suite 100  
PLANO, TEXAS 75024

## **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. – 4:00 p.m. Monday through Friday

## **LIST OF SERVICES:**

ATM	Bi-lingual Service	Internet Banking
Checking Accounts	Remote Deposit Capture	Overdraft Protection
Savings Accounts	Merchant Credit Card	Private Line
Certificates of Deposit	Processing	Merchant Services
IRA's	Positive Pay	Lock Box
Health Savings Accounts	Wire Transfers	Real Estate Loans
Coin Counters	Cashier's Checks	Agricultural Loans
Express Phone Banking	Trust Services	Commercial Loans
Bank by Mail	Non Deposit Investments	Consumer Loans
Bank N Go	Mobile Banking	Letters of Credit
Notary Service		

## **GEOGRAPHIC AREA**

MSA/MD CODE – 19124  
State Code – 48  
County Code – 085  
Tract Code – 0316.57

# **CITY BANK RUIDOSO RIVER CROSSING**

## **BRANCH SERVICES**

1850 Sudderth Drive  
RUIDOSO, NEW MEXICO 88345

### **HOURS OF OPERATION:**

**Lobby:** 9:00 a.m. – 4:00 p.m. Monday through Friday

**Drive-in** 8:00 a.m. – 5:00 p.m. Monday through Thursday

8:00 a.m. – 5:30 p.m. Friday

9:00 a.m. – 12:00 p.m. Saturday

### **LIST OF SERVICES:**

ATM	Notary Service	Mobile Banking
Checking Accounts	Bi-lingual Service	Internet Banking
Savings Accounts	Remote Deposit Capture	Overdraft Protection
Certificates of Deposit	Merchant Credit Card	Private Line
IRA's	Processing	Merchant Services
Health Savings Accounts	Positive Pay	Lock Box
Safe Deposit Box	Wire Transfers	Real Estate Loans
Coin Counters	Cashier's Checks	Agricultural Loans
Express Phone Banking	Night Depository	Commercial Loans
Bank by Mail	Trust Services	Consumer Loans
Bank N Go	Non Deposit Investments	Letters of Credit

### **GEOGRAPHIC AREA**

MSA/MD CODE – N/A

State Code – 35

County Code – 027

Tract Code – 9606.02

# **CITY BANK UNIVERSITY BRANCH SERVICES**

8009 University Avenue  
LUBBOCK , TEXAS 79423

## **HOURS OF OPERATION:**

**Lobby:** 8:30 a.m. – 4:00 p.m. Monday through Friday

**Drive-in** 8:00 a.m. – 6:00 p.m. Monday through Friday  
9:00 a.m. - 12:00 p.m. Saturday

## **LIST OF SERVICES:**

ATM	Bi-lingual Service	Internet Banking
Checking Accounts	Remote Deposit Capture	Overdraft Protection
Savings Accounts	Merchant Credit Card	Private Line
Certificates of Deposit	Processing	Merchant Services
IRA's	Positive Pay	Lock Box
Health Savings Accounts	Wire Transfers	Real Estate Loans
Coin Counters	Cashier's Checks	Agricultural Loans
Express Phone Banking	Night Depository	Commercial Loans
Bank by Mail	Trust Services	Consumer Loans
Bank N Go	Non Deposit Investments	Letters of Credit
Notary Service	Mobile Banking	

## **GEOGRAPHIC AREA**

MSA/MD CODE – 31180  
State Code – 48  
County Code – 303  
Tract Code – 0022.05

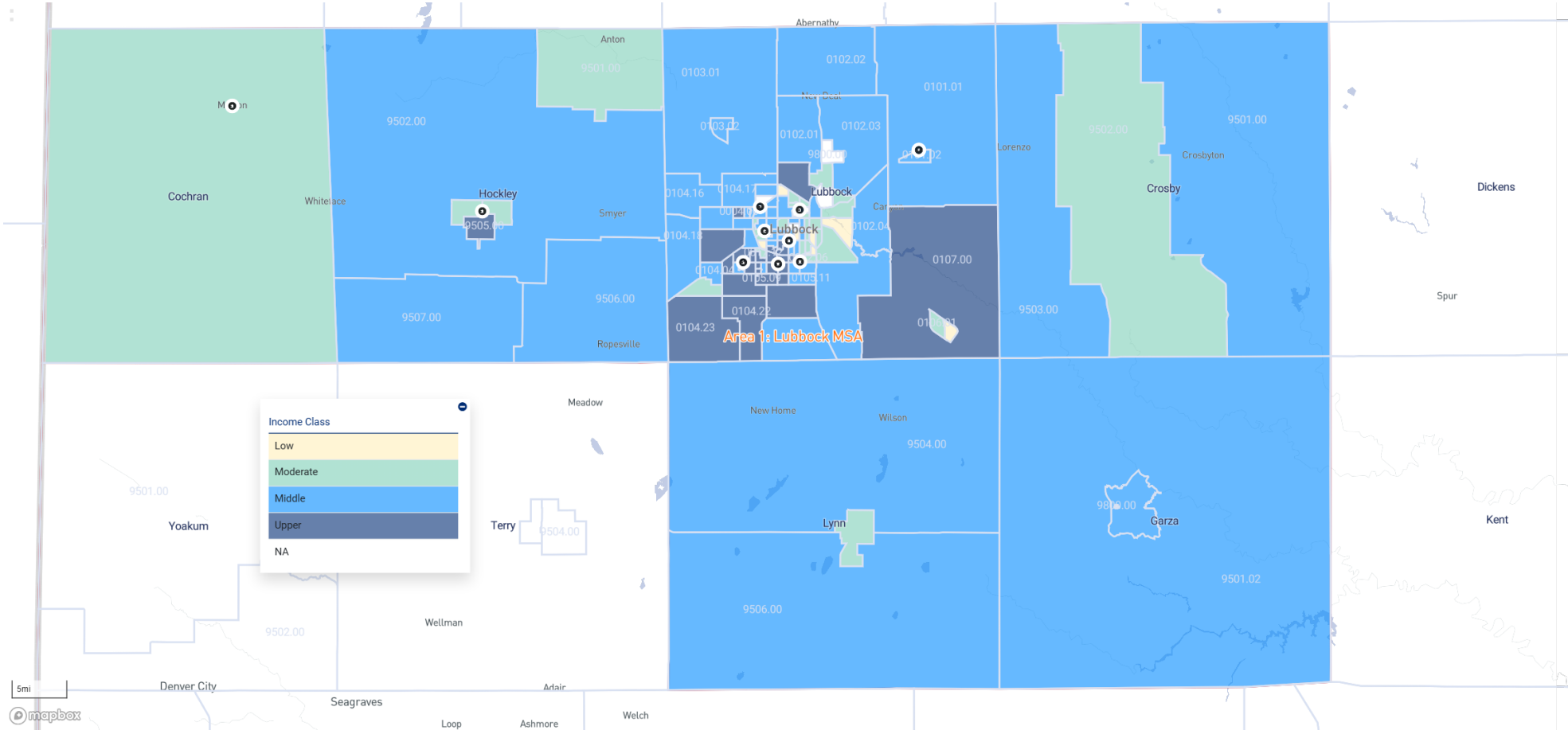
## City Bank Assessment Areas 2026

State	MSA	County Name	Selected Tracts	Total Tracts	TRACT INC LOW	TRACT INC MOD	TRACT INC MID	TRACT INC UPPER	TRACT INC UNKN
<b>2026 AREA 1: LUBBOCK MSA</b>									
48: Texas	31180	079: Cochran County	1	1		1			
48: Texas	31180	107: Crosby County	3	3		1	2		
48: Texas	31180	169: Garza County	3	3			2		1
48: Texas	31180	219: Hockley County	7	7		3	3	1	
48: Texas	31180	303: Lubbock County	106	106	7	22	44	26	7
48: Texas	31180	305: Lynn County	3	3		1	2		
			<b>123</b>	<b>123</b>	<b>7</b>	<b>28</b>	<b>53</b>	<b>27</b>	<b>8</b>
<b>2026 AREA 2: NON-MSA GAINES/HALE/TERRY COUNTIES</b>									
48: Texas		165: GAINES COUNTY	4	4			2	2	
48: Texas		189: HALE COUNTY	9	9		1	7	1	
48: Texas		445: TERRY COUNTY	3	3	1	1	1		
			<b>16</b>	<b>16</b>	<b>1</b>	<b>2</b>	<b>10</b>	<b>3</b>	
<b>2026 AREA 3: COLLIN/DALLAS/KAUFMAN/ROCKWALL COUNTIES</b>									
48: Texas	19124	85: COLLIN COUNTY	220	220	2	19	62	132	5
48: Texas	19124	113: DALLAS COUNTY	645	645	107	223	160	144	11
48: Texas	19124	257: KAUFMAN COUNTY	27	27	1	9	12	5	
48: Texas	19124	397: ROCKWALL COUNTY	29	29		2	8	19	
			<b>921</b>	<b>921</b>	<b>110</b>	<b>253</b>	<b>242</b>	<b>300</b>	<b>16</b>
<b>2026 AREA 4: EL PASO COUNTY</b>									
48: Texas	21340	141: EL PASO COUNTY	188	188	10	59	64	54	1
			<b>188</b>	<b>188</b>	<b>10</b>	<b>59</b>	<b>64</b>	<b>54</b>	<b>1</b>
<b>2026 AREA 5: COLLEGE STATION/BRYAN - BRAZOS COUNTY</b>									
48: Texas	17780	041: BRAZOS COUNTY	63	63	8	17	13	20	5
			<b>63</b>	<b>63</b>	<b>8</b>	<b>17</b>	<b>13</b>	<b>20</b>	<b>5</b>
<b>2026 AREA 6: HOUSTON - HARRIS/MONTGOMERY/FORT BEND CTYS</b>									
48: Texas	26420	157: FORT BEND COUNTY	133	133	1	22	36	73	1
48: Texas	26420	201: HARRIS COUNTY	1115	1115	190	320	271	296	38
48: Texas	26420	339: MONTGOMERY COUNTY	133	133	6	20	39	64	4
			<b>1381</b>	<b>1381</b>	<b>197</b>	<b>362</b>	<b>346</b>	<b>433</b>	<b>43</b>
<b>2026 AREA 7: NON-MSA LINCOLN COUNTY NM</b>									
35: New Mexico		027: LINCOLN COUNTY	9	9		1	6	1	1
			<b>9</b>	<b>9</b>		<b>1</b>	<b>6</b>	<b>1</b>	<b>1</b>
<b>2026 AREA 8: MIDLAND COUNTY</b>									
48: Texas	33260	329: MIDLAND COUNTY	37	37	2	7	14	12	2
			<b>37</b>	<b>37</b>	<b>2</b>	<b>7</b>	<b>14</b>	<b>12</b>	<b>2</b>
<b>2026 AREA 9: ODESSA MSA</b>									
48: Texas	36220	135: ECTOR COUNTY	33	33		10	14	9	
			<b>33</b>	<b>33</b>		<b>10</b>	<b>14</b>	<b>9</b>	
<b>2026 AREA 10: NON-MSA PECOS/WARD/WINKLER COUNTIES</b>									
48: Texas		371: PECOS COUNTY	5	5		1	1	2	1
48: Texas		475: WARD COUNTY	3	3			2	1	
48: Texas		495: WINKLER COUNTY	3	3			2	1	
			<b>11</b>	<b>11</b>		<b>1</b>	<b>5</b>	<b>4</b>	<b>1</b>
<b>2026 AREA 11: NON-MSA ERATH COUNTY</b>									
48: Texas		143: Erath County	12	12			6	6	
			<b>12</b>	<b>12</b>			<b>6</b>	<b>6</b>	
<b>TOTALS</b>			<b>2794</b>	<b>2794</b>	<b>335</b>	<b>740</b>	<b>773</b>	<b>869</b>	<b>77</b>

# RiskExec Assessment Areas/REMA

Assessment Set: 2026 ASSESSMENT AREAS

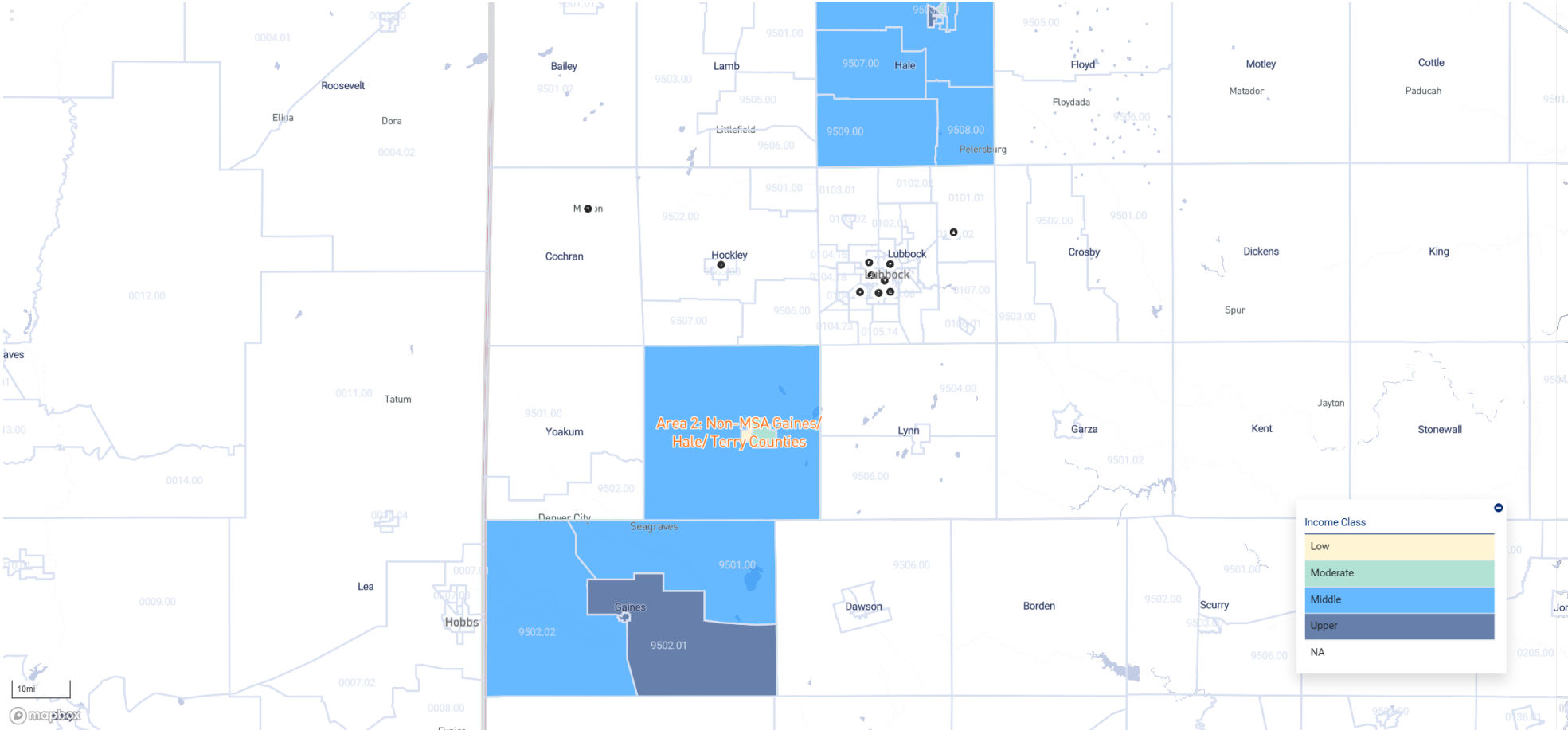
Assessment Area: AREA 1: LUBBOCK MSA



# RiskExec Assessment Areas/REMA

Assessment Set: 2026 ASSESSMENT AREAS

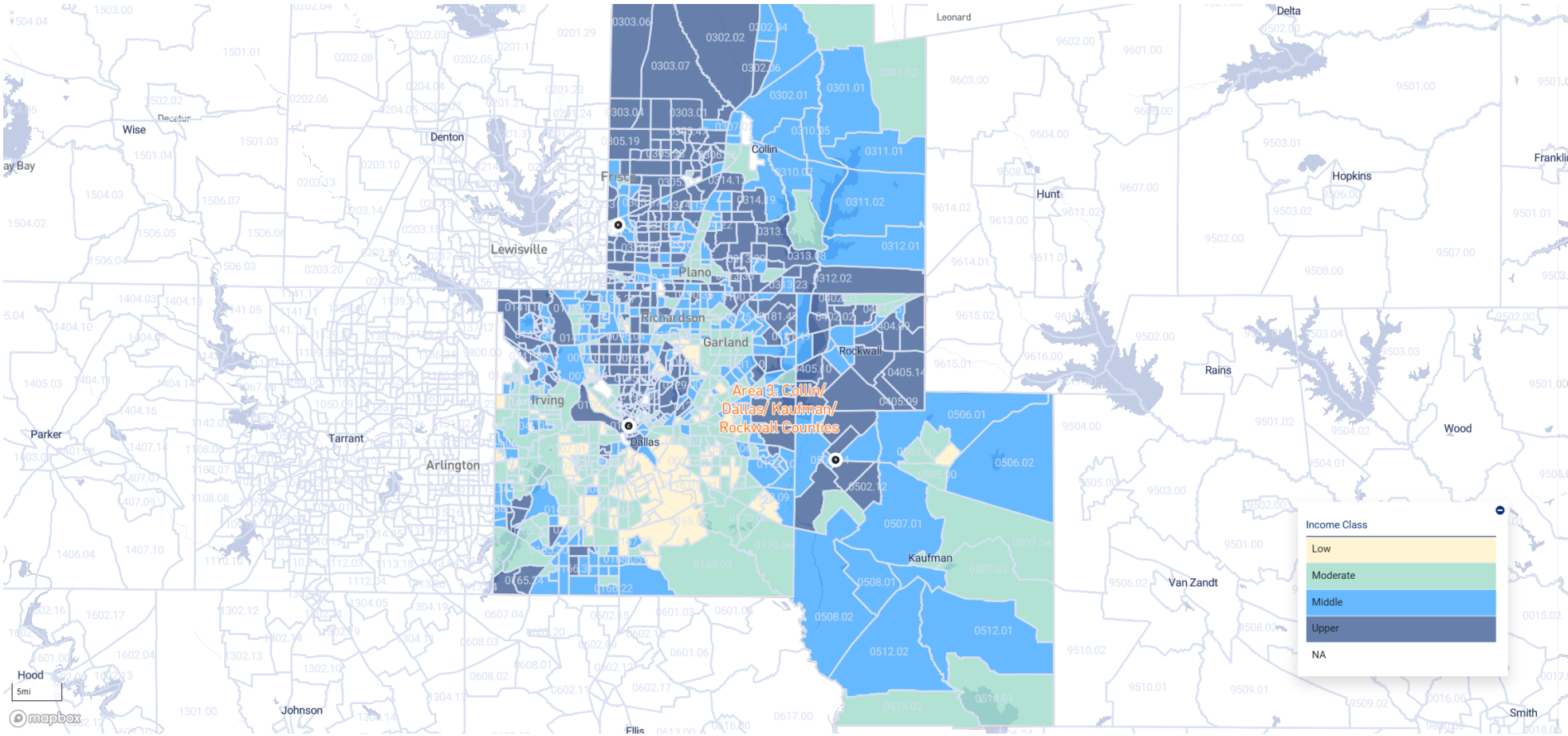
Assessment Area: AREA 2: NON-MSA GAINES/ HALE/ TERRY COUNTIES



# RiskExec Assessment Areas/REMA

Assessment Set: 2026 ASSESSMENT AREAS

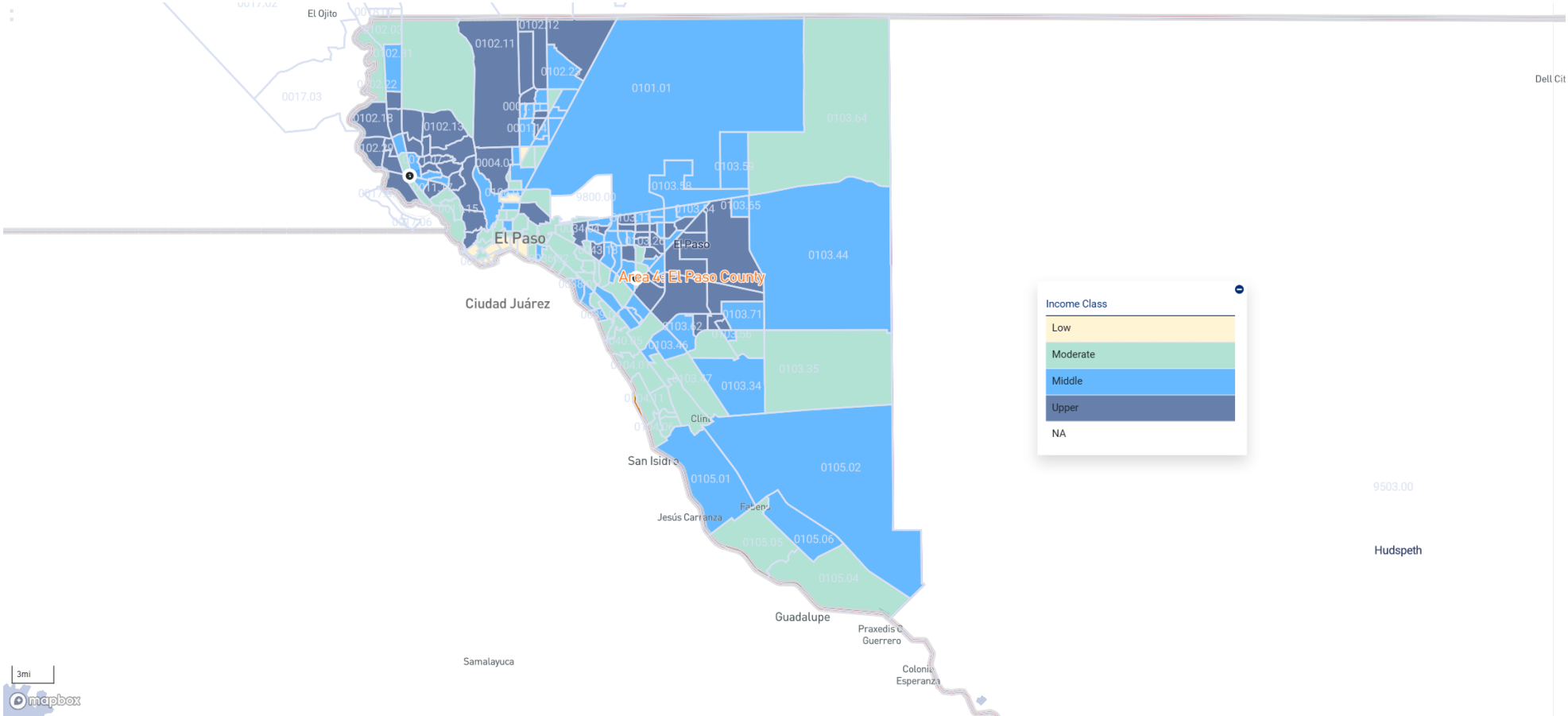
Assessment Area: AREA 3: COLLIN/ DALLAS/ KAUFMAN/ ROCKWALL COUNTIES



# RiskExec Assessment Areas/REMA

Assessment Set: 2026 ASSESSMENT AREAS

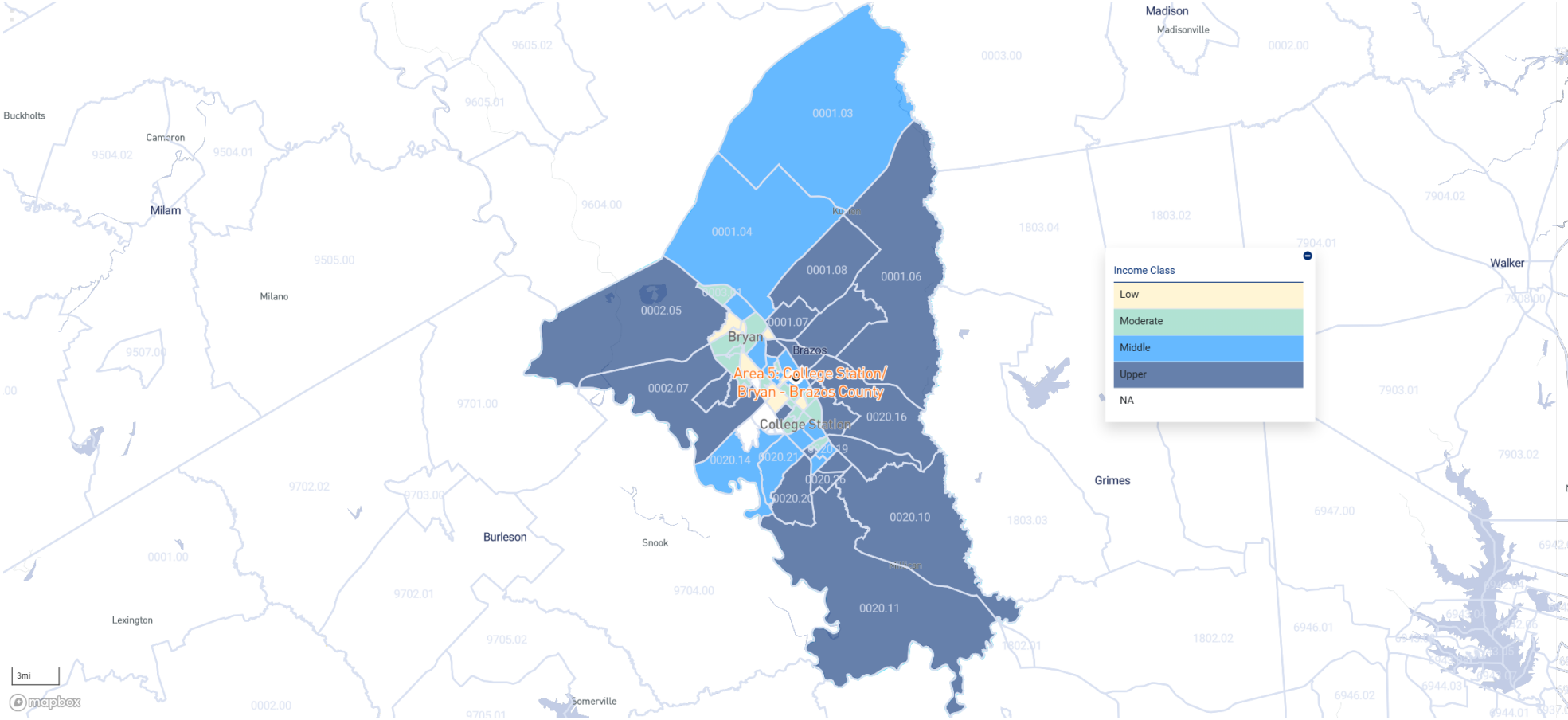
Assessment Area: AREA 4: EL PASO COUNTY



# RiskExec Assessment Areas/REMA

Assessment Set: 2026 ASSESSMENT AREAS

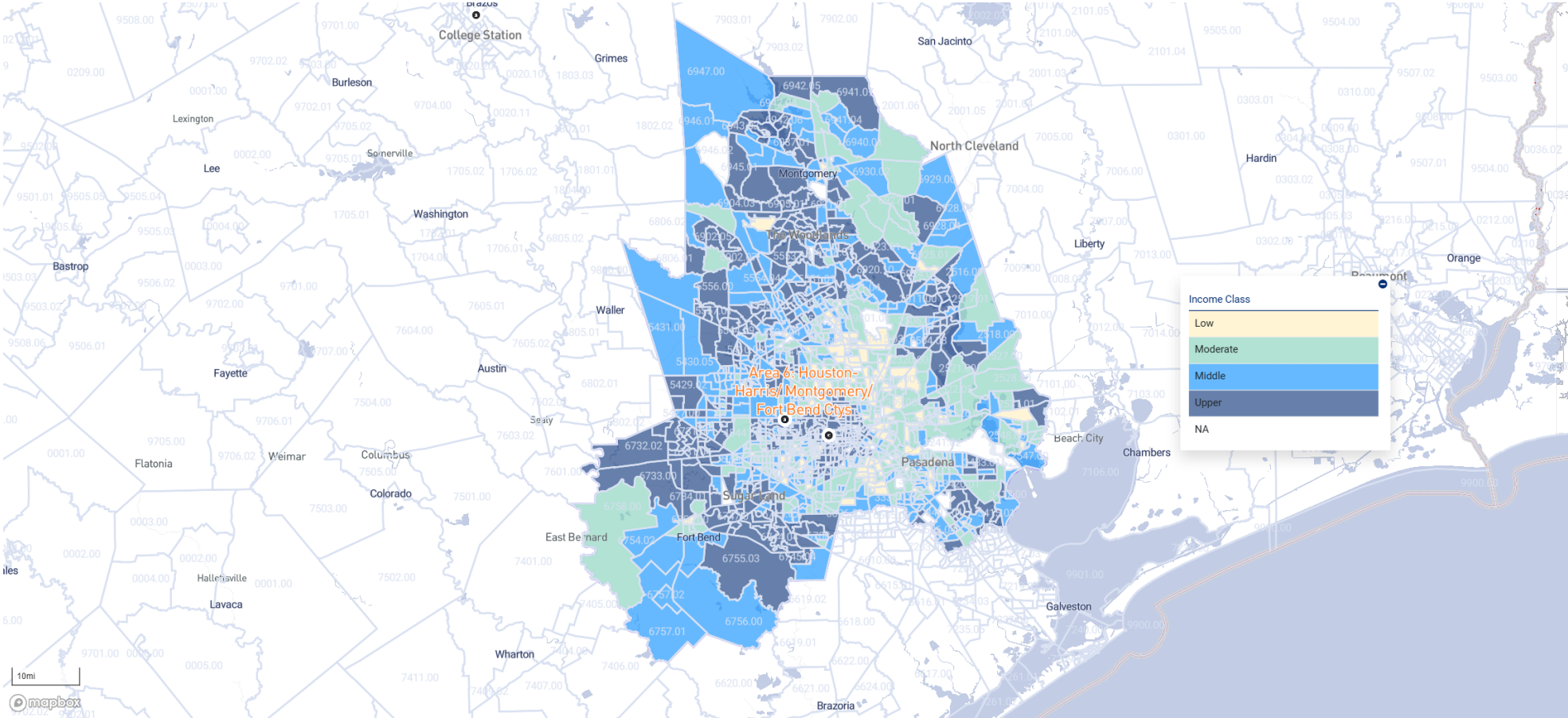
Assessment Area: AREA 5: COLLEGE STATION/ BRYAN - BRAZOS COUNTY



# RiskExec Assessment Areas/REMA

Assessment Set: 2026 ASSESSMENT AREAS

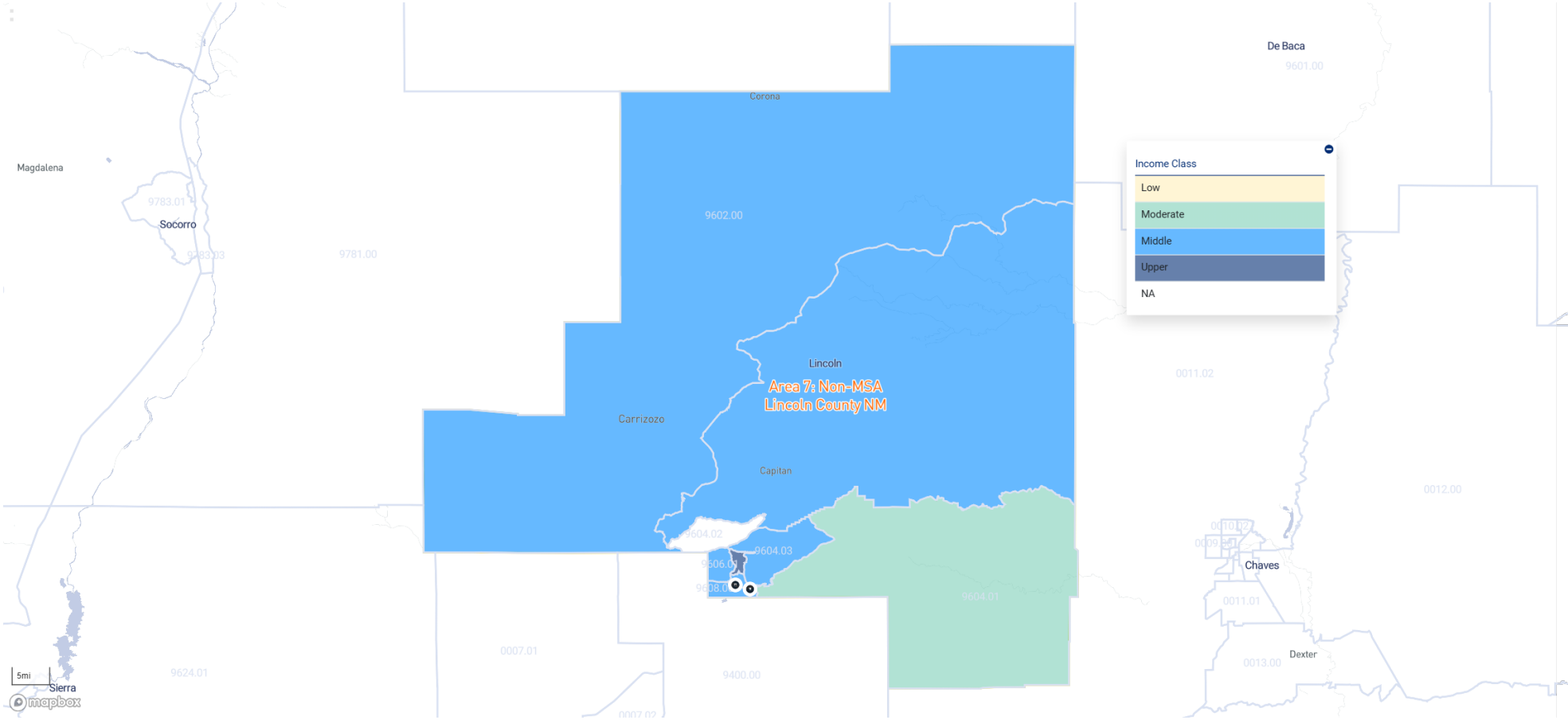
Assessment Area: AREA 6: HOUSTON-HARRIS/ MONTGOMERY/ FORT BEND CTYS



# RiskExec Assessment Areas/REMA

Assessment Set: 2026 ASSESSMENT AREAS

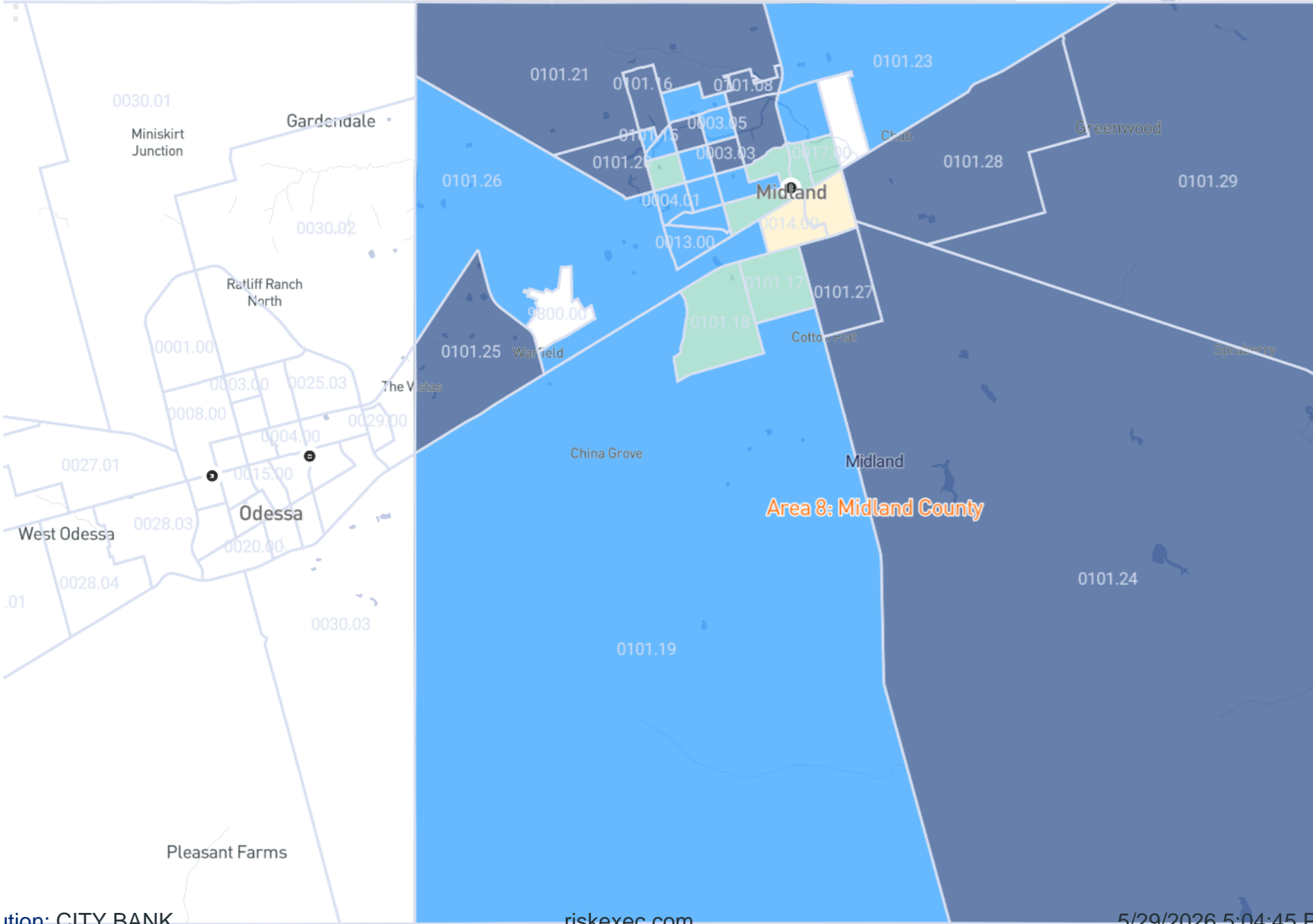
Assessment Area: AREA 7: NON-MSA LINCOLN COUNTY NM



# RiskExec Assessment Areas/REMA

Assessment Set: 2026 ASSESSMENT AREAS

Assessment Area: AREA 8: MIDLAND COUNTY



# RiskExec Assessment Areas/REMA

Assessment Set: 2026 ASSESSMENT AREAS

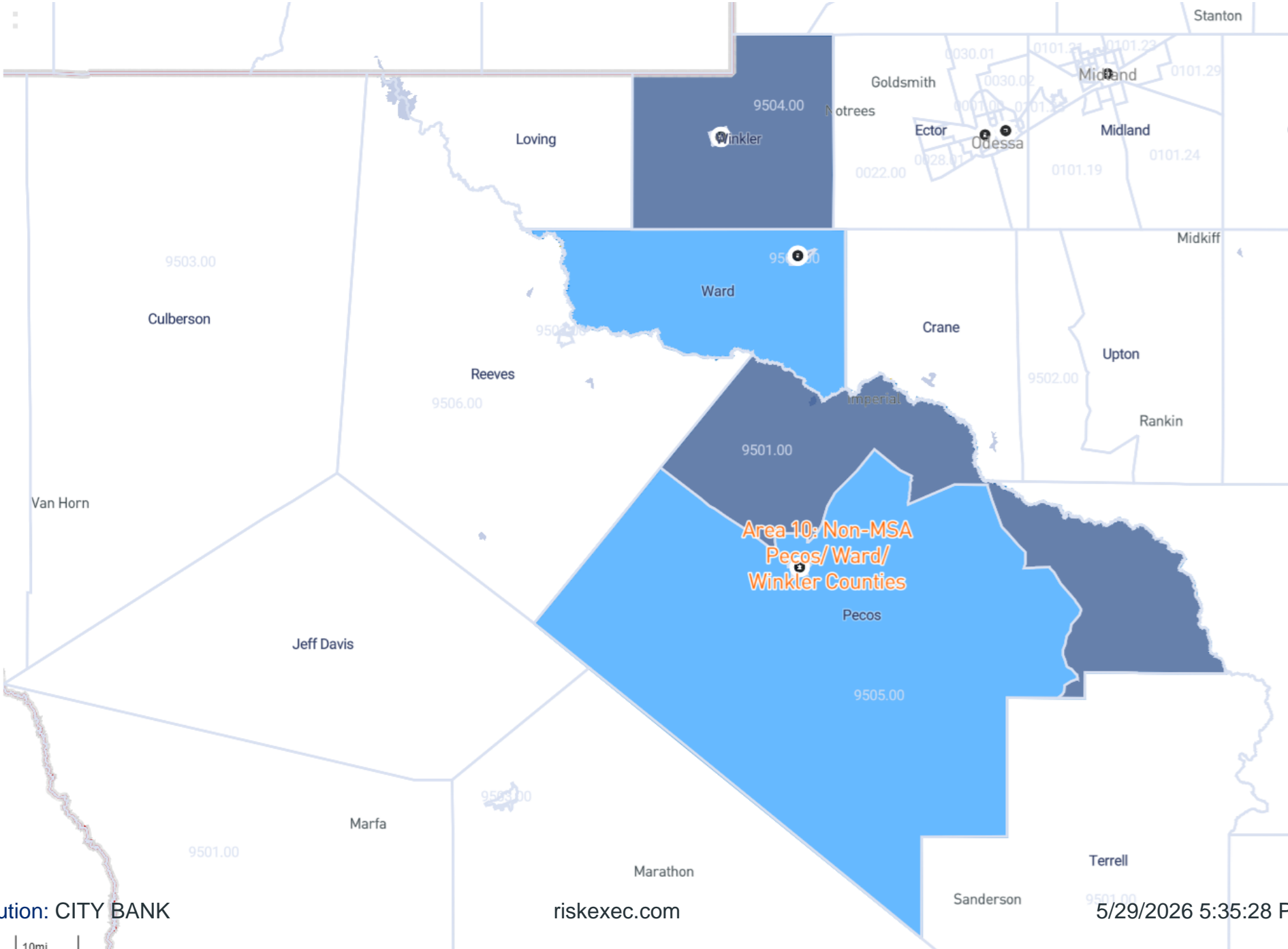
Assessment Area: AREA 9: ODESSA MSA



# RiskExec Assessment Areas/REMA

Assessment Set: 2026 ASSESSMENT AREAS

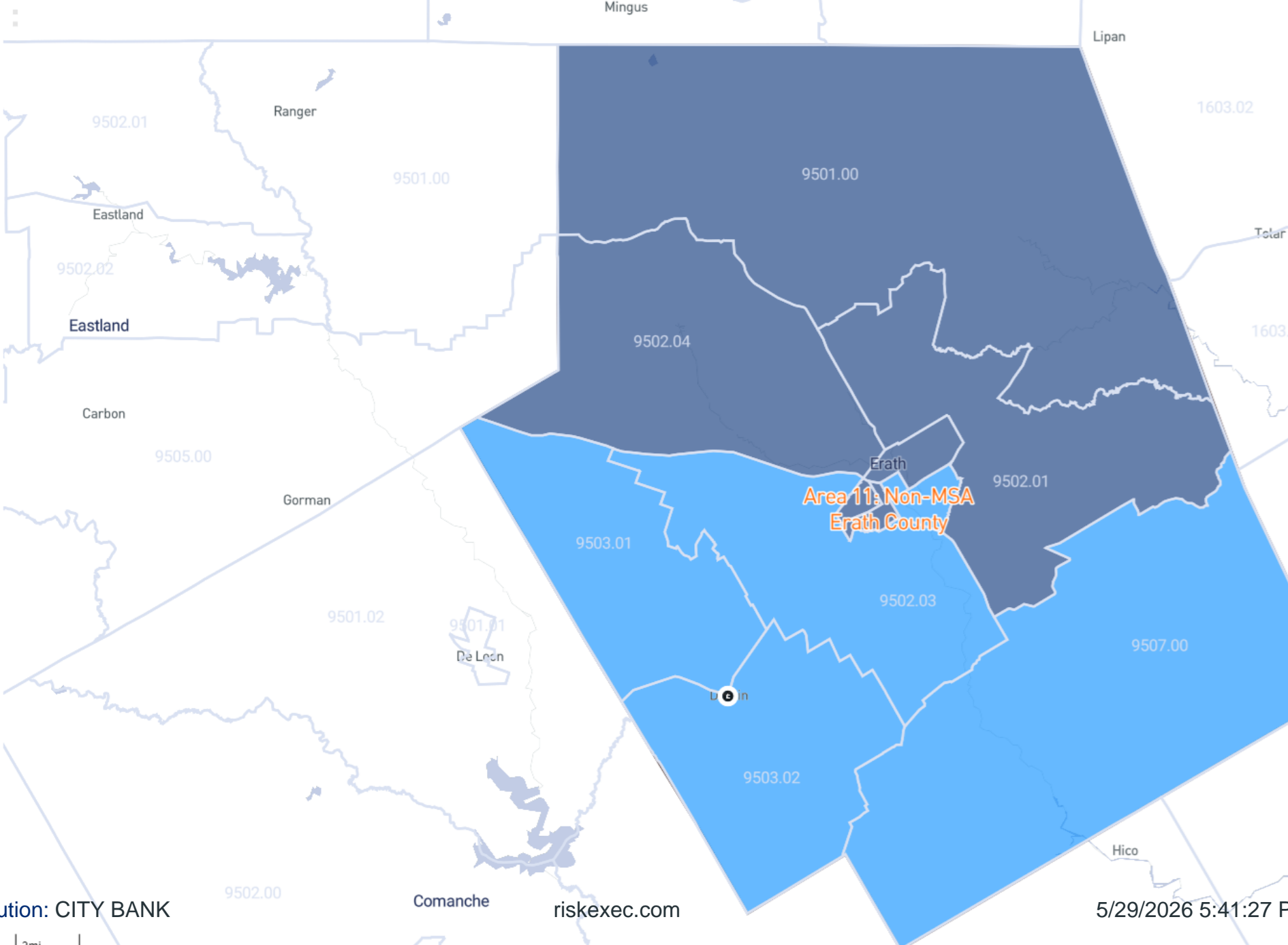
Assessment Area: AREA 10: NON-MSA PECOS/ WARD/ WINKLER COUNTIES



# RiskExec Assessment Areas/REMA

Assessment Set: 2026 ASSESSMENT AREAS

Assessment Area: AREA 11: NON-MSA ERATH COUNTY



Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

State: ARIZONA (04)

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)
<b>COCHISE COUNTY (003), AZ</b>										
<b>MSA 43420</b>										
<b>Outside Assessment Area</b>										
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	31	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	31	0	0	0	0	0	0	0	0
<b>MARICOPA COUNTY (013), AZ</b>										
<b>MSA 38060</b>										
<b>Outside Assessment Area</b>										
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	25	0	0	0	0	1	25	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	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	56	0	0	0	0	1	25	0	0
STATE TOTAL	2	56	0	0	0	0	1	25	0	0



Loans by County

Small Business Loans - Originations

Institution: CITY BANK

Respondent ID: 0000025103

Agency: FDIC - 3

State: CONNECTICUT (09)

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)
<b>LITCHFIELD COUNTY (005), CT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	137	0	0	0	0	2	137	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	137	0	0	0	0	2	137	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	137	0	0	0	0	2	137	0	0
STATE TOTAL	2	137	0	0	0	0	2	137	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

State: MISSISSIPPI (28)

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)
<b>LAFAYETTE COUNTY (071), MS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	115	0	0	0	0	2	115	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	115	0	0	0	0	2	115	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	115	0	0	0	0	2	115	0	0
STATE TOTAL	2	115	0	0	0	0	2	115	0	0



Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

State: NEVADA (32)

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)
<b>CLARK COUNTY (003), NV</b>										
<b>MSA 29820</b>										
<b>Outside Assessment Area</b>										
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%	1	40	0	0	0	0	1	40	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	40	0	0	0	0	1	40	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	40	0	0	0	0	1	40	0	0
STATE TOTAL	1	40	0	0	0	0	1	40	0	0



Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>DONA ANA COUNTY (013), NM</b>										
<b>MSA 29740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	1,015	1	340	0	0
Middle Income	0	0	1	123	0	0	1	123	0	0
Upper Income	1	20	0	0	0	0	1	20	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	1	123	3	1,015	3	483	0	0
<b>EDDY COUNTY (015), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	75	0	0	1	1,000	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	1	1,000	0	0	0	0
<b>LEA COUNTY (025), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	164	0	0	3	1,532	2	1,144	0	0
Upper Income	2	143	1	220	0	0	1	220	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	307	1	220	3	1,532	3	1,364	0	0

Loans by County

Respondent ID: 000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>LINCOLN COUNTY (027), NM</b>										
<b>MSA NA</b>										
<b>Inside AA 0022</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	224	0	0	0	0	0	0
Middle Income	28	1,006	3	437	6	2,811	21	1,048	0	0
Upper Income	11	197	1	200	0	0	11	197	0	0
Income Not Known	0	0	1	250	0	0	1	250	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	1,203	6	1,111	6	2,811	33	1,495	0	0
<b>OTERO COUNTY (035), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	155	0	0	0	0	2	155	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	155	0	0	0	0	2	155	0	0
<b>QUAY COUNTY (037), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	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	30	0	0	0	0	1	30	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>SAN MIGUEL COUNTY (047), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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
TOTAL INSIDE AA IN STATE	39	1,203	6	1,111	6	2,811	33	1,495	0	0
TOTAL OUTSIDE AA IN STATE	12	652	3	483	7	3,547	10	2,047	0	0
STATE TOTAL	51	1,855	9	1,594	13	6,358	43	3,542	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>ANDREWS COUNTY (003), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	50	0	0	1	345	1	50	0	0
Upper Income	0	0	2	279	0	0	2	279	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	50	2	279	1	345	3	329	0	0
<b>BOWIE COUNTY (037), TX</b>										
<b>MSA 45500</b>										
<b>Outside Assessment Area</b>										
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	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	1	75	0	0	0	0	1	75	0	0
<b>BRAZOS COUNTY (041), TX</b>										
<b>MSA 17780</b>										
<b>Inside AA 0007</b>										
Low Income	1	50	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	120	0	0	1	120	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	1	50	5	902	8	3,383	1	50	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	140	6	1,022	8	3,383	3	210	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>CHILDRESS COUNTY (075), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	0	0	1	500	1	500	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
<b>COCHRAN COUNTY (079), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0026</b>										
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	140	1	125	0	0	6	190	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	140	1	125	0	0	6	190	0	0
<b>COLEMAN COUNTY (083), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>COLLIN COUNTY (085), TX</b>										
<b>MSA 19124</b>										
<b>Inside AA 0004</b>										
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%	2	97	0	0	1	470	0	0	0	0
Median Family Income 80-90%	1	15	0	0	0	0	1	15	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	250	1	518	1	518	0	0
Median Family Income >= 120%	0	0	0	0	6	2,951	5	1,951	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	112	1	250	8	3,939	7	2,484	0	0
<b>CRANE COUNTY (103), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	271	1	271	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	271	1	271	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>CROSBY COUNTY (107), TX</b>										
<b>MSA 31180</b>										
<b>Inside AA 0023</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	404	0	0	1	1,000	3	1,135	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	7	404	0	0	1	1,000	3	1,135	0	0
<b>DALLAS COUNTY (113), TX</b>										
<b>MSA 19124</b>										
<b>Inside AA 0004</b>										
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	1	200	0	0	0	0	0	0
Median Family Income 40-50%	1	40	1	110	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	50	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	65	1	200	1	664	0	0	0	0
Median Family Income 80-90%	2	19	1	150	0	0	1	10	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%	5	176	0	0	1	500	3	105	0	0
Median Family Income >= 120%	5	197	4	629	5	3,140	8	1,833	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	15	547	8	1,289	7	4,304	12	1,948	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>DAWSON COUNTY (115), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	250	0	0	1	250	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	250	0	0	1	250	0	0
<b>DENTON COUNTY (121), TX</b>										
<b>MSA 19124</b>										
<b>Inside AA 0004</b>										
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	1	420	1	420	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	105	0	0	0	0	1	15	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	105	0	0	1	420	2	435	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>ECTOR COUNTY (135), TX</b>										
<b>MSA 36220</b>										
<b>Inside AA 0025</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	14	644	5	732	2	924	7	368	0	0
Middle Income	11	586	6	1,192	9	3,848	11	1,870	0	0
Upper Income	6	387	4	714	8	3,424	8	2,414	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	1,617	15	2,638	19	8,196	26	4,652	0	0
<b>EL PASO COUNTY (141), TX</b>										
<b>MSA 21340</b>										
<b>Inside AA 0005</b>										
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	1	225	0	0	1	225	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	5	208	0	0	1	520	3	598	0	0
Median Family Income 60-70%	3	135	2	423	0	0	1	50	0	0
Median Family Income 70-80%	5	297	0	0	5	3,600	7	3,672	0	0
Median Family Income 80-90%	1	50	2	380	0	0	3	430	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	39	1	200	2	1,025	3	964	0	0
Median Family Income 110-120%	7	307	1	150	3	1,728	6	627	0	0
Median Family Income >= 120%	22	960	3	455	6	3,809	14	2,182	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	44	1,996	10	1,833	17	10,682	38	8,748	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>ERATH COUNTY (143), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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
<b>FORT BEND COUNTY (157), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
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	1	577	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	90	0	0	0	0	2	90	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	90	0	0	1	577	2	90	0	0

Loans by County

Respondent ID: 000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>GAINES COUNTY (165), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0026</b>										
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	201	2	333	2	1,224	8	1,758	0	0
Upper Income	7	349	1	150	3	1,314	6	249	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	550	3	483	5	2,538	14	2,007	0	0
<b>GARZA COUNTY (169), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	1	400	2	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	1	100	0	0	1	400	2	500	0	0
<b>GILLESPIE COUNTY (171), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	638	1	638	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	2	1,138	1	638	0	0

Loans by County

Small Business Loans - Originations

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Respondent ID: 0000025103

Agency: FDIC - 3

State: TEXAS (48)

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	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)
<b>HALE COUNTY (189), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0026</b>										
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	176	0	0	2	1,500	1	82	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	176	0	0	2	1,500	1	82	0	0
<b>HANSFORD COUNTY (195), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	1	450	2	550	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	1	450	2	550	0	0

**Footnote:**

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Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>HARRIS COUNTY (201), TX 2/</b>										
<b>MSA 26420</b>										
<b>Inside AA 0020</b>										
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%	0	0	1	204	3	1,300	2	1,000	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	204	3	1,300	2	1,000	0	0
<b>Outside Assessment Area</b>										
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	1	491	1	491	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%	1	50	0	0	0	0	1	50	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0

Footnote:

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
Median Family Income >= 120%	3	150	3	585	5	2,500	2	350	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	200	3	585	6	2,991	4	891	0	0
<b>Totals For County: (201) 2/</b>										
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	1	491	1	491	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%	1	50	0	0	0	0	1	50	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	150	4	789	8	3,800	4	1,350	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	200	4	789	9	4,291	6	1,891	0	0
<b>HARRISON COUNTY (203), TX</b>										
<b>MSA 30980</b>										
<b>Outside Assessment Area</b>										
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	150	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	150	0	0	0	0	0	0

Footnote:

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Small Business Loans - Originations

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Institution: CITY BANK

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)
<b>HAYS COUNTY (209), TX</b>										
<b>MSA 12420</b>										
<b>Outside Assessment Area</b>										
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	50	0	0	0	0	1	50	0	0
Upper Income	2	145	0	0	0	0	1	73	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	195	0	0	0	0	2	123	0	0
<b>HOCKLEY COUNTY (219), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0026</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	371	1	183	0	0	7	395	0	0
Middle Income	31	1,222	5	700	1	1,000	19	971	0	0
Upper Income	9	354	2	325	4	2,117	9	1,155	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	51	1,947	8	1,208	5	3,117	35	2,521	0	0
<b>HOWARD COUNTY (227), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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

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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)
<b>HUNT COUNTY (231), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
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	22	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	22	0	0	0	0	0	0	0	0
<b>JOHNSON COUNTY (251), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
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	240	0	0	1	240	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	240	0	0	1	240	0	0
<b>JONES COUNTY (253), TX</b>										
<b>MSA 10180</b>										
<b>Outside Assessment Area</b>										
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	64	0	0	0	0	4	64	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	64	0	0	0	0	4	64	0	0

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	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)
<b>KAUFMAN COUNTY (257), TX</b>										
<b>MSA 19124</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	212	1	104	0	0	3	70	0	0
Middle Income	15	716	2	335	1	500	5	306	0	0
Upper Income	22	997	2	305	1	338	2	358	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	1,925	5	744	2	838	10	734	0	0
<b>KENDALL COUNTY (259), TX</b>										
<b>MSA 41700</b>										
<b>Outside Assessment Area</b>										
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	96	1	225	0	0	1	96	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	96	1	225	0	0	1	96	0	0
<b>KNOX COUNTY (275), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	200	1	400	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	200	1	400	0	0	0	0

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	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)
<b>LAMB COUNTY (279), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0026</b>										
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	2	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	2	0	0	0	0	0	0	0	0
<b>LUBBOCK COUNTY (303), TX</b>										
<b>MSA 31180</b>										
<b>Inside AA 0023</b>										
Low Income	6	213	0	0	5	1,722	1	17	0	0
Moderate Income	21	1,059	5	1,101	20	9,532	15	2,496	0	0
Middle Income	88	3,314	16	2,647	15	9,202	74	5,563	0	0
Upper Income	159	6,940	23	3,889	37	20,841	108	10,066	0	0
Income Not Known	6	221	2	409	0	0	5	184	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	280	11,747	46	8,046	77	41,297	203	18,326	0	0
<b>LYNN COUNTY (305), TX</b>										
<b>MSA 31180</b>										
<b>Inside AA 0023</b>										
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	430	0	0	0	0	6	265	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	8	430	0	0	0	0	6	265	0	0

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	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)
<b>MIDLAND COUNTY (329), TX</b>										
<b>MSA 33260</b>										
<b>Inside AA 0024</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	159	2	368	7	4,916	5	1,391	0	0
Middle Income	6	373	5	1,014	4	1,493	7	1,289	0	0
Upper Income	15	824	2	415	7	4,716	14	2,624	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	25	1,356	9	1,797	18	11,125	26	5,304	0	0
<b>OLDHAM COUNTY (359), TX</b>										
<b>MSA 11100</b>										
<b>Outside Assessment Area</b>										
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	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	25	0	0	0	0	0	0	0	0
<b>PARKER COUNTY (367), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
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	3	183	0	0	0	0	2	142	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	183	0	0	0	0	2	142	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>PECOS COUNTY (371), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0040</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	253	1	253	0	0
Middle Income	1	30	0	0	0	0	0	0	0	0
Upper Income	9	431	2	325	2	1,077	5	469	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	10	461	2	325	3	1,330	6	722	0	0
<b>POTTER COUNTY (375), TX</b>										
<b>MSA 11100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	396	1	396	0	0
Middle Income	2	65	0	0	0	0	0	0	0	0
Upper Income	2	80	0	0	0	0	2	80	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	145	0	0	1	396	3	476	0	0
<b>RANDALL COUNTY (381), TX</b>										
<b>MSA 11100</b>										
<b>Outside Assessment Area</b>										
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	97	1	125	1	352	1	125	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	97	1	125	1	352	1	125	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>REEVES COUNTY (389), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	230	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	230	0	0	0	0	0	0
<b>ROCKWALL COUNTY (397), TX</b>										
<b>MSA 19124</b>										
<b>Inside AA 0004</b>										
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	120	3	493	1	356	4	676	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	120	3	493	1	356	4	676	0	0
<b>SCURRY COUNTY (415), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	1	120	0	0	2	160	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	1	120	0	0	2	160	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>SMITH COUNTY (423), TX</b>										
<b>MSA 46340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	106	0	0	1	106	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	106	0	0	1	106	0	0
<b>TARRANT COUNTY (439), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
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	185	1	200	2	1,266	3	310	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	185	1	200	2	1,266	3	310	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: CITY BANK

Respondent ID: 0000025103

Agency: FDIC - 3

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)
<b>TAYLOR COUNTY (441), TX</b>										
<b>MSA 10180</b>										
<b>Outside Assessment Area</b>										
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	182	0	0	0	0	3	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	3	182	0	0	0	0	3	182	0	0
<b>TERRY COUNTY (445), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0026</b>										
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	161	0	0	2	584	2	70	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	161	0	0	2	584	2	70	0	0

**Footnote:**

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Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>TRAVIS COUNTY (453), TX</b>										
<b>MSA 12420</b>										
<b>Outside Assessment Area</b>										
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	1	158	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	60	0	0	2	950	1	600	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	60	1	158	2	950	1	600	0	0
<b>VAN ZANDT COUNTY (467), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	285	1	103	0	0	1	50	0	0
Upper Income	3	143	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	428	1	103	0	0	1	50	0	0

Footnote:

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Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>VICTORIA COUNTY (469), TX</b>										
<b>MSA 47020</b>										
<b>Outside Assessment Area</b>										
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	0	0	2	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	2	1,500	0	0	0	0
<b>WARD COUNTY (475), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0040</b>										
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	71	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	71	0	0	0	0	0	0	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>WILLIAMSON COUNTY (491), TX</b>										
<b>MSA 12420</b>										
<b>Outside Assessment Area</b>										
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%	7	509	21	3,846	7	2,943	0	0	0	0
Median Family Income 100-110%	1	50	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	2	2,000	2	2,000	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	8	559	21	3,846	9	4,943	2	2,000	0	0
<b>WINKLER COUNTY (495), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0040</b>										
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	85	0	0	0	0	1	35	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	85	0	0	0	0	1	35	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>YOUNG COUNTY (503), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	0	0	1	300	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	0	0	0	0
TOTAL INSIDE AA IN STATE	556	24,092	118	20,457	179	95,909	407	51,544	0	0
TOTAL OUTSIDE AA IN STATE	56	3,066	38	6,817	33	16,779	48	8,938	0	0
STATE TOTAL	612	27,158	156	27,274	212	112,688	455	60,482	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	595	25,295	124	21,568	185	98,720	440	53,039	0	0
TOTAL OUTSIDE AA	77	4,107	41	7,300	40	20,326	64	11,302	0	0
TOTAL INSIDE & OUTSIDE	672	29,402	165	28,868	225	119,046	504	64,341	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: CITY BANK**

**Respondent ID: 0000025103**  
**Agency: FDIC - 3**  
**State: ARIZONA (04)**

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)
<b>MARICOPA COUNTY (013), AZ</b>										
<b>MSA 38060</b>										
<b>Outside Assessment Area</b>										
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	1	300	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	0	0	1	300	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	0	0	1	300	0	0	0	0
STATE TOTAL	0	0	0	0	1	300	0	0	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 0000025103  
 Agency: FDIC - 3  
 State: COLORADO (08)

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)
<b>OURAY COUNTY (091), CO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	35	0	0	0	0	2	35	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	35	0	0	0	0	2	35	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	35	0	0	0	0	2	35	0	0
STATE TOTAL	2	35	0	0	0	0	2	35	0	0

Loans by County

Respondent ID: 0000025103

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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 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)
<b>HARDING COUNTY (021), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	125	2	712	3	837	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	125	2	712	3	837	0	0
<b>LINCOLN COUNTY (027), NM</b>										
<b>MSA NA</b>										
<b>Inside AA 0022</b>										
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	64	0	0	0	0	1	64	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	64	0	0	0	0	1	64	0	0
<b>QUAY COUNTY (037), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	1	175	0	0	2	201	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	26	1	175	0	0	2	201	0	0
TOTAL INSIDE AA IN STATE	1	64	0	0	0	0	1	64	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 0000025103  
 Agency: FDIC - 3  
 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 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)
TOTAL OUTSIDE AA IN STATE	1	26	2	300	2	712	5	1,038	0	0
STATE TOTAL	2	90	2	300	2	712	6	1,102	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 0000025103  
 Agency: FDIC - 3  
 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 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)
<b>CANADIAN COUNTY (017), OK</b>										
<b>MSA 36420</b>										
<b>Outside Assessment Area</b>										
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	36	0	0	0	0	1	36	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	36	0	0	0	0	1	36	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	36	0	0	0	0	1	36	0	0
STATE TOTAL	1	36	0	0	0	0	1	36	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: CITY BANK**

**Respondent ID: 0000025103**  
**Agency: FDIC - 3**  
**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)
<b>BAILEY COUNTY (017), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0026</b>										
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	156	0	0	1	450	2	156	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	156	0	0	1	450	2	156	0	0
<b>BORDEN COUNTY (033), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	50	0	0	2	770	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	50	0	0	2	770	0	0	0	0
<b>CALLAHAN COUNTY (059), TX</b>										
<b>MSA 10180</b>										
<b>Outside Assessment Area</b>										
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	400	1	400	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	400	1	400	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 0000025103  
 Agency: FDIC - 3  
 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)
<b>CASTRO COUNTY (069), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	200	0	0	2	900	3	600	0	0
Middle Income	1	88	0	0	1	465	1	88	0	0
Upper Income	1	55	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	343	0	0	3	1,365	4	688	0	0
<b>COCHRAN COUNTY (079), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0026</b>										
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	2	440	0	0	2	440	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	2	440	0	0	2	440	0	0
<b>COTTLE COUNTY (101), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	1	181	0	0	1	75	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	75	1	181	0	0	1	75	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: CITY BANK**

**Respondent ID: 0000025103**  
**Agency: FDIC - 3**  
**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)
<b>CROSBY COUNTY (107), TX</b>										
<b>MSA 31180</b>										
<b>Inside AA 0023</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	155	3	515	2	810	3	740	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	3	155	3	515	2	810	3	740	0	0
<b>DENTON COUNTY (121), TX</b>										
<b>MSA 19124</b>										
<b>Inside AA 0004</b>										
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	50	1	150	0	0	2	200	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	50	1	150	0	0	2	200	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 0000025103  
 Agency: FDIC - 3  
 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)
<b>DICKENS COUNTY (125), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	45	0	0	0	0	2	45	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	45	0	0	0	0	2	45	0	0
<b>EL PASO COUNTY (141), TX</b>										
<b>MSA 21340</b>										
<b>Inside AA 0005</b>										
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	1	110	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	110	0	0	0	0	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 0000025103  
 Agency: FDIC - 3  
 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)
<b>FLOYD COUNTY (153), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0026</b>										
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	150	1	400	3	611	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	61	1	150	1	400	3	611	0	0
<b>FRIO COUNTY (163), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	98	0	0	0	0	1	98	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	98	0	0	0	0	1	98	0	0
<b>GAINES COUNTY (165), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0026</b>										
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	220	2	331	3	1,317	6	1,186	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	4	220	2	331	3	1,317	6	1,186	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: CITY BANK**

**Respondent ID: 0000025103**  
**Agency: FDIC - 3**  
**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)
<b>GARZA COUNTY (169), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	49	2	400	0	0	4	449	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	49	2	400	0	0	4	449	0	0
<b>GRAYSON COUNTY (181), TX</b>										
<b>MSA 43300</b>										
<b>Outside Assessment Area</b>										
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	108	0	0	1	108	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	108	0	0	1	108	0	0
<b>HALE COUNTY (189), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0026</b>										
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	510	5	965	2	721	10	1,711	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	510	5	965	2	721	10	1,711	0	0

Loans by County

Small Farm Loans - Originations

Institution: CITY BANK

Respondent ID: 0000025103

Agency: FDIC - 3

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)
<b>HARTLEY COUNTY (205), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	118	0	0	1	403	3	521	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	0	0	1	403	3	521	0	0
<b>HENDERSON COUNTY (213), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	75	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	75	0	0	0	0	0	0	0	0
<b>HOCKLEY COUNTY (219), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0026</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	39	2	400	1	350	5	789	0	0
Middle Income	7	303	5	793	5	2,023	14	2,791	0	0
Upper Income	5	295	3	536	2	863	8	1,508	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	637	10	1,729	8	3,236	27	5,088	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 0000025103  
 Agency: FDIC - 3  
 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)
<b>JOHNSON COUNTY (251), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
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	170	0	0	0	0	2	170	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	170	0	0	0	0	2	170	0	0
<b>KAUFMAN COUNTY (257), TX</b>										
<b>MSA 19124</b>										
<b>Inside AA 0004</b>										
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	50	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	50	0	0	0	0	0	0	0	0
<b>KENT COUNTY (263), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	83	2	255	0	0	4	338	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	83	2	255	0	0	4	338	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: CITY BANK**

**Respondent ID: 0000025103**  
**Agency: FDIC - 3**  
**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)
<b>LAMB COUNTY (279), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0026</b>										
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	31	4	580	7	2,701	12	3,301	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	31	4	580	7	2,701	12	3,301	0	0
<b>LUBBOCK COUNTY (303), TX</b>										
<b>MSA 31180</b>										
<b>Inside AA 0023</b>										
Low Income	0	0	1	217	0	0	1	217	0	0
Moderate Income	2	114	1	125	0	0	3	239	0	0
Middle Income	36	1,522	8	1,320	0	0	26	1,875	0	0
Upper Income	19	780	7	1,298	7	2,793	23	3,089	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	57	2,416	17	2,960	7	2,793	53	5,420	0	0
<b>LYNN COUNTY (305), TX</b>										
<b>MSA 31180</b>										
<b>Inside AA 0023</b>										
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	156	0	0	2	610	3	405	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	156	0	0	2	610	3	405	0	0

Loans by County

Small Farm Loans - Originations

Institution: CITY BANK

Respondent ID: 0000025103

Agency: FDIC - 3

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)
<b>MARTIN COUNTY (317), TX</b>										
<b>MSA 33260</b>										
<b>Outside Assessment Area</b>										
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	39	1	151	0	0	2	190	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	39	1	151	0	0	2	190	0	0
<b>MIDLAND COUNTY (329), TX</b>										
<b>MSA 33260</b>										
<b>Inside AA 0024</b>										
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	102	1	465	2	567	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	1	465	2	567	0	0
<b>MILLS COUNTY (333), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	400	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	400	0	0	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 0000025103  
 Agency: FDIC - 3  
 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)
<b>RANDALL COUNTY (381), TX</b>										
<b>MSA 11100</b>										
<b>Outside Assessment Area</b>										
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	160	0	0	1	160	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	160	0	0	1	160	0	0
<b>TERRY COUNTY (445), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0026</b>										
Low Income	3	139	0	0	0	0	1	38	0	0
Moderate Income	3	119	0	0	1	340	2	78	0	0
Middle Income	5	302	3	588	7	2,237	8	1,845	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	560	3	588	8	2,577	11	1,961	0	0
<b>WISE COUNTY (497), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
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	150	1	265	2	415	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	150	1	265	2	415	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: CITY BANK**

**Respondent ID: 0000025103**  
**Agency: FDIC - 3**  
**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)
<b>YOAKUM COUNTY (501), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0026</b>										
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	450	0	0	0	0
Upper Income	0	0	0	0	1	256	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	706	0	0	0	0
TOTAL INSIDE AA IN STATE	109	5,102	50	8,620	44	16,786	136	21,786	0	0
TOTAL OUTSIDE AA IN STATE	20	1,145	9	1,405	9	3,603	28	3,657	0	0
STATE TOTAL	129	6,247	59	10,025	53	20,389	164	25,443	0	0
<b>TOTAL ACROSS ALL STATES</b>										
TOTAL INSIDE AA	110	5,166	50	8,620	44	16,786	137	21,850	0	0
TOTAL OUTSIDE AA	24	1,242	11	1,705	12	4,615	36	4,766	0	0
TOTAL INSIDE & OUTSIDE	134	6,408	61	10,325	56	21,401	173	26,616	0	0

**2023 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: CITY BANK**

**Respondent ID: 0000025103**  
**Agency: FDIC - 3**

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 - COLLIN COUNTY (085) - MSA 19124	12	4,301	7	2,484	0	0
TX - DALLAS COUNTY (113) - MSA 19124	30	6,140	12	1,948	0	0
TX - DENTON COUNTY (121) - MSA 19124	4	525	2	435	0	0
TX - KAUFMAN COUNTY (257) - MSA 19124	51	3,507	10	734	0	0
TX - ROCKWALL COUNTY (397) - MSA 19124	6	969	4	676	0	0
TX - EL PASO COUNTY (141) - MSA 21340	71	14,511	38	8,748	0	0
TX - BRAZOS COUNTY (041) - MSA 17780	17	4,545	3	210	0	0
TX - HARRIS COUNTY (201) - MSA 26420 2/	4	1,504	2	1,000	0	0
NM - LINCOLN COUNTY (027) - MSA NA	51	5,125	33	1,495	0	0
TX - CROSBY COUNTY (107) - MSA 31180	8	1,404	3	1,135	0	0
TX - LUBBOCK COUNTY (303) - MSA 31180	403	61,090	203	18,326	0	0
TX - LYNN COUNTY (305) - MSA 31180	8	430	6	265	0	0
TX - MIDLAND COUNTY (329) - MSA 33260	52	14,278	26	5,304	0	0
TX - ECTOR COUNTY (135) - MSA 36220	65	12,451	26	4,652	0	0
TX - COCHRAN COUNTY (079) - MSA NA	7	265	6	190	0	0
TX - GAINES COUNTY (165) - MSA NA	19	3,571	14	2,007	0	0
TX - HALE COUNTY (189) - MSA NA	7	1,676	1	82	0	0
TX - HOCKLEY COUNTY (219) - MSA NA	64	6,272	35	2,521	0	0
TX - LAMB COUNTY (279) - MSA NA	1	2	0	0	0	0
TX - TERRY COUNTY (445) - MSA NA	6	745	2	70	0	0
TX - PECOS COUNTY (371) - MSA NA	15	2,116	6	722	0	0
TX - WARD COUNTY (475) - MSA NA	1	71	0	0	0	0
TX - WINKLER COUNTY (495) - MSA NA	2	85	1	35	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2023 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: CITY BANK**

**Respondent ID: 0000025103**  
**Agency: FDIC - 3**

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 - DENTON COUNTY (121) - MSA 19124	2	200	2	200	0	0
TX - KAUFMAN COUNTY (257) - MSA 19124	1	50	0	0	0	0
TX - EL PASO COUNTY (141) - MSA 21340	1	110	0	0	0	0
NM - LINCOLN COUNTY (027) - MSA NA	1	64	1	64	0	0
TX - CROSBY COUNTY (107) - MSA 31180	8	1,480	3	740	0	0
TX - LUBBOCK COUNTY (303) - MSA 31180	81	8,169	53	5,420	0	0
TX - LYNN COUNTY (305) - MSA 31180	5	766	3	405	0	0
TX - MIDLAND COUNTY (329) - MSA 33260	2	567	2	567	0	0
TX - BAILEY COUNTY (017) - MSA NA	3	606	2	156	0	0
TX - COCHRAN COUNTY (079) - MSA NA	3	540	2	440	0	0
TX - FLOYD COUNTY (153) - MSA NA	3	611	3	611	0	0
TX - GAINES COUNTY (165) - MSA NA	9	1,868	6	1,186	0	0
TX - HALE COUNTY (189) - MSA NA	16	2,196	10	1,711	0	0
TX - HOCKLEY COUNTY (219) - MSA NA	32	5,602	27	5,088	0	0
TX - LAMB COUNTY (279) - MSA NA	13	3,312	12	3,301	0	0
TX - TERRY COUNTY (445) - MSA NA	22	3,725	11	1,961	0	0
TX - YOAKUM COUNTY (501) - MSA NA	2	706	0	0	0	0

**2023 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: CITY BANK**

**Respondent ID: 000025103**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	38	76,475	0	0
Purchased	0	0	0	0
Total	38	76,475	0	0
Consortium/Third Party Loans (optional)				

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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**ASSESSMENT AREA - 0004**

**COLLIN COUNTY (085), TX**

**MSA: 19124**

**Median Family Income 40-50%**

0317.20\* 0317.23\*

**Median Family Income 50-60%**

0304.09\* 0320.12\*

**Median Family Income 60-70%**

0305.40\* 0308.01\* 0308.02\* 0309.03\* 0310.08\* 0315.11\* 0317.24\* 0318.09\* 0320.03\* 0320.13\* 0320.14\*

**Median Family Income 70-80%**

0301.02\* 0313.19\* 0316.24\* 0319.01 0319.02\* 0320.10\*

**Median Family Income 80-90%**

0301.01\* 0302.05\* 0304.05\* 0307.02 0310.05\* 0310.06\* 0316.34\* 0316.65\* 0317.22\* 0318.06\* 0320.15\*

**Median Family Income 90-100%**

0304.06\* 0306.05\* 0307.01\* 0310.03\* 0310.07\* 0315.12\* 0316.21\* 0316.23\* 0316.27\* 0316.29\* 0316.35\*

**Median Family Income 100-110%**

0316.71\* 0316.73\* 0317.13\* 0318.07\* 0318.11\* 0320.08\*

0302.01\* 0302.07\* 0304.10\* 0306.06\* 0311.01\* 0313.31\* 0314.23\* 0316.11\* 0316.28\* 0316.32\* 0316.57\*

**Median Family Income 110-120%**

0320.17\*

0315.07\* 0315.08 0316.30\* 0316.31\* 0316.59\* 0316.72\* 0317.08\* 0317.09\* 0318.08\* 0318.12\* 0318.16\*

0302.04\* 0305.05\* 0311.02\* 0312.01\* 0313.23\* 0313.32\* 0314.13\* 0314.20\* 0314.22\* 0314.24\* 0315.04\*

**Median Family Income >= 120%**

0317.18\* 0317.19\* 0317.21\* 0318.10\* 0318.14\* 0318.15\* 0319.03\* 0319.04\* 0320.16 0320.18\* 0320.19\*

0316.78\* 0316.79\* 0316.80\* 0316.81\* 0316.82\* 0317.04\* 0317.06\* 0317.11\* 0317.15\* 0317.16\* 0317.17\*

0316.62\* 0316.63\* 0316.64\* 0316.66\* 0316.67\* 0316.68\* 0316.69\* 0316.74\* 0316.75\* 0316.76\* 0316.77\*

0316.41\* 0316.42\* 0316.43\* 0316.45\* 0316.46\* 0316.47\* 0316.49\* 0316.54\* 0316.55\* 0316.60\* 0316.61\*

0314.21\* 0314.25\* 0315.09\* 0315.10\* 0316.13\* 0316.22\* 0316.25\* 0316.26\* 0316.33\* 0316.36\* 0316.39\*

0313.35\* 0313.36\* 0314.08\* 0314.11\* 0314.12\* 0314.14\* 0314.15\* 0314.16\* 0314.17\* 0314.18\* 0314.19\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

0313.21\* 0313.22\* 0313.24\* 0313.25\* 0313.26\* 0313.27\* 0313.28\* 0313.29\* 0313.30\* 0313.33\* 0313.34\*  
0305.49\* 0305.50\* 0306.04\* 0306.07\* 0306.08\* 0306.09\* 0312.02\* 0313.08\* 0313.14\* 0313.18\* 0313.20\*  
0305.36\* 0305.37\* 0305.38\* 0305.39\* 0305.41\* 0305.42\* 0305.44\* 0305.45\* 0305.46\* 0305.47\* 0305.48  
0305.19\* 0305.20\* 0305.21\* 0305.24\* 0305.25\* 0305.29\* 0305.31\* 0305.32\* 0305.33\* 0305.34\* 0305.35\*  
0305.04\* 0305.06\* 0305.07\* 0305.09\* 0305.10\* 0305.11\* 0305.12\* 0305.15\* 0305.16\* 0305.17\* 0305.18\*  
0302.02\* 0302.06\* 0303.01\* 0303.02\* 0303.03\* 0303.04\* 0303.06\* 0303.07\* 0304.03\* 0304.04\* 0304.07

**Median Family Income Not Known**

0305.43\* 0309.01\* 0309.02\* 0316.70\* 0318.13\*

**DALLAS COUNTY (113), TX**

**MSA: 19124**

**Median Family Income 20-30%**

0072.06\* 0087.04\* 0093.04\* 0115.00\* 0166.35\* 9802.00\*

**Median Family Income 30-40%**

0167.09\* 0170.09\* 0178.15 0185.06\* 0190.13\* 0190.35\* 0192.12\* 0192.13\* 0208.00\* 0210.00\* 0211.00\*  
0087.03\* 0109.04\* 0109.05\* 0111.04\* 0114.01\* 0121.01\* 0122.08\* 0136.29\* 0151.02\* 0160.02\* 0166.07\*  
0020.02\* 0037.00\* 0057.00\* 0072.04\* 0072.05\* 0078.19\* 0078.30\* 0078.32\* 0078.33\* 0086.04\* 0087.01\*

**Median Family Income 40-50%**

0190.19\* 0202.00\*  
0167.10\* 0167.11\* 0168.03\* 0169.02\* 0170.07\* 0170.10\* 0172.01 0177.03\* 0177.05\* 0185.05\* 0185.08\*  
0141.47\* 0143.09\* 0144.09\* 0152.05\* 0152.08\* 0154.04\* 0160.01\* 0162.03\* 0163.02\* 0165.18\* 0167.06\*  
0117.01\* 0118.01\* 0120.00\* 0122.11\* 0123.02\* 0125.02\* 0126.04\* 0130.10\* 0130.11\* 0131.07\* 0136.15\*  
0101.01\* 0106.02\* 0107.01\* 0107.04\* 0108.04\* 0108.08\* 0108.09\* 0109.03\* 0111.03\* 0111.05\* 0116.01\*  
0078.34\* 0078.35\* 0088.01\* 0088.02\* 0090.02\* 0091.03\* 0092.02\* 0092.04\* 0093.03\* 0098.04\* 0100.01\*  
0004.05\* 0015.03\* 0027.03\* 0054.00\* 0059.01\* 0059.02\* 0060.02\* 0072.03\* 0078.15\* 0078.21\* 0078.27\*

**Median Family Income 50-60%**

0212.00\*  
0184.01\* 0184.03\* 0187.00\* 0188.02\* 0190.16\* 0190.32\* 0190.34\* 0190.47\* 0192.08\* 0203.00\* 0205.00\*  
0176.04\* 0176.05\* 0176.06\* 0177.04\* 0178.05\* 0181.30\* 0181.38\* 0181.41\* 0182.04\* 0182.06\* 0183.00\*  
0161.00\* 0162.04\* 0165.16\* 0165.26\* 0165.33\* 0165.34\* 0165.36\* 0166.34\* 0167.07\* 0171.01\* 0172.04\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

0141.61\* 0142.04\* 0143.08\* 0144.05\* 0144.07\* 0144.10\* 0147.01\* 0147.04\* 0153.03\* 0153.04\* 0159.00\*  
 0122.07\* 0126.01\* 0127.01\* 0127.02\* 0136.25\* 0136.26\* 0136.31\* 0137.28\* 0141.46\* 0141.53\* 0141.58\*  
 0093.01\* 0096.10\* 0098.02\* 0101.02\* 0105.00\* 0109.06\* 0110.04\* 0118.02\* 0119.01\* 0119.02\* 0121.02\*  
 0064.02\* 0067.01\* 0067.02\* 0068.00\* 0078.28\* 0078.29\* 0078.31\* 0084.01\* 0087.05\* 0090.01\* 0091.05\*  
 0004.07\* 0008.01\* 0015.02\* 0025.00\* 0045.00\* 0048.00\* 0050.00\* 0053.00\* 0056.00\* 0060.01\* 0061.00\*

**Median Family Income 60-70%**

0192.14\* 0199.00\* 0201.00\*  
 0181.27\* 0182.05\* 0185.07\* 0188.01\* 0189.00\* 0190.18\* 0190.20\* 0190.28\* 0190.33\* 0190.45\* 0192.11\*  
 0167.04\* 0169.03\* 0170.05\* 0171.02\* 0172.03\* 0173.15\* 0174.00\* 0176.02\* 0178.17\* 0179.00\* 0180.02\*  
 0146.03\* 0152.02\* 0154.03\* 0156.00\* 0157.00\* 0164.07\* 0164.16\* 0164.21\* 0165.35\* 0166.19\* 0166.26\*  
 0137.29\* 0139.01\* 0141.40\* 0141.45\* 0143.16\* 0143.19\* 0144.06\* 0144.08\* 0145.02\* 0146.01\* 0146.02\*  
 0113.00\* 0116.03\* 0116.04\* 0117.02\* 0122.10\* 0122.12\* 0124.00\* 0136.27\* 0137.17\* 0137.18\* 0137.25\*  
 0055.00\* 0062.00 0069.00\* 0078.23\* 0084.02\* 0085.00\* 0092.03\* 0108.05\* 0108.07\* 0110.02\* 0112.01\*  
 0004.01\* 0004.10\* 0006.10\* 0008.02\* 0012.04\* 0014.00\* 0015.04\* 0024.00\* 0043.00\* 0047.00\* 0051.00\*

**Median Family Income 70-80%**

0181.05\* 0181.21\* 0181.28\* 0181.29\* 0182.03\* 0185.01 0186.00\* 0190.27\* 0190.29\* 0190.49\*  
 0165.22\* 0165.27\* 0165.28\* 0166.21\* 0166.38\* 0170.06\* 0178.06\* 0178.16\* 0178.18 0178.19\* 0180.01\*  
 0143.06\* 0143.15\* 0149.03\* 0150.01\* 0150.02\* 0152.06\* 0153.05\* 0162.01\* 0163.01\* 0165.11\* 0165.17\*  
 0106.01\* 0110.03\* 0111.01\* 0112.02\* 0123.01\* 0125.01\* 0128.01 0136.21\* 0136.30\* 0138.05\* 0141.60\*  
 0004.09\* 0063.01\* 0063.02\* 0064.01\* 0065.01\* 0065.02\* 0071.02\* 0091.01\* 0091.04\* 0096.05\* 0098.03\*

**Median Family Income 80-90%**

0190.46\* 0192.02\* 0209.00\*  
 0173.12\* 0175.00\* 0178.08 0181.11\* 0181.35\* 0181.48\* 0181.57\* 0184.02\* 0190.26\* 0190.40\* 0190.44\*  
 0165.21\* 0165.29\* 0165.30\* 0165.31\* 0166.10\* 0166.18\* 0166.22\* 0166.37\* 0168.02\* 0168.06\* 0170.08\*  
 0141.32\* 0141.48\* 0142.03\* 0142.08\* 0143.10\* 0151.01\* 0155.00\* 0164.06\* 0164.18\* 0164.19\* 0165.19\*  
 0012.02\* 0078.09\* 0078.25\* 0096.04\* 0097.01\* 0099.00 0122.06\* 0136.09\* 0136.20\* 0137.19\* 0137.20\*

**Median Family Income 90-100%**

0181.20\* 0181.26\* 0181.32\* 0181.52\* 0190.41\* 0190.42\* 0190.52\* 0191.02\* 0192.16\* 0204.01\* 0207.00\*  
 0166.28\* 0166.29\* 0166.32\* 0166.33\* 0173.09\* 0177.06\* 0178.11\* 0178.12\* 0178.14\* 0178.20\* 0181.10\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

0141.52\* 0141.57\* 0143.13\* 0143.17\* 0152.07\* 0153.06\* 0154.05\* 0164.17\* 0166.16\* 0166.24\* 0166.27\*  
0130.07\* 0131.06\* 0136.24\* 0137.15\* 0137.22\* 0137.27\* 0138.04\* 0139.02\* 0141.39\* 0141.41\* 0141.44\*  
0020.01\* 0022.00\* 0052.00\* 0078.05\* 0078.22\* 0078.26\* 0079.09\* 0082.00\* 0094.01\* 0122.09\* 0126.03\*

**Median Family Income 100-110%**

0190.48\* 0190.53\*  
0173.13\* 0173.14\* 0181.33\* 0181.34\* 0181.37\* 0181.42\* 0181.51\* 0181.54\* 0190.25\* 0190.31\* 0190.39\*  
0141.21\* 0141.54\* 0143.18\* 0164.10\* 0166.15\* 0166.20\* 0166.23\* 0166.36\* 0168.05\* 0173.10\* 0173.11\*  
0004.08\* 0013.02\* 0081.01\* 0096.11\* 0108.06\* 0122.13\* 0128.02\* 0132.02\* 0136.06\* 0137.16\* 0140.01\*

**Median Family Income 110-120%**

0192.15\*  
0164.20\* 0165.32\* 0166.30\* 0167.08\* 0173.08\* 0181.50\* 0181.56 0190.23\* 0190.24\* 0190.37\* 0191.01  
0018.02\* 0042.01\* 0079.14\* 0136.28\* 0137.26\* 0138.06\* 0138.07\* 0141.30\* 0143.20\* 0145.01\* 0154.06\*

**Median Family Income >= 120%**

0206.00\*  
0192.10 0193.01 0193.02\* 0194.00 0195.01\* 0195.02\* 0196.00\* 0197.00\* 0198.00\* 0200.00\* 0204.02\*  
0181.47\* 0181.49\* 0181.53\* 0181.55\* 0181.58\* 0181.59 0190.36\* 0190.50\* 0190.51\* 0192.03 0192.05\*  
0165.13\* 0165.24\* 0165.25\* 0166.17\* 0166.31\* 0173.07\* 0181.40\* 0181.43 0181.44\* 0181.45\* 0181.46\*  
0141.55\* 0141.56\* 0141.59\* 0142.05\* 0142.07\* 0142.09\* 0143.14\* 0164.09\* 0164.12\* 0164.14\* 0164.15\*  
0141.23\* 0141.24\* 0141.26 0141.28\* 0141.34\* 0141.35\* 0141.38\* 0141.43\* 0141.49\* 0141.50\* 0141.51\*  
0136.10\* 0136.11\* 0136.17\* 0136.18\* 0136.19\* 0136.22\* 0137.21\* 0138.08\* 0140.02\* 0141.19\* 0141.20\*  
0130.13\* 0131.01\* 0131.02\* 0131.04\* 0132.01\* 0133.00\* 0134.00\* 0135.00\* 0136.05\* 0136.07\* 0136.08\*  
0096.03\* 0096.07\* 0096.08\* 0096.09\* 0097.02\* 0100.03 0129.00\* 0130.05\* 0130.08\* 0130.09\* 0130.12\*  
0079.02\* 0079.03\* 0079.06\* 0079.10\* 0079.12\* 0079.13\* 0079.16\* 0080.00\* 0081.02\* 0094.02\* 0095.00\*  
0073.01\* 0073.02\* 0076.01\* 0076.04\* 0076.05\* 0077.01\* 0077.02\* 0078.01\* 0078.10\* 0078.12\* 0078.24\*  
0017.03\* 0017.05\* 0019.01\* 0019.02\* 0021.00\* 0031.02\* 0031.03\* 0042.02\* 0044.00\* 0046.00\* 0071.01\*  
0007.04\* 0007.05\* 0007.06\* 0009.01\* 0010.01\* 0010.02\* 0011.01\* 0011.02\* 0012.03\* 0013.01\* 0016.02\*  
0001.00\* 0002.01\* 0002.02\* 0005.02\* 0005.03\* 0006.05\* 0006.06 0006.07\* 0006.08\* 0006.09\* 0007.03

**Median Family Income Not Known**

0003.00\* 0005.01\* 0006.11\* 0009.02\* 0016.01\* 0018.01\* 0079.15\* 0100.02\* 0141.42\* 9800.00\* 9801.00\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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**DENTON COUNTY (121), TX**

**MSA: 19124**

**Median Family Income 30-40%**

0206.01\* 0209.00\* 0212.03\* 0217.39\*

**Median Family Income 40-50%**

0212.04\*

**Median Family Income 50-60%**

0210.00\* 0211.00\* 0216.16\* 0216.35\*

**Median Family Income 60-70%**

0205.07\* 0205.08\* 0207.00\* 0216.13\* 0216.18\* 0216.34\* 0216.38\* 0216.42\* 0216.47\* 0217.34\* 0217.44\*

**Median Family Income 70-80%**

0217.28\* 0217.36\*

0204.04\* 0205.04\* 0206.03\* 0206.05\* 0208.00\* 0212.02\* 0214.11\* 0214.14\* 0215.02\* 0216.20\* 0216.37\*

**Median Family Income 80-90%**

0217.33\* 0217.35\* 0217.40\* 0217.43\* 0217.45\*

0201.17\* 0201.19\* 0202.08\* 0204.03\* 0206.04\* 0215.17\* 0215.32\* 0215.35\* 0216.14\* 0217.17\* 0217.32\*

**Median Family Income 90-100%**

0217.16\*

0201.18\* 0202.03\* 0202.04\* 0202.06\* 0214.19\* 0214.22\* 0215.36\* 0216.15\* 0216.19\* 0216.41\* 0216.53\*

**Median Family Income 100-110%**

0216.46\* 0217.38\* 0217.41\* 0217.42\*

0201.22\* 0201.26\* 0201.27\* 0201.29\* 0202.07\* 0205.06\* 0214.20\* 0215.20\* 0215.21\* 0216.12\* 0216.30

**Median Family Income 110-120%**

0213.04\* 0213.06\* 0214.16\* 0214.23\* 0215.05\* 0215.30\* 0216.11\* 0217.15\* 0217.22\* 0217.59\*

0201.15\* 0201.16\* 0201.21\* 0201.23\* 0201.30\* 0203.10\* 0203.13\* 0203.19\* 0204.02\* 0204.05\* 0205.05\*

**Median Family Income >= 120%**

0203.17\* 0203.18\* 0203.20\* 0203.21\* 0203.22\* 0213.05\* 0213.07\* 0214.10\* 0214.12\* 0214.13\* 0214.15\*

0201.34\* 0201.35\* 0201.36\* 0201.37\* 0202.05\* 0203.05\* 0203.11\* 0203.12\* 0203.14\* 0203.15\* 0203.16\*

0201.09\* 0201.10\* 0201.11\* 0201.12\* 0201.20\* 0201.24\* 0201.25\* 0201.28 0201.31\* 0201.32\* 0201.33\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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0214.17\* 0214.18\* 0214.21\* 0215.12\* 0215.13\* 0215.14\* 0215.16\* 0215.18\* 0215.22\* 0215.26 0215.28\*  
0215.29\* 0215.31\* 0215.33\* 0215.34\* 0215.37\* 0215.38\* 0215.39\* 0215.40\* 0216.21\* 0216.22\* 0216.26\*  
0216.31\* 0216.32\* 0216.33\* 0216.39\* 0216.40\* 0216.43\* 0216.44\* 0216.48\* 0216.50\* 0216.51\* 0216.52\*  
0216.54\* 0216.55\* 0217.19\* 0217.20\* 0217.21\* 0217.23\* 0217.24\* 0217.25\* 0217.26\* 0217.27\* 0217.29\*  
0217.30\* 0217.31\* 0217.37\* 0217.46\* 0217.48\* 0217.49\* 0217.50\* 0217.51\* 0217.52\* 0217.54 0217.55\*  
0217.56\* 0217.57\* 0217.58\* 0218.00\* 0219.00\*

**Median Family Income Not Known**

0213.01\* 0216.45\* 0216.49\*

**KAUFMAN COUNTY (257), TX**

**MSA: 19124**

**Low Income**

0504.01\*

**Moderate Income**

0502.11 0503.00\* 0504.02\* 0505.00\* 0507.03\* 0507.04 0510.00\* 0513.01\* 0513.02\*

**Middle Income**

0502.04 0502.07 0502.08 0502.14 0506.01 0506.02\* 0507.01 0508.01\* 0508.02 0511.00\* 0512.01\*  
0512.02\*

**Upper Income**

0502.09 0502.10 0502.12 0502.13 0502.15

**ROCKWALL COUNTY (397), TX**

**MSA: 19124**

**Moderate Income**

0404.03\* 0404.05\*

**Middle Income**

0401.04\* 0403.01\* 0403.04 0403.05 0404.04\* 0404.10\* 0405.03 0405.12

**Upper Income**

0401.01\* 0401.03\* 0402.01\* 0402.02\* 0402.03\* 0403.03\* 0404.06\* 0404.07\* 0404.08\* 0404.09\* 0404.11\*  
0404.12\* 0405.07\* 0405.08\* 0405.09\* 0405.10\* 0405.11\* 0405.13\* 0405.14\*

**ASSESSMENT AREA - 0005**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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**EL PASO COUNTY (141), TX**

**MSA: 21340**

**Median Family Income 20-30%**

0029.00\*

**Median Family Income 30-40%**

0004.04\* 0019.00\* 0020.00\* 0028.00

**Median Family Income 40-50%**

0008.00\* 0016.00\* 0018.00\* 0021.00\* 0030.00\*

**Median Family Income 50-60%**

0003.01\* 0010.02\* 0022.02 0026.00\* 0032.00\* 0035.01\* 0036.02\* 0037.02\* 0038.04\* 0039.01\* 0039.05\*  
0101.02\* 0102.03 0103.57\*

**Median Family Income 60-70%**

0001.08\* 0006.00\* 0010.01\* 0011.15\* 0014.00\* 0017.00 0023.00\* 0025.00\* 0031.00\* 0034.02 0035.02\*  
0037.01\* 0039.02\* 0041.05\* 0041.06\* 0042.01\* 0102.22 0103.47 0103.64\* 0104.01\* 0104.06\* 0104.12  
0105.05\*

**Median Family Income 70-80%**

0003.02\* 0011.14 0012.04 0022.01\* 0033.00\* 0034.03 0040.05\* 0040.06\* 0041.03\* 0042.02\* 0043.14  
0043.16\* 0043.17\* 0102.20\* 0103.33\* 0103.35\* 0104.04\* 0104.08\* 0104.10\* 0104.11\* 0104.13\* 0105.04\*

**Median Family Income 80-90%**

0001.11\* 0002.04\* 0002.05\* 0009.01\* 0009.02\* 0011.18\* 0011.19\* 0024.00\* 0036.01\* 0038.01\* 0038.03\*  
0040.08\* 0041.04 0102.23\* 0102.31\* 0103.34\* 0103.50\* 0103.51\* 0103.56\* 0103.62 0103.65 0104.09\*  
0105.01\* 0105.02\* 0106.01\*

**Median Family Income 90-100%**

0001.07\* 0001.09\* 0001.12\* 0002.06\* 0002.07\* 0004.03\* 0011.16\* 0040.04\* 0043.20\* 0103.17\* 0103.22\*  
0103.29\* 0103.44\* 0103.46\* 0103.55\* 0103.59\* 0103.71\* 0105.06\* 0106.02\*

**Median Family Income 100-110%**

0002.08\* 0012.02 0039.04\* 0040.07\* 0043.03\* 0043.10\* 0043.12 0101.01\* 0103.07\* 0103.16\* 0103.48\*  
0103.58\*

**Median Family Income 110-120%**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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0001.14\* 0041.07 0043.09 0043.13 0102.27 0103.03\* 0103.36\* 0103.54

**Median Family Income >= 120%**

0001.06\* 0001.10\* 0001.13\* 0004.01\* 0011.07 0011.09 0011.10\* 0011.11 0011.12\* 0011.17 0013.01  
0013.02 0015.01\* 0015.02 0034.04\* 0043.07\* 0043.11\* 0043.18 0043.19\* 0101.03\* 0102.10\* 0102.11\*  
0102.12\* 0102.13 0102.14\* 0102.17\* 0102.18\* 0102.24\* 0102.25 0102.26 0102.28 0102.29\* 0102.30  
0102.32\* 0103.11\* 0103.12\* 0103.23\* 0103.26\* 0103.27\* 0103.28\* 0103.37 0103.38 0103.49\* 0103.52  
0103.53\* 0103.60 0103.61\* 0103.63\* 0103.66 0103.67\* 0103.68\* 0103.69\* 0103.70\* 0103.72\*

**Median Family Income Not Known**

9800.00\*

**ASSESSMENT AREA - 0007**

**BRAZOS COUNTY (041), TX**

**MSA: 17780**

**Low Income**

0004.02\* 0005.01\* 0005.02\* 0009.00\* 0013.01 0014.01\* 0017.03\* 0021.00\*

**Moderate Income**

0016.05\* 0016.06\* 0016.07\* 0017.02\* 0017.04\* 0018.04\*  
0002.04\* 0003.01\* 0004.01\* 0006.03\* 0006.05\* 0006.06\* 0007.00\* 0010.02\* 0011.02\* 0013.03 0016.04\*

**Middle Income**

0020.19\* 0020.21\*  
0001.03\* 0001.04\* 0003.02\* 0008.00 0011.01\* 0013.02\* 0018.01\* 0018.03\* 0019.02\* 0020.14\* 0020.18\*

**Upper Income**

0020.06\* 0020.09 0020.10\* 0020.11\* 0020.16 0020.20 0020.22\* 0020.25\* 0020.26\*  
0001.05\* 0001.06\* 0001.07\* 0001.08\* 0002.03\* 0002.05\* 0002.06\* 0002.07 0016.08\* 0019.01\* 0020.01\*

**Income Not Known**

0010.01\* 0020.17\* 0020.23\* 0020.24\* 9800.00\*

**ASSESSMENT AREA - 0020**

**HARRIS COUNTY (201), TX 2/**

**MSA: 26420**

**Median Family Income 20-30%**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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4211.03*	4213.01*	4214.02*	4215.01*	4330.04*	4401.01*	4510.05*						
<b>Median Family Income 30-40%</b>												
4212.06*	4214.01*	4214.03*	4216.01*	4222.00*	4224.05*	4230.01*	4231.00*	4320.06*	4321.01*	4327.05*		
4327.06*	4329.03*	4330.03*	4335.03*	4335.04*	4335.05*	4508.04*	4519.03*	4526.01*	4531.00*	4532.01*		
4534.03*												
<b>Median Family Income 40-50%</b>												
4211.01*	4211.04*	4212.03*	4212.04*	4212.05*	4216.02*	4218.01*	4224.04*	4225.02*	4228.00*	4229.00*		
4230.02*	4232.04*	4325.01*	4328.03*	4328.05*	4328.06*	4329.01*	4330.06*	4330.07*	4331.00*	4332.01*		
4335.07*	4504.01*	4510.03*	4522.03*	4527.03*	4533.00*	4536.03*	4539.02*					
<b>Median Family Income 50-60%</b>												
4205.00*	4215.02*	4223.04*	4226.01*	4232.03*	4311.02*	4320.05*	4323.01*	4323.02*	4324.01*	4325.02*		
4327.04*	4328.04*	4329.04*	4330.05*	4334.00*	4335.06*	4510.04*	4514.07*	4519.04*	4521.03*	4522.02*		
4522.04*	4524.02*	4525.01*	4525.02*	4528.02*	4532.02*	4534.01*	4534.04*	4536.01*	4537.01*	4537.02*		
<b>Median Family Income 60-70%</b>												
4227.01*	4233.04*	4311.01*	4320.03*	4322.00*	4323.03*	4324.02*	4332.02*	4336.01*	4336.02*	4508.03*		
4514.06*	4520.01*	4520.02*	4524.01*	4526.02*	4527.01*	4527.02*	4528.01*	4529.00*	4535.01*	4535.02*		
<b>Median Family Income 70-80%</b>												
4213.02*	4224.03*	4225.01*	4233.01*	4236.00*	4321.02*	4515.01*	4518.00*	4538.00*				
<b>Median Family Income 80-90%</b>												
4221.00*	4223.02*	4224.06*	4227.02*	4312.03*	4312.06*	4503.01*	4503.02*	4513.01*	4514.04*	4515.02*		
4517.00*	4523.00*	4536.04*	4539.01*									
<b>Median Family Income 90-100%</b>												
4226.02*	4232.01*	4234.01*	4234.02*	4312.04*	4333.00*	4504.02*	4530.02*					
<b>Median Family Income 100-110%</b>												
4206.00*	4326.00*	4401.02*	4508.01*	4511.00*	4516.05*							
<b>Median Family Income 110-120%</b>												
4217.00*	4235.00*	4302.00*	4307.00*									
<b>Median Family Income &gt;= 120%</b>												
4207.00*	4208.00*	4209.00*	4210.00*	4218.02*	4219.00*	4220.00*	4301.01*	4301.02*	4303.00	4304.00*		
4305.00*	4306.00*	4308.00*	4309.00*	4310.01*	4310.02*	4313.02*	4313.04*	4314.01*	4314.03	4314.04*		

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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4315.03\* 4315.04\* 4315.05\* 4315.06\* 4316.00\* 4317.01\* 4317.02 4318.01\* 4318.03\* 4318.04\* 4319.02\*  
4320.04\* 4327.03\* 4501.00\* 4502.00\* 4505.00\* 4506.00\* 4507.00\* 4509.00\* 4510.06\* 4512.00\* 4513.02\*  
4514.01\* 4516.03\* 4516.04\* 4516.06\* 4519.02\* 4521.01\*

**Median Family Income Not Known**

4223.03\* 4233.03\* 4312.05\* 4313.03\* 4319.01\* 4514.05\* 4521.02\* 4530.01\* 4534.05\*

**ASSESSMENT AREA - 0022**

**LINCOLN COUNTY (027), NM**

**MSA: NA**

**Moderate Income**

9604.01

**Middle Income**

9602.00\* 9603.00 9604.03 9606.01 9606.02 9608.00

**Upper Income**

9606.03

**Income Not Known**

9604.02

**ASSESSMENT AREA - 0023**

**CROSBY COUNTY (107), TX**

**MSA: 31180**

**Moderate Income**

9501.00 9502.00

**Middle Income**

9503.00\*

**LUBBOCK COUNTY (303), TX**

**MSA: 31180**

**Low Income**

0003.03 0010.00\* 0012.00 0017.08 0020.02\* 0022.08\* 0024.01 0106.02\*

**Moderate Income**

0001.00\* 0002.02\* 0003.01\* 0003.04\* 0006.07\* 0009.02\* 0013.00\* 0014.02\* 0016.02 0017.09 0017.10

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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0017.12 0022.03 0022.05\* 0022.06\* 0022.07 0023.02 0024.02\* 0025.00 0104.20 0106.01\*

**Middle Income**

0004.02\* 0004.03 0004.07 0004.08\* 0004.09\* 0004.11\* 0005.01\* 0006.03\* 0007.00 0014.01\* 0015.01\*

0016.01 0017.11 0017.14 0017.15 0018.05 0018.06 0018.07\* 0019.05 0019.06\* 0020.01\* 0021.03

0021.04\* 0023.01 0101.01 0101.02 0102.01 0102.02 0102.03 0102.04 0103.01 0103.02 0104.02

0104.04 0104.10 0104.13 0104.16 0104.17 0104.18 0105.05 0105.06 0105.11 0105.13 0105.14

**Upper Income**

0002.01 0004.06 0017.13 0017.16 0017.17 0018.04 0018.08 0019.04 0019.07 0019.08 0021.02

0104.09 0104.11\* 0104.12 0104.14 0104.15 0104.19 0104.21 0104.22 0104.23 0105.02 0105.04

0105.09 0105.10 0105.12 0107.00

**Income Not Known**

0004.10\* 0005.02\* 0005.03\* 0006.05 0009.01 0015.02 9800.00\*

**LYNN COUNTY (305), TX**

**MSA: 31180**

**Moderate Income**

9505.00\*

**Middle Income**

9504.00 9506.00

**ASSESSMENT AREA - 0024**

**MIDLAND COUNTY (329), TX**

**MSA: 33260**

**Low Income**

0014.00\* 0015.00\*

**Moderate Income**

0006.00\* 0011.00 0017.00 0101.06 0101.17 0101.18 0102.00

**Middle Income**

0001.00 0003.02\* 0003.05 0004.01\* 0004.02\* 0005.00 0012.00\* 0013.00\* 0101.05\* 0101.07\* 0101.15\*

0101.19 0101.23 0101.26

**Upper Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

---

0002.00 0003.03\* 0003.04\* 0101.08 0101.16 0101.20 0101.21 0101.24 0101.25 0101.27\* 0101.28  
0101.29

**Income Not Known**

0101.22\* 9800.00\*

**ASSESSMENT AREA - 0025**

**ECTOR COUNTY (135), TX**

**MSA: 36220**

**Moderate Income**

0003.00\* 0006.00\* 0007.00\* 0008.00 0011.00\* 0015.00 0018.00 0019.00 0020.00\* 0031.00

**Middle Income**

0001.00 0004.00 0005.00\* 0010.00 0013.00 0017.00\* 0022.00\* 0025.02\* 0025.03 0027.01 0028.01\*  
0028.03 0028.04\* 0030.01\*

**Upper Income**

0016.00\* 0023.00 0024.00 0025.01 0027.02 0029.00 0030.02 0030.03 0030.04

**ASSESSMENT AREA - 0026**

**BAILEY COUNTY (017), TX**

**MSA: NA**

**Middle Income**

9501.01 9501.02

**COCHRAN COUNTY (079), TX**

**MSA: NA**

**Middle Income**

9501.00

**FLOYD COUNTY (153), TX**

**MSA: NA**

**Middle Income**

9505.00\* 9506.00

**GAINES COUNTY (165), TX**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

---

**MSA: NA**

**Middle Income**

9501.00 9502.02

**Upper Income**

9502.01 9503.00

**HALE COUNTY (189), TX**

**MSA: NA**

**Moderate Income**

9502.00\*

**Middle Income**

9501.00\* 9504.00 9505.00\* 9506.00 9507.00 9508.00 9509.00

**Upper Income**

9503.00\*

**HOCKLEY COUNTY (219), TX**

**MSA: NA**

**Moderate Income**

9501.00 9504.00

**Middle Income**

9502.00 9503.00 9507.00

**Upper Income**

9505.00 9506.00

**LAMB COUNTY (279), TX**

**MSA: NA**

**Moderate Income**

9505.00\*

**Middle Income**

9501.00 9502.00 9503.00 9506.00

**TERRY COUNTY (445), TX**

**MSA: NA**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

---

**Low Income**

9503.00

**Moderate Income**

9504.00

**Middle Income**

9501.00

**YOAKUM COUNTY (501), TX**

**MSA: NA**

**Middle Income**

9501.00

**Upper Income**

9502.00

**ASSESSMENT AREA - 0040**

**PECOS COUNTY (371), TX**

**MSA: NA**

**Moderate Income**

9503.00

**Middle Income**

9505.00

**Upper Income**

9501.00 9504.00

**Income Not Known**

9800.00\*

**WARD COUNTY (475), TX**

**MSA: NA**

**Middle Income**

9501.00 9503.00\*

**Upper Income**

9502.00\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

---

**WINKLER COUNTY (495), TX**

**MSA: NA**

**Middle Income**

9502.00\* 9503.00

**Upper Income**

9504.00\*

**OUTSIDE ASSESSMENT AREA**

**COCHISE COUNTY (003), AZ**

**MSA: 43420**

**Middle Income**

0005.01

**MARICOPA COUNTY (013), AZ**

**MSA: 38060**

**Median Family Income 100-110%**

2168.33

**Median Family Income >= 120%**

6114.00

**Moderate Income**

0135.03

**OURAY COUNTY (091), CO**

**MSA: NA**

**Middle Income**

9676.01

**LITCHFIELD COUNTY (005), CT**

**MSA: NA**

**Upper Income**

2611.00

**LAFAYETTE COUNTY (071), MS**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

---

**MSA: NA**

**Upper Income**

9505.06

**MERRICK COUNTY (121), NE**

**MSA: 24260**

**Middle Income**

9666.00

**CLARK COUNTY (003), NV**

**MSA: 29820**

**Median Family Income 100-110%**

0062.03

**BERNALILLO COUNTY (001), NM**

**MSA: 10740**

**Median Family Income 90-100%**

0001.22

**CHAVES COUNTY (005), NM**

**MSA: NA**

**Moderate Income**

0002.01

**DONA ANA COUNTY (013), NM**

**MSA: 29740**

**Moderate Income**

0005.00 0018.11

**Middle Income**

0017.01

**Upper Income**

0015.01

**EDDY COUNTY (015), NM**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

---

**MSA: NA**

**Upper Income**

0003.00 0007.00

**HARDING COUNTY (021), NM**

**MSA: NA**

**Middle Income**

0001.00

**LEA COUNTY (025), NM**

**MSA: NA**

**Middle Income**

0009.00 0010.04

**Upper Income**

0005.03 0005.04

**OTERO COUNTY (035), NM**

**MSA: NA**

**Upper Income**

0006.03 0009.01

**QUAY COUNTY (037), NM**

**MSA: NA**

**Moderate Income**

9589.00

**SAN MIGUEL COUNTY (047), NM**

**MSA: NA**

**Moderate Income**

9575.02

**CANADIAN COUNTY (017), OK**

**MSA: 36420**

**Upper Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

---

3014.07

**ANDREWS COUNTY (003), TX**

**MSA: NA**

**Middle Income**

9504.00

**Upper Income**

9501.00

**BORDEN COUNTY (033), TX**

**MSA: NA**

**Upper Income**

9501.00

**BOWIE COUNTY (037), TX**

**MSA: 45500**

**Middle Income**

0111.01

**CALLAHAN COUNTY (059), TX**

**MSA: 10180**

**Middle Income**

0301.02

**CASTRO COUNTY (069), TX**

**MSA: NA**

**Moderate Income**

9503.00

**Middle Income**

9502.00

**Upper Income**

9501.00

**CHILDRESS COUNTY (075), TX**

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

---

**MSA: NA**

**Upper Income**

9501.00

**COLEMAN COUNTY (083), TX**

**MSA: NA**

**Middle Income**

9503.00

**COTTLE COUNTY (101), TX**

**MSA: NA**

**Moderate Income**

9501.00

**CRANE COUNTY (103), TX**

**MSA: NA**

**Middle Income**

9501.00

**DAWSON COUNTY (115), TX**

**MSA: NA**

**Upper Income**

9506.00

**DICKENS COUNTY (125), TX**

**MSA: NA**

**Middle Income**

9503.00

**ERATH COUNTY (143), TX**

**MSA: NA**

**Middle Income**

9505.02

**FORT BEND COUNTY (157), TX**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

---

**MSA: 26420**

**Median Family Income 100-110%**

6718.00

**Median Family Income >= 120%**

6738.02 6746.02

**FRIO COUNTY (163), TX**

**MSA: NA**

**Middle Income**

9501.02

**GARZA COUNTY (169), TX**

**MSA: NA**

**Middle Income**

9501.02

**GILLESPIE COUNTY (171), TX**

**MSA: NA**

**Middle Income**

9504.02

**Upper Income**

9503.02

**GRAYSON COUNTY (181), TX**

**MSA: 43300**

**Middle Income**

0011.04

**HANSFORD COUNTY (195), TX**

**MSA: NA**

**Middle Income**

9501.00

**HARRIS COUNTY (201), TX 2/**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

---

**MSA: 26420**

**Median Family Income 60-70%**

5203.02

**Median Family Income 100-110%**

5537.00

**Median Family Income >= 120%**

2504.04 3501.02 4108.02 4113.02 4127.00 4128.00 5430.06 5548.03

**HARRISON COUNTY (203), TX**

**MSA: 30980**

**Middle Income**

0206.04

**HARTLEY COUNTY (205), TX**

**MSA: NA**

**Middle Income**

9502.00

**HAYS COUNTY (209), TX**

**MSA: 12420**

**Middle Income**

0108.18

**Upper Income**

0108.06 0108.12

**HENDERSON COUNTY (213), TX**

**MSA: NA**

**Upper Income**

9509.03

**HOWARD COUNTY (227), TX**

**MSA: NA**

**Middle Income**

9502.00

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

---

**HUNT COUNTY (231), TX**

**MSA: 19124**

**Middle Income**

9615.02

**JOHNSON COUNTY (251), TX**

**MSA: 23104**

**Middle Income**

1305.01 1310.00

**JONES COUNTY (253), TX**

**MSA: 10180**

**Middle Income**

0203.00

**KENDALL COUNTY (259), TX**

**MSA: 41700**

**Upper Income**

9704.05

**KENT COUNTY (263), TX**

**MSA: NA**

**Upper Income**

9501.00

**KNOX COUNTY (275), TX**

**MSA: NA**

**Middle Income**

9501.00

**MARTIN COUNTY (317), TX**

**MSA: 33260**

**Middle Income**

9502.00

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

---

**MILLS COUNTY (333), TX**

**MSA: NA**

**Middle Income**

9502.00

**OLDHAM COUNTY (359), TX**

**MSA: 11100**

**Middle Income**

9501.00

**PARKER COUNTY (367), TX**

**MSA: 23104**

**Upper Income**

1405.02 1406.01

**POTTER COUNTY (375), TX**

**MSA: 11100**

**Moderate Income**

0117.00

**Middle Income**

0149.00

**Upper Income**

0133.00

**RANDALL COUNTY (381), TX**

**MSA: 11100**

**Upper Income**

0204.00 0216.04 0217.08 0219.00

**REEVES COUNTY (389), TX**

**MSA: NA**

**Moderate Income**

9503.00

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

---

**SCURRY COUNTY (415), TX**

**MSA: NA**

**Upper Income**

9502.00

**SMITH COUNTY (423), TX**

**MSA: 46340**

**Moderate Income**

0014.05

**TARRANT COUNTY (439), TX**

**MSA: 23104**

**Median Family Income >= 120%**

1020.00 1054.05 1114.07 1115.45 1137.07 1139.54

**TAYLOR COUNTY (441), TX**

**MSA: 10180**

**Middle Income**

0122.00

**TRAVIS COUNTY (453), TX**

**MSA: 12420**

**Median Family Income 90-100%**

0320.00

**Median Family Income >= 120%**

0306.00 0331.00 0354.00

**VAN ZANDT COUNTY (467), TX**

**MSA: NA**

**Middle Income**

9504.00 9506.01

**Upper Income**

9503.00

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

---

**VICTORIA COUNTY (469), TX**

**MSA: 47020**

**Upper Income**

0015.03

**WILLIAMSON COUNTY (491), TX**

**MSA: 12420**

**Median Family Income 90-100%**

0216.03

**Median Family Income 100-110%**

0201.08

**Median Family Income >= 120%**

0208.14 0208.15

**WISE COUNTY (497), TX**

**MSA: 23104**

**Middle Income**

1501.04

**YOUNG COUNTY (503), TX**

**MSA: NA**

**Upper Income**

9504.02

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2023 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000025103**

**Institution: CITY BANK**

**Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	330	330	0	0.00%
Small Farm Loans	82	82	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,818	1,818	0	0.00%
<b>Total</b>	<b>2,232</b>	<b>2,232</b>	<b>0</b>	<b>0.00%</b>

**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.

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

State: ARIZONA (04)

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)
<b>MARICOPA COUNTY (013), AZ</b>										
<b>MSA 38060</b>										
<b>Outside Assessment Area</b>										
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%	1	66	0	0	0	0	1	66	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	25	0	0	0	0	1	25	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	91	0	0	0	0	2	91	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	91	0	0	0	0	2	91	0	0
STATE TOTAL	2	91	0	0	0	0	2	91	0	0





Loans by County

Respondent ID: 000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>CHAVES COUNTY (005), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	42	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	42	0	0	0	0	0	0	0	0
<b>DONA ANA COUNTY (013), NM</b>										
<b>MSA 29740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	211	1	340	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	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	1	25	1	211	1	340	1	25	0	0
<b>EDDY COUNTY (015), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	160	0	0	2	1,750	2	835	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	160	0	0	2	1,750	2	835	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>LEA COUNTY (025), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	150	0	0	1	344	0	0	0	0
Upper Income	0	0	1	144	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	150	1	144	1	344	0	0	0	0
<b>LINCOLN COUNTY (027), NM</b>										
<b>MSA NA</b>										
<b>Inside AA 0248</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	146	0	0	1	460	2	471	0	0
Middle Income	37	1,728	5	779	4	1,990	25	1,777	0	0
Upper Income	4	190	1	149	4	1,744	5	889	0	0
Income Not Known	0	0	1	110	1	370	1	110	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	45	2,064	7	1,038	10	4,564	33	3,247	0	0
<b>OTERO COUNTY (035), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	1	15	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	75	0	0	0	0	1	75	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	90	0	0	0	0	1	75	0	0

Loans by County

Small Business Loans - Originations

Institution: CITY BANK

Respondent ID: 0000025103

Agency: FDIC - 3

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)
<b>QUAY COUNTY (037), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	103	0	0	0	0	3	103	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	3	103	0	0	0	0	3	103	0	0
TOTAL INSIDE AA IN STATE	45	2,064	7	1,038	10	4,564	33	3,247	0	0
TOTAL OUTSIDE AA IN STATE	12	570	2	355	4	2,434	7	1,038	0	0
STATE TOTAL	57	2,634	9	1,393	14	6,998	40	4,285	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>OKLAHOMA COUNTY (109), OK</b>										
<b>MSA 36420</b>										
<b>Outside Assessment Area</b>										
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	1	670	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	0	0	1	670	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	0	0	1	670	0	0	0	0
STATE TOTAL	0	0	0	0	1	670	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: CITY BANK

Respondent ID: 0000025103

Agency: FDIC - 3

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)
<b>ANDREWS COUNTY (003), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	96	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	96	0	0	0	0	0	0	0	0
<b>BAILEY COUNTY (017), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	40	0	0	0	0	2	40	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	40	0	0	0	0	2	40	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>BEXAR COUNTY (029), TX</b>										
<b>MSA 41700</b>										
<b>Outside Assessment Area</b>										
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%	0	0	1	159	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	159	0	0	0	0	0	0
<b>BOWIE COUNTY (037), TX</b>										
<b>MSA 45500</b>										
<b>Outside Assessment Area</b>										
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	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	1	75	0	0	0	0	1	75	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>BRAZOS COUNTY (041), TX</b>										
<b>MSA 17780</b>										
<b>Inside AA 0247</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	2	83	3	418	2	1,109	0	0	0	0
Upper Income	3	211	1	200	3	1,614	3	335	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	294	5	868	5	2,723	3	335	0	0
<b>BURNET COUNTY (053), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	41	0	0	0	0	1	41	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	41	0	0	0	0	1	41	0	0
<b>CALLAHAN COUNTY (059), TX</b>										
<b>MSA 10180</b>										
<b>Outside Assessment Area</b>										
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	400	1	400	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	400	1	400	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>CASTRO COUNTY (069), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	20	0	0	1	570	2	590	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	1	570	2	590	0	0
<b>CHILDRESS COUNTY (075), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	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	1	500	0	0	0	0
<b>COCHRAN COUNTY (079), TX</b>										
<b>MSA 31180</b>										
<b>Inside AA 0241</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	1	280	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	1	280	1	15	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>COLEMAN COUNTY (083), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	14	0	0	0	0	2	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	2	14	0	0	0	0	2	14	0	0
<b>COLLIN COUNTY (085), TX</b>										
<b>MSA 19124</b>										
<b>Inside AA 0244</b>										
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	600	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	500	0	0	0	0
Median Family Income >= 120%	1	9	0	0	2	715	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	9	0	0	5	1,815	0	0	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>CROSBY COUNTY (107), TX</b>										
<b>MSA 31180</b>										
<b>Inside AA 0241</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	0	0	0	0
Middle Income	1	77	0	0	0	0	1	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	2	127	0	0	0	0	1	77	0	0
<b>DALLAS COUNTY (113), TX</b>										
<b>MSA 19124</b>										
<b>Inside AA 0244</b>										
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	1	200	0	0	1	200	0	0
Median Family Income 40-50%	1	60	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	50	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	44	0	0	2	748	0	0	0	0
Median Family Income 80-90%	4	116	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	50	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	888	1	275	0	0
Median Family Income 110-120%	5	198	2	500	2	1,500	3	600	0	0
Median Family Income >= 120%	5	255	3	525	2	1,500	4	945	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	773	6	1,225	8	4,636	9	2,020	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>DAWSON COUNTY (115), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	0	0	1	300	1	300	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
<b>ECTOR COUNTY (135), TX</b>										
<b>MSA 36220</b>										
<b>Inside AA 0240</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	41	2,708	21	2,822	5	1,971	3	748	0	0
Middle Income	13	604	7	1,331	3	1,323	8	297	0	0
Upper Income	10	704	6	1,086	4	2,136	8	1,869	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	64	4,016	34	5,239	12	5,430	19	2,914	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>EL PASO COUNTY (141), TX</b>										
<b>MSA 21340</b>										
<b>Inside AA 0245</b>										
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	2	473	1	500	1	500	0	0
Median Family Income 40-50%	0	0	0	0	1	321	1	321	0	0
Median Family Income 50-60%	4	116	0	0	3	2,250	4	756	0	0
Median Family Income 60-70%	5	285	5	798	1	580	3	703	0	0
Median Family Income 70-80%	3	250	1	110	5	2,156	2	150	0	0
Median Family Income 80-90%	2	148	0	0	1	600	1	48	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	25	1	150	1	500	1	25	0	0
Median Family Income 110-120%	5	213	0	0	2	740	2	76	0	0
Median Family Income >= 120%	20	1,076	5	908	10	7,114	14	3,830	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	40	2,113	14	2,439	25	14,761	29	6,409	0	0
<b>ERATH COUNTY (143), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	1	125	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	1	125	0	0	1	40	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>FLOYD COUNTY (153), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	125	0	0	1	378	2	453	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	125	0	0	1	378	2	453	0	0
<b>FORT BEND COUNTY (157), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
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%	2	90	0	0	0	0	2	90	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	90	0	0	0	0	2	90	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>GAINES COUNTY (165), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0010</b>										
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	181	1	200	2	792	2	87	0	0
Upper Income	4	201	3	525	7	3,589	7	996	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	382	4	725	9	4,381	9	1,083	0	0
<b>GARZA COUNTY (169), TX</b>										
<b>MSA 31180</b>										
<b>Inside AA 0241</b>										
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	110	0	0	1	400	2	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	2	110	0	0	1	400	2	500	0	0
<b>GILLESPIE COUNTY (171), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	0	0	1	498	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	498	0	0	0	0

Loans by County

Respondent ID: 000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>GRAYSON COUNTY (181), TX</b>										
<b>MSA 43300</b>										
<b>Outside Assessment Area</b>										
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	0	0	1	492	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	492	0	0	0	0
<b>HALE COUNTY (189), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0010</b>										
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	107	1	117	1	500	4	224	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	107	1	117	1	500	4	224	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>HARRIS COUNTY (201), TX</b>										
<b>MSA 26420</b>										
<b>Inside AA 0242</b>										
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	1	1,000	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	12	0	0	0	0	1	12	0	0
Median Family Income >= 120%	6	378	4	758	9	3,583	8	1,809	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	390	4	758	10	4,583	9	1,821	0	0
<b>HARRISON COUNTY (203), TX</b>										
<b>MSA 30980</b>										
<b>Outside Assessment Area</b>										
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	150	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	150	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>JONES COUNTY (253), TX</b>										
<b>MSA 10180</b>										
<b>Outside Assessment Area</b>										
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	52	0	0	0	0	2	52	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	52	0	0	0	0	2	52	0	0
<b>KAUFMAN COUNTY (257), TX</b>										
<b>MSA 19124</b>										
<b>Inside AA 0244</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	195	1	113	0	0	1	20	0	0
Middle Income	22	914	6	1,152	0	0	5	247	0	0
Upper Income	36	1,358	2	223	2	1,185	4	787	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	64	2,467	9	1,488	2	1,185	10	1,054	0	0
<b>KENDALL COUNTY (259), TX</b>										
<b>MSA 41700</b>										
<b>Outside Assessment Area</b>										
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	150	0	0	1	150	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	150	0	0	1	150	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>LIMESTONE COUNTY (293), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	56	0	0	0	0	2	56	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	56	0	0	0	0	2	56	0	0
<b>LUBBOCK COUNTY (303), TX</b>										
<b>MSA 31180</b>										
<b>Inside AA 0241</b>										
Low Income	6	220	4	862	4	1,235	4	374	0	0
Moderate Income	30	1,566	8	1,513	5	2,323	13	1,510	0	0
Middle Income	85	3,957	28	4,571	20	11,388	56	5,941	0	0
Upper Income	226	7,636	33	6,073	35	18,956	106	13,732	0	0
Income Not Known	3	69	0	0	2	800	4	850	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	350	13,448	73	13,019	66	34,702	183	22,407	0	0
<b>LYNN COUNTY (305), TX</b>										
<b>MSA 31180</b>										
<b>Inside AA 0241</b>										
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	270	0	0	0	0	1	80	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	270	0	0	0	0	1	80	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>MIDLAND COUNTY (329), TX</b>										
<b>MSA 33260</b>										
<b>Inside AA 0249</b>										
Low Income	0	0	1	150	0	0	1	150	0	0
Moderate Income	4	160	1	250	4	2,635	1	50	0	0
Middle Income	13	579	5	1,028	14	7,329	15	2,631	0	0
Upper Income	7	495	8	1,567	9	5,277	16	3,746	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	1,234	15	2,995	27	15,241	33	6,577	0	0
<b>MONTGOMERY COUNTY (339), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
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	1	250	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	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>OCHILTREE COUNTY (357), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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
<b>PARKER COUNTY (367), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
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	0	0	0	0
Upper Income	3	81	0	0	0	0	1	26	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	101	0	0	0	0	1	26	0	0
<b>PECOS COUNTY (371), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0253</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	150	1	216	0	0	1	100	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	153	4	803	1	825	6	633	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	303	5	1,019	1	825	7	733	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>POTTER COUNTY (375), TX</b>										
<b>MSA 11100</b>										
<b>Outside Assessment Area</b>										
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	71	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	2	71	0	0	0	0	1	25	0	0
<b>RANDALL COUNTY (381), TX</b>										
<b>MSA 11100</b>										
<b>Outside Assessment Area</b>										
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	50	2	273	1	1,000	1	150	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	50	2	273	1	1,000	1	150	0	0
<b>ROCKWALL COUNTY (397), TX</b>										
<b>MSA 19124</b>										
<b>Inside AA 0244</b>										
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	310	1	340	0	0	0	0
Upper Income	0	0	0	0	1	425	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	310	2	765	0	0	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>SCURRY COUNTY (415), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	63	1	120	1	350	3	533	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	1	120	1	350	3	533	0	0
<b>SMITH COUNTY (423), TX</b>										
<b>MSA 46340</b>										
<b>Outside Assessment Area</b>										
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	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	40	0	0	0	0	0	0	0	0
<b>SWISHER COUNTY (437), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	1	113	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	1	113	0	0	1	15	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>TARRANT COUNTY (439), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
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%	3	135	1	106	0	0	1	50	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%	1	94	1	123	1	970	2	1,093	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	46	1	200	4	2,740	2	540	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	5	275	3	429	5	3,710	5	1,683	0	0
<b>TERRY COUNTY (445), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0010</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	168	0	0	0	0	1	21	0	0
Middle Income	3	140	0	0	2	1,050	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	7	308	0	0	2	1,050	2	96	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>TOM GREEN COUNTY (451), TX</b>										
<b>MSA 41660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	176	1	614	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	176	1	614	0	0	0	0
<b>TRAVIS COUNTY (453), TX</b>										
<b>MSA 12420</b>										
<b>Outside Assessment Area</b>										
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	50	0	0	2	1,100	3	1,150	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	50	0	0	2	1,100	3	1,150	0	0



Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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)
<b>WILLIAMSON COUNTY (491), TX</b>										
<b>MSA 12420</b>										
<b>Outside Assessment Area</b>										
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	150	0	0	1	150	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%	1	50	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	3	2,725	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	50	1	150	3	2,725	1	150	0	0
<b>WINKLER COUNTY (495), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0253</b>										
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	15	2	321	1	936	3	1,257	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	2	321	1	936	3	1,257	0	0
TOTAL INSIDE AA IN STATE	672	28,601	181	31,834	179	94,523	358	48,669	0	0
TOTAL OUTSIDE AA IN STATE	45	1,801	14	2,095	20	12,637	40	6,190	0	0
STATE TOTAL	717	30,402	195	33,929	199	107,160	398	54,859	0	0

Loans by County

Respondent ID: 0000025103

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITY BANK

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 ACROSS ALL STATES										
TOTAL INSIDE AA	717	30,665	188	32,872	189	99,087	391	51,916	0	0
TOTAL OUTSIDE AA	62	2,548	16	2,450	25	15,741	49	7,319	0	0
TOTAL INSIDE & OUTSIDE	779	33,213	204	35,322	214	114,828	440	59,235	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 0000025103  
 Agency: FDIC - 3  
 State: MONTANA (30)

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)
<b>MISSOULA COUNTY (063), MT</b>										
<b>MSA 33540</b>										
<b>Outside Assessment Area</b>										
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	42	1	212	0	0	2	254	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	42	1	212	0	0	2	254	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	42	1	212	0	0	2	254	0	0
STATE TOTAL	1	42	1	212	0	0	2	254	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 0000025103  
 Agency: FDIC - 3  
 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 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)
<b>QUAY COUNTY (037), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	225	1	450	1	450	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	225	1	450	1	450	0	0
<b>ROOSEVELT COUNTY (041), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	4	229	0	0	0	0	4	229	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	229	0	0	0	0	4	229	0	0
<b>SANTA FE COUNTY (049), NM</b>										
<b>MSA 42140</b>										
<b>Outside Assessment Area</b>										
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	20	0	0	0	0	1	20	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  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 0000025103  
 Agency: FDIC - 3  
 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 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)
<b>SOCORRO COUNTY (053), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	274	1	225	1	450	7	724	0	0
STATE TOTAL	6	274	1	225	1	450	7	724	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 0000025103  
 Agency: FDIC - 3  
 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)
<b>BAILEY COUNTY (017), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	194	0	0	1	450	5	194	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	194	0	0	1	450	5	194	0	0
<b>BORDEN COUNTY (033), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	94	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	94	0	0	0	0	0	0	0	0
<b>CASTRO COUNTY (069), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	1	140	2	900	2	500	0	0
Middle Income	1	89	0	0	0	0	1	89	0	0
Upper Income	1	35	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	224	1	140	2	900	3	589	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: CITY BANK**

**Respondent ID: 0000025103**  
**Agency: FDIC - 3**  
**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)
<b>COCHRAN COUNTY (079), TX</b>										
<b>MSA 31180</b>										
<b>Inside AA 0241</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	160	5	1,057	3	1,277	6	1,392	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	3	160	5	1,057	3	1,277	6	1,392	0	0
<b>COTTLE COUNTY (101), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	1	233	0	0	1	233	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	100	1	233	0	0	1	233	0	0
<b>CROSBY COUNTY (107), TX</b>										
<b>MSA 31180</b>										
<b>Inside AA 0241</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	49	1	188	0	0	2	208	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	49	1	188	0	0	2	208	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 000025103  
 Agency: FDIC - 3  
 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)
<b>DAWSON COUNTY (115), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	205	0	0	1	205	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	205	0	0	1	205	0	0
<b>DICKENS COUNTY (125), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	237	0	0	1	237	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	237	0	0	1	237	0	0
<b>EASTLAND COUNTY (133), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	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	20	0	0	0	0	1	20	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 0000025103  
 Agency: FDIC - 3  
 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)
<b>FLOYD COUNTY (153), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	104	1	121	2	701	3	525	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	104	1	121	2	701	3	525	0	0
<b>FRIO COUNTY (163), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	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	20	0	0	0	0	1	20	0	0
<b>GAINES COUNTY (165), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0010</b>										
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	275	4	528	4	1,430	6	880	0	0
Upper Income	2	100	0	0	0	0	1	65	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	375	4	528	4	1,430	7	945	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: CITY BANK**

**Respondent ID: 0000025103**  
**Agency: FDIC - 3**  
**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)
<b>GARZA COUNTY (169), TX</b>										
<b>MSA 31180</b>										
<b>Inside AA 0241</b>										
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	251	1	270	3	521	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	251	1	270	3	521	0	0
<b>GRAYSON COUNTY (181), TX</b>										
<b>MSA 43300</b>										
<b>Outside Assessment Area</b>										
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	108	0	0	1	108	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	108	0	0	1	108	0	0
<b>HALE COUNTY (189), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0010</b>										
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	337	5	1,062	4	1,420	9	2,300	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	6	337	5	1,062	4	1,420	9	2,300	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 0000025103  
 Agency: FDIC - 3  
 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)
<b>HARDEMAN COUNTY (197), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	1	180	0	0	2	255	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	1	180	0	0	2	255	0	0
<b>HENDERSON COUNTY (213), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	0	0	0	0
Upper Income	1	20	0	0	0	0	1	20	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	30	0	0	0	0	1	20	0	0
<b>HOCKLEY COUNTY (219), TX</b>										
<b>MSA 31180</b>										
<b>Inside AA 0241</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	4	1,455	3	700	0	0
Middle Income	10	567	4	572	10	4,273	20	4,119	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	587	4	572	14	5,728	23	4,819	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: CITY BANK**

**Respondent ID: 0000025103**  
**Agency: FDIC - 3**  
**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)
<b>JOHNSON COUNTY (251), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
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	140	0	0	0	0	2	140	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
<b>KAUFMAN COUNTY (257), TX</b>										
<b>MSA 19124</b>										
<b>Inside AA 0244</b>										
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	29	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	29	0	0	0	0	0	0	0	0
<b>LAMB COUNTY (279), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	61	0	0	0	0	2	61	0	0
Middle Income	2	30	5	925	4	1,325	9	1,860	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	91	5	925	4	1,325	11	1,921	0	0





Loans by County  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 0000025103  
 Agency: FDIC - 3  
 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)
<b>MOORE COUNTY (341), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	400	1	400	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	400	1	400	0	0
<b>PARKER COUNTY (367), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
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	70	0	0	0	0	1	70	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	70	0	0	0	0	1	70	0	0
<b>RANDALL COUNTY (381), TX</b>										
<b>MSA 11100</b>										
<b>Outside Assessment Area</b>										
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	66	0	0	0	0	3	66	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	66	0	0	0	0	3	66	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITY BANK

Respondent ID: 0000025103  
 Agency: FDIC - 3  
 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)
<b>SCURRY COUNTY (415), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	0	0	1	500	1	500	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
<b>TAYLOR COUNTY (441), TX</b>										
<b>MSA 10180</b>										
<b>Outside Assessment Area</b>										
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	0	0	1	267	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	267	0	0	0	0
<b>TERRY COUNTY (445), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0010</b>										
Low Income	3	158	0	0	0	0	1	38	0	0
Moderate Income	2	44	2	288	1	275	1	275	0	0
Middle Income	6	266	5	982	7	2,503	8	1,506	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	468	7	1,270	8	2,778	10	1,819	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: CITY BANK**

**Respondent ID: 0000025103**  
**Agency: FDIC - 3**  
**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)
<b>VAN ZANDT COUNTY (467), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	175	0	0	0	0	2	175	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	175	0	0	0	0	2	175	0	0
<b>WISE COUNTY (497), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
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	92	0	0	0	0	1	92	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	92	0	0	0	0	1	92	0	0
<b>WOOD COUNTY (499), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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**  
**Small Farm Loans - Originations**  
**Institution: CITY BANK**

**Respondent ID: 0000025103**  
**Agency: FDIC - 3**  
**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)
<b>YOAKUM COUNTY (501), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	238	0	0	0	0	0	0
Upper Income	1	65	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	65	1	238	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	97	4,035	46	7,835	47	17,834	109	17,939	0	0
TOTAL OUTSIDE AA IN STATE	35	1,674	14	2,556	13	4,818	44	6,065	0	0
STATE TOTAL	132	5,709	60	10,391	60	22,652	153	24,004	0	0
<b>TOTAL ACROSS ALL STATES</b>										
TOTAL INSIDE AA	97	4,035	46	7,835	47	17,834	109	17,939	0	0
TOTAL OUTSIDE AA	42	1,990	16	2,993	14	5,268	53	7,043	0	0
TOTAL INSIDE & OUTSIDE	139	6,025	62	10,828	61	23,102	162	24,982	0	0

**2024 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: CITY BANK**

**Respondent ID: 0000025103**  
**Agency: FDIC - 3**

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 - GAINES COUNTY (165) - MSA NA	20	5,488	9	1,083	0	0
TX - HALE COUNTY (189) - MSA NA	5	724	4	224	0	0
TX - TERRY COUNTY (445) - MSA NA	9	1,358	2	96	0	0
TX - ECTOR COUNTY (135) - MSA 36220	110	14,685	19	2,914	0	0
TX - COCHRAN COUNTY (079) - MSA 31180	2	295	1	15	0	0
TX - CROSBY COUNTY (107) - MSA 31180	2	127	1	77	0	0
TX - GARZA COUNTY (169) - MSA 31180	3	510	2	500	0	0
TX - HOCKLEY COUNTY (219) - MSA 31180	73	3,789	33	1,067	0	0
TX - LUBBOCK COUNTY (303) - MSA 31180	489	61,169	183	22,407	0	0
TX - LYNN COUNTY (305) - MSA 31180	4	270	1	80	0	0
TX - HARRIS COUNTY (201) - MSA 26420	21	5,731	9	1,821	0	0
TX - COLLIN COUNTY (085) - MSA 19124	6	1,824	0	0	0	0
TX - DALLAS COUNTY (113) - MSA 19124	32	6,634	9	2,020	0	0
TX - KAUFMAN COUNTY (257) - MSA 19124	75	5,140	10	1,054	0	0
TX - ROCKWALL COUNTY (397) - MSA 19124	4	1,075	0	0	0	0
TX - EL PASO COUNTY (141) - MSA 21340	79	19,313	29	6,409	0	0
TX - BRAZOS COUNTY (041) - MSA 17780	15	3,885	3	335	0	0
NM - LINCOLN COUNTY (027) - MSA NA	62	7,666	33	3,247	0	0
TX - MIDLAND COUNTY (329) - MSA 33260	66	19,470	33	6,577	0	0
TX - PECOS COUNTY (371) - MSA NA	12	2,147	7	733	0	0
TX - WARD COUNTY (475) - MSA NA	1	52	0	0	0	0
TX - WINKLER COUNTY (495) - MSA NA	4	1,272	3	1,257	0	0

**2024 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: CITY BANK**

**Respondent ID: 0000025103**  
**Agency: FDIC - 3**

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 - GAINES COUNTY (165) - MSA NA	16	2,333	7	945	0	0
TX - HALE COUNTY (189) - MSA NA	15	2,819	9	2,300	0	0
TX - TERRY COUNTY (445) - MSA NA	26	4,516	10	1,819	0	0
TX - COCHRAN COUNTY (079) - MSA 31180	11	2,494	6	1,392	0	0
TX - CROSBY COUNTY (107) - MSA 31180	3	237	2	208	0	0
TX - GARZA COUNTY (169) - MSA 31180	3	521	3	521	0	0
TX - HOCKLEY COUNTY (219) - MSA 31180	29	6,887	23	4,819	0	0
TX - LUBBOCK COUNTY (303) - MSA 31180	75	8,150	41	4,657	0	0
TX - LYNN COUNTY (305) - MSA 31180	9	1,259	7	819	0	0
TX - KAUFMAN COUNTY (257) - MSA 19124	2	29	0	0	0	0
TX - MIDLAND COUNTY (329) - MSA 33260	1	459	1	459	0	0

**2024 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: CITY BANK**

**Respondent ID: 000025103**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	82	186,549	0	0
Purchased	0	0	0	0
Total	82	186,549	0	0
Consortium/Third Party Loans (optional)				

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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**ASSESSMENT AREA - 0010**

**GAINES COUNTY (165), TX**

**MSA: NA**

**Middle Income**

9501.00 9502.02

**Upper Income**

9502.01 9503.00

**HALE COUNTY (189), TX**

**MSA: NA**

**Moderate Income**

9502.00\*

**Middle Income**

9501.00\* 9504.00 9505.00 9506.00 9507.00 9508.00 9509.00

**Upper Income**

9503.00\*

**TERRY COUNTY (445), TX**

**MSA: NA**

**Low Income**

9503.00

**Moderate Income**

9504.00

**Middle Income**

9501.00

**ASSESSMENT AREA - 0240**

**ECTOR COUNTY (135), TX**

**MSA: 36220**

**Moderate Income**

0003.00\* 0006.00\* 0007.00\* 0008.00 0011.00 0015.00 0018.00 0019.00 0020.00\* 0031.00

**Middle Income**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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0001.00 0004.00 0005.00\* 0010.00\* 0013.00 0017.00 0022.00 0025.02\* 0025.03 0027.01 0028.01  
0028.03 0028.04 0030.01\*

**Upper Income**

0016.00\* 0023.00 0024.00 0025.01 0027.02\* 0029.00\* 0030.02 0030.03 0030.04

**ASSESSMENT AREA - 0241**

**COCHRAN COUNTY (079), TX**

**MSA: 31180**

**Moderate Income**

9501.00

**CROSBY COUNTY (107), TX**

**MSA: 31180**

**Moderate Income**

9502.00

**Middle Income**

9501.00\* 9503.00

**GARZA COUNTY (169), TX**

**MSA: 31180**

**Middle Income**

9501.01 9501.02

**Income Not Known**

9800.00\*

**HOCKLEY COUNTY (219), TX**

**MSA: 31180**

**Moderate Income**

9501.00 9503.00 9504.00

**Middle Income**

9502.00 9506.00 9507.00

**Upper Income**

9505.00

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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**LUBBOCK COUNTY (303), TX**

**MSA: 31180**

**Low Income**

0003.03\* 0012.00 0017.08 0020.02 0022.08\* 0024.01 0106.02\*

**Moderate Income**

0001.00 0002.02\* 0003.01\* 0003.04\* 0006.07 0009.02\* 0010.00 0013.00 0014.02\* 0016.02 0017.09  
0017.10 0017.12 0022.03 0022.05 0022.06\* 0022.07 0023.02\* 0024.02\* 0025.00 0104.20 0106.01\*

**Middle Income**

0004.02 0004.03 0004.07\* 0004.08 0004.09\* 0004.11 0005.01\* 0006.03\* 0007.00 0014.01\* 0015.01  
0016.01 0017.11 0017.14 0017.15 0018.05\* 0018.06 0018.07 0019.05 0019.06 0020.01\* 0021.03  
0021.04\* 0023.01\* 0101.01 0101.02 0102.01 0102.02 0102.03 0102.04 0103.01 0103.02 0104.02  
0104.04 0104.10 0104.13 0104.16\* 0104.17 0104.18 0105.05 0105.06 0105.11 0105.13 0105.14

**Upper Income**

0002.01 0004.06 0017.13 0017.16 0017.17\* 0018.04 0018.08 0019.04 0019.07 0019.08 0021.02  
0104.09 0104.11 0104.12 0104.14 0104.15 0104.19 0104.21 0104.22 0104.23 0105.02 0105.04  
0105.09 0105.10 0105.12 0107.00

**Income Not Known**

0004.10 0005.02\* 0005.03\* 0006.05 0009.01\* 0015.02 9800.00\*

**LYNN COUNTY (305), TX**

**MSA: 31180**

**Moderate Income**

9505.00\*

**Middle Income**

9504.00 9506.00

**ASSESSMENT AREA - 0242**

**HARRIS COUNTY (201), TX**

**MSA: 26420**

**Median Family Income 20-30%**

2111.02\* 2227.01\* 2309.00\* 2405.05\* 2406.00\* 3101.02\* 3128.00\* 3314.00\* 4211.03\* 4213.01\* 4214.02\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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4215.01*	4330.04*	4401.01*	4510.05*	5320.03*	5405.04*	5501.02*					
<b>Median Family Income 30-40%</b>											
2115.02*	2207.01*	2207.02*	2208.00*	2210.00*	2215.01*	2215.02*	2221.00*	2224.01*	2224.02*	2225.01*	
2225.04*	2226.01*	2227.02*	2317.00*	2327.01*	2331.05*	2401.02*	2405.04*	2408.04*	3116.00*	3135.00*	
3138.02*	3215.00*	3309.02*	3312.00*	3316.04*	3320.00*	3332.05*	4212.06*	4214.01*	4214.03*	4216.01*	
4222.00*	4224.05*	4230.01*	4231.00*	4320.06*	4321.01*	4327.05*	4327.06*	4329.03*	4330.03*	4335.03*	
4335.04*	4335.05*	4508.04*	4519.03*	4526.01*	4531.00*	4532.01*	4534.03*	5204.00*	5206.03*	5214.01*	
5217.02*	5305.01*	5307.01*	5313.00*	5322.00*	5337.01*	5501.01*	5502.01*	5502.02*	5503.04*	5503.08*	
<b>Median Family Income 40-50%</b>											
2104.00*	2111.01*	2113.01*	2114.00*	2117.00*	2119.00*	2201.00*	2205.00*	2211.00*	2216.01*	2218.00*	
2220.00*	2222.00*	2226.02*	2228.00*	2230.02*	2306.00*	2307.00*	2312.00*	2313.00*	2319.00*	2321.00*	
2331.01*	2331.03*	2331.04*	2334.00*	2336.00*	2405.03*	2405.06*	2415.03*	2532.02*	2536.02*	2544.00*	
3104.00*	3105.00*	3109.00*	3110.01*	3122.00*	3134.00*	3136.00*	3139.02*	3143.01*	3206.02*	3212.00*	
3213.01*	3230.00*	3233.00*	3235.00*	3242.00*	3311.00*	3316.02*	3317.00*	3318.00*	3319.00*	3322.00*	
3323.00*	3328.00*	3333.01*	3335.01*	3405.02*	4211.01*	4211.04*	4212.03*	4212.04*	4212.05*	4216.02*	
4218.01*	4224.04*	4225.02*	4228.00*	4230.02*	4232.04*	4325.01*	4328.03*	4328.05*	4328.06*	4329.01*	
4330.06*	4330.07*	4331.00*	4332.01*	4504.01*	4510.03*	4522.03*	4533.00*	4536.03*	4539.02*	5206.01*	
5210.00*	5211.00*	5212.01*	5214.02*	5307.02*	5319.00*	5321.02*	5326.00*	5330.00*	5333.02*	5336.00*	
5339.02*	5405.03*	5503.03*	5503.06*	5503.07*	5519.02*	5526.03*					
<b>Median Family Income 50-60%</b>											
2105.00*	2107.00*	2108.00*	2110.00*	2113.02*	2115.01*	2116.00*	2123.00*	2124.00*	2203.00*	2204.00*	
2206.00*	2209.00*	2212.00*	2213.02*	2214.00*	2217.01*	2219.00*	2223.00*	2225.02*	2229.00*	2301.00*	
2302.00*	2303.00*	2305.00*	2308.00*	2311.00*	2315.00*	2316.00*	2320.00*	2323.04*	2325.00*	2327.03*	
2330.01*	2337.01*	2337.02*	2401.01*	2408.03*	2415.01*	2415.02*	2517.01*	2548.00*	3112.00*	3113.00*	
3115.02*	3117.01*	3118.00*	3129.01*	3138.01*	3202.01*	3202.02*	3208.00*	3214.01*	3220.00*	3231.00*	
3234.00*	3239.00*	3304.00*	3313.00*	3316.03*	3321.00*	3324.00*	3326.00*	3331.00*	3335.02*	3338.01*	
3340.01*	3412.01*	4201.00*	4205.00*	4215.02*	4223.04*	4226.01*	4229.00*	4232.03*	4311.02*	4320.05*	
4323.01*	4324.01*	4325.02*	4327.04*	4328.04*	4329.04*	4330.05*	4335.06*	4335.07*	4510.04*	4514.07*	
4519.04*	4521.03*	4522.02*	4524.02*	4525.01*	4527.03*	4532.02*	4534.01*	4536.01*	4537.01*	4537.02*	

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

4543.05\* 4544.00\* 5205.01\* 5206.04\* 5217.01\* 5223.02\* 5301.01\* 5303.00\* 5304.00\* 5305.02\* 5320.04\*  
5323.02\* 5329.00\* 5332.00\* 5333.01\* 5337.02\* 5339.04\* 5340.01\* 5402.00\* 5420.03\* 5509.01\* 5510.00\*  
5515.02\* 5525.01\* 5532.02\* 5533.00\*

**Median Family Income 60-70%**

2109.00\* 2125.00\* 2216.02\* 2304.00\* 2310.00\* 2314.00\* 2318.00\* 2323.03\* 2324.03\* 2324.04\* 2328.01\*  
2328.02\* 2329.01\* 2335.01\* 2335.02\* 2407.03\* 2407.06\* 2411.03\* 2412.01\* 2506.02\* 2517.02\* 2521.00\*  
2523.04\* 2525.00\* 2527.00\* 2530.00\* 2535.01\* 2537.00\* 2539.00\* 2540.00\* 2546.00\* 3103.00\* 3108.00\*  
3110.02\* 3111.00\* 3114.00\* 3115.01\* 3140.01\* 3206.01\* 3207.00\* 3210.01\* 3211.02\* 3219.00\* 3221.00\*  
3222.00\* 3229.00\* 3236.01\* 3237.01\* 3238.02\* 3241.01\* 3302.00\* 3303.02\* 3303.03\* 3305.00\* 3307.00\*  
3332.01\* 3332.03\* 3333.02\* 3337.00\* 3339.03\* 3409.00\* 4132.03\* 4227.01\* 4233.04\* 4320.03\* 4322.00\*  
4323.02\* 4323.03\* 4332.02\* 4334.00\* 4336.01\* 4336.02\* 4508.03\* 4514.06\* 4520.01\* 4522.04\* 4524.01\*  
4525.02\* 4526.02\* 4527.01\* 4527.02\* 4528.01\* 4528.02\* 4529.00\* 4534.04\* 4535.01\* 4535.02\* 5203.02\*  
5205.02\* 5215.01\* 5221.01\* 5222.01\* 5223.01\* 5301.02\* 5306.00\* 5308.00\* 5318.00\* 5325.02\* 5334.01\*  
5334.02\* 5338.02\* 5338.03\* 5339.03\* 5340.02\* 5342.01\* 5342.03\* 5413.02\* 5416.03\* 5417.02\* 5424.01\*  
5504.05\* 5506.03\* 5516.01\* 5516.02\* 5523.03\* 5529.01\*

**Median Family Income 70-80%**

2202.00\* 2213.01\* 2230.01\* 2231.00\* 2322.01\* 2326.00\* 2327.04\* 2329.02\* 2332.00\* 2333.00\* 2404.00\*  
2407.04\* 2408.02\* 2411.04\* 2412.02\* 2506.01\* 2522.01\* 2522.02\* 2523.06\* 2524.00\* 2526.02\* 2528.00\*  
2538.00\* 2541.00\* 3107.00\* 3126.03\* 3133.00\* 3137.00\* 3140.03\* 3201.00\* 3209.01\* 3226.00\* 3227.01\*  
3228.00\* 3306.00\* 3309.01\* 3315.01\* 3325.00\* 3327.00\* 3329.00\* 3330.00\* 3341.01\* 3341.02\* 3411.01\*  
3413.02\* 3422.00\* 3430.00\* 3437.00\* 4213.02\* 4224.03\* 4236.00\* 4311.01\* 4324.02\* 4515.01\* 4518.00\*  
4520.02\* 4538.00\* 4541.00\* 4543.03\* 4543.04\* 4548.01\* 5203.01\* 5212.02\* 5213.00\* 5216.00\* 5222.02\*  
5323.01\* 5327.00\* 5335.00\* 5414.02\* 5418.01\* 5421.04\* 5504.04\* 5506.01\* 5508.00\* 5511.01\* 5511.02\*  
5523.01\* 5536.02\*

**Median Family Income 80-90%**

2106.00\* 2225.05\* 2337.03\* 2407.05\* 2409.04\* 2410.01\* 2410.02\* 2411.05\* 2502.01\* 2514.02\* 2526.01\*  
2529.02\* 2535.02\* 2542.00\* 2543.00\* 2547.00\* 3106.00\* 3119.00\* 3210.02\* 3214.02\* 3216.00\* 3218.00\*  
3238.01\* 3301.01\* 3303.01\* 3308.01\* 3332.04\* 3339.04\* 3339.05\* 3340.02\* 3340.03\* 3401.02\* 3411.02\*  
3423.00\* 3424.00\* 3427.00\* 3504.00\* 3508.01\* 3508.03\* 4221.00\* 4223.02\* 4224.06\* 4225.01\* 4227.02\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

4233.01\* 4312.03\* 4312.06\* 4321.02\* 4503.01\* 4503.02\* 4514.04\* 4515.02\* 4517.00\* 4523.00\* 4536.04\*  
 4539.01\* 4543.02\* 4546.00\* 5218.00\* 5224.02\* 5312.00\* 5324.00\* 5325.03\* 5328.00\* 5331.00\* 5340.03\*  
 5408.00\* 5409.03\* 5410.05\* 5420.01\* 5421.05\* 5427.00\* 5430.10\* 5505.00\* 5509.02\* 5512.01\* 5520.04\*  
 5525.02\* 5528.02\* 5549.07\* 5554.04\*

**Median Family Income 90-100%**

2323.05\* 2323.06\* 2324.02\* 2407.07\* 2409.03\* 2409.06\* 2411.01\* 2502.02\* 2503.04\* 2503.06\* 2529.01\*  
 3123.00\* 3126.01\* 3139.01\* 3144.01\* 3144.02\* 3205.00\* 3209.02\* 3213.02\* 3217.00\* 3227.02\* 3236.02\*  
 3237.02\* 3301.02\* 3315.02\* 3407.01\* 3410.01\* 3413.03\* 3413.04\* 3425.00\* 3505.00\* 3506.03\* 4101.02\*  
 4202.00\* 4226.02\* 4232.01\* 4234.02\* 4333.00\* 4504.02\* 4513.01\* 4530.02\* 4540.00\* 4542.00\* 4548.02\*  
 4553.00\* 5219.00\* 5220.01\* 5220.02\* 5221.02\* 5224.01\* 5314.00\* 5315.00\* 5321.01\* 5325.04\* 5406.01\*  
 5413.01\* 5414.04\* 5415.00\* 5418.02\* 5420.04\* 5421.06\* 5421.08\* 5422.01\* 5422.03\* 5423.04\* 5506.02\*  
 5517.05\* 5522.00\* 5526.02\* 5527.01 5531.02\* 5538.04\* 5542.02\* 5547.01\* 5549.08\* 5555.01\* 5560.00\*

**Median Family Income 100-110%**

2330.03\* 2409.05\* 2414.00\* 2501.02\* 2503.05\* 2505.00\* 2516.00\* 2523.03\* 2523.05\* 3101.01\* 3127.00\*  
 3211.01\* 3240.00\* 3308.02\* 3336.00\* 3339.06\* 3405.01\* 3412.03\* 3417.00\* 3421.00\* 3436.02\* 3501.03\*  
 3501.04\* 3502.02\* 3506.01\* 3507.00\* 4107.05\* 4132.04\* 4206.00\* 4234.01\* 4312.04\* 4326.00\* 4401.02\*  
 4508.01\* 4516.05\* 4549.02\* 4552.00\* 5116.00\* 5338.04\* 5405.02\* 5406.02\* 5407.00\* 5409.04\* 5412.04\*  
 5412.06\* 5417.03\* 5421.03\* 5421.07\* 5422.02\* 5423.05\* 5424.02\* 5430.08\* 5430.09\* 5430.11\* 5432.01\*  
 5432.02\* 5507.00\* 5512.02\* 5514.00\* 5521.01\* 5524.01\* 5527.02\* 5530.02\* 5531.01\* 5532.01\* 5537.00\*  
 5540.01\* 5542.01\* 5548.05\* 5549.06\* 5550.02\* 5552.00\* 5554.01\*

**Median Family Income 110-120%**

2330.02\* 2508.01\* 2511.00\* 2512.00\* 2518.00\* 2519.03\* 2533.00\* 2536.01\* 3338.02\* 3416.00\* 3433.02\*  
 3502.01\* 4115.07\* 4217.00\* 4235.00\* 4302.00\* 4307.00\* 4511.00\* 4551.03\* 5110.03\* 5215.02\* 5341.02\*  
 5410.09\* 5411.00\* 5412.05\* 5416.04 5417.01\* 5429.01\* 5430.05\* 5431.00\* 5503.05\* 5504.07\* 5517.03\*  
 5524.02\* 5535.00\* 5543.02\* 5548.07\* 5548.09\* 5551.02\* 5555.03\*

**Median Family Income >= 120%**

1000.01\* 2322.02\* 2322.03\* 2324.05\* 2413.01\* 2413.02\* 2501.01\* 2504.03\* 2504.04 2504.05\* 2504.06\*  
 2504.07\* 2504.08\* 2507.01\* 2507.02\* 2508.02\* 2509.01\* 2509.02\* 2510.00\* 2513.00\* 2514.01\* 2515.01\*  
 2515.03\* 2515.04\* 2515.05\* 2519.02\* 2519.04\* 2520.01\* 2520.02\* 2520.03\* 2531.01\* 2531.02\* 2532.01\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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3102.00*	3120.00*	3125.01*	3125.02*	3126.02*	3129.02*	3130.00*	3131.01*	3131.02*	3132.01*	3132.02*
3232.00*	3402.02*	3402.03*	3403.01*	3403.02*	3404.00*	3406.00*	3407.02*	3408.00*	3410.02*	3412.04*
3414.00*	3415.01*	3415.02*	3418.00*	3420.01*	3420.02*	3428.01*	3428.02*	3429.00*	3431.00*	3432.00*
3433.01*	3501.02	3503.00*	3506.04*	3508.04*	4102.01*	4102.02*	4103.00*	4104.01*	4104.02*	4105.01*
4105.02*	4106.01*	4107.03*	4107.04*	4107.06*	4108.01*	4108.02*	4109.00*	4110.01*	4110.02*	4110.03*
4111.00*	4112.00*	4113.01*	4113.02	4114.00*	4115.03*	4115.05*	4115.06*	4116.00*	4117.00	4118.01*
4118.02*	4119.01*	4119.02*	4120.00*	4122.01*	4122.02*	4123.00*	4124.00*	4125.00*	4126.00*	4127.00
4128.00	4129.02*	4130.00*	4131.00*	4132.05*	4133.01*	4133.02*	4203.00*	4204.00*	4207.00*	4208.00*
4209.00*	4210.00*	4218.02*	4219.00*	4220.00*	4301.01*	4301.02*	4303.00	4304.00*	4305.00*	4306.00*
4308.00*	4309.00*	4310.01*	4310.02*	4313.02*	4313.04*	4314.01*	4314.03*	4314.04*	4315.03	4315.04*
4315.05*	4315.06*	4316.00*	4317.01*	4317.02	4318.01*	4318.03*	4318.04*	4319.02*	4320.04	4327.03*
4501.00*	4502.00*	4505.00*	4506.00*	4507.00*	4509.00*	4510.06*	4512.00	4513.02*	4514.01*	4516.03*
4516.04*	4516.06*	4519.02*	4521.01*	4545.02*	4545.03*	4545.04*	4545.05*	4547.00*	4549.01*	4550.00*
4551.02*	4551.04*	5101.00*	5102.02*	5103.01*	5103.02*	5104.00*	5105.00*	5106.01*	5106.02*	5107.01*
5107.02*	5108.01*	5108.02*	5108.03*	5109.01*	5109.02*	5110.01*	5110.04*	5111.00*	5112.01*	5112.02*
5113.01*	5113.02*	5114.00*	5115.01	5115.02*	5201.00	5202.00*	5207.00*	5225.00*	5302.00*	5309.00*
5310.00*	5311.00*	5316.00*	5317.00*	5341.01*	5342.04*	5342.05*	5401.01*	5401.02*	5409.01*	5410.04*
5410.06*	5410.07*	5410.08*	5412.03*	5412.07*	5414.01*	5419.01*	5419.02*	5420.02*	5423.02*	5423.03*
5425.00*	5426.00*	5428.00*	5429.02*	5430.04*	5430.06*	5430.07*	5513.00*	5517.02*	5517.04*	5518.00*
5520.02*	5520.03*	5521.02*	5521.03*	5523.04*	5528.01*	5529.02*	5530.01*	5534.01*	5534.03*	5534.04*
5534.05*	5536.01*	5538.01*	5538.03*	5539.01*	5540.02*	5541.03*	5541.04*	5543.01*	5544.04*	5544.05*
5544.06*	5544.07*	5544.08*	5544.09*	5544.10*	5545.01*	5545.02*	5546.00*	5547.02*	5548.03*	5548.04*
5548.06*	5548.08*	5549.02*	5549.04*	5549.05*	5550.01*	5551.01*	5553.01*	5553.03*	5553.04*	5553.05*
5554.03*	5555.04*	5555.05*	5556.00*	5557.01*	5557.03*	5557.04*	5561.00*	9802.00*	9807.00*	

**Median Family Income Not Known**

2112.00*	2217.02*	2503.03*	3117.02*	3124.00*	3140.04*	3140.05*	3143.02*	3241.02*	3401.01*	3402.01*
3436.01*	3501.01*	4101.01*	4106.02*	4115.04*	4129.01*	4132.06*	4223.03*	4233.03*	4312.05*	4313.03*
4319.01*	4514.05*	4521.02*	4530.01*	4534.05*	5102.01*	5414.03*	5504.03*	5504.06*	5515.01*	5519.01*
5526.04*	9800.00*	9801.00*	9803.00*	9804.00*						

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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**ASSESSMENT AREA - 0244**

**COLLIN COUNTY (085), TX**

**MSA: 19124**

**Median Family Income 40-50%**

0317.20\* 0317.23\*

**Median Family Income 50-60%**

0304.09\* 0320.12\*

**Median Family Income 60-70%**

0305.40\* 0308.01\* 0308.02\* 0309.03\* 0310.08\* 0315.11\* 0317.24\* 0318.09\* 0320.03\* 0320.13\* 0320.14\*

**Median Family Income 70-80%**

0301.02\* 0313.19\* 0316.24\* 0319.01\* 0319.02\* 0320.10\*

**Median Family Income 80-90%**

0301.01\* 0302.05\* 0304.05\* 0307.02\* 0310.05\* 0310.06\* 0316.34\* 0316.65\* 0317.22\* 0318.06\* 0320.15\*

**Median Family Income 90-100%**

0304.06\* 0306.05\* 0307.01\* 0310.03\* 0310.07\* 0315.12\* 0316.21\* 0316.23\* 0316.27\* 0316.29\* 0316.35\*

**Median Family Income 100-110%**

0302.01\* 0302.07\* 0304.10\* 0306.06\* 0311.01\* 0313.31 0314.23\* 0316.11\* 0316.28\* 0316.32\* 0316.57

0316.71\* 0316.73\* 0317.13\* 0318.07\* 0318.11\* 0320.08\*

**Median Family Income 110-120%**

0302.04\* 0305.05\* 0311.02\* 0312.01\* 0313.23\* 0313.32\* 0314.13\* 0314.20\* 0314.22\* 0314.24\* 0315.04\*

0315.07\* 0315.08\* 0316.30\* 0316.31\* 0316.59 0316.72\* 0317.08\* 0317.09\* 0318.08\* 0318.12\* 0318.16\*

0320.17\*

**Median Family Income >= 120%**

0302.02\* 0302.06\* 0303.01\* 0303.02\* 0303.03\* 0303.04\* 0303.06\* 0303.07\* 0304.03\* 0304.04\* 0304.07\*

0305.04\* 0305.06 0305.07\* 0305.09\* 0305.10\* 0305.11\* 0305.12\* 0305.15\* 0305.16 0305.17\* 0305.18\*

0305.19\* 0305.20\* 0305.21\* 0305.24\* 0305.25\* 0305.29\* 0305.31\* 0305.32\* 0305.33\* 0305.34\* 0305.35\*

0305.36\* 0305.37\* 0305.38\* 0305.39 0305.41\* 0305.42\* 0305.44\* 0305.45\* 0305.46\* 0305.47\* 0305.48\*

0305.49\* 0305.50\* 0306.04\* 0306.07\* 0306.08\* 0306.09\* 0312.02\* 0313.08\* 0313.14\* 0313.18\* 0313.20\*

0313.21\* 0313.22\* 0313.24\* 0313.25\* 0313.26\* 0313.27\* 0313.28\* 0313.29\* 0313.30\* 0313.33\* 0313.34\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

0313.35\* 0313.36\* 0314.08\* 0314.11\* 0314.12\* 0314.14\* 0314.15\* 0314.16\* 0314.17\* 0314.18\* 0314.19\*  
0314.21\* 0314.25\* 0315.09\* 0315.10\* 0316.13\* 0316.22\* 0316.25\* 0316.26\* 0316.33\* 0316.36\* 0316.39\*  
0316.41\* 0316.42\* 0316.43\* 0316.45\* 0316.46\* 0316.47\* 0316.49\* 0316.54\* 0316.55\* 0316.60\* 0316.61\*  
0316.62\* 0316.63\* 0316.64\* 0316.66\* 0316.67\* 0316.68\* 0316.69\* 0316.74\* 0316.75\* 0316.76\* 0316.77\*  
0316.78\* 0316.79\* 0316.80\* 0316.81\* 0316.82\* 0317.04\* 0317.06\* 0317.11\* 0317.15\* 0317.16\* 0317.17\*  
0317.18\* 0317.19\* 0317.21\* 0318.10\* 0318.14\* 0318.15\* 0319.03\* 0319.04\* 0320.16\* 0320.18\* 0320.19\*

**Median Family Income Not Known**

0305.43\* 0309.01\* 0309.02\* 0316.70\* 0318.13\*

**DALLAS COUNTY (113), TX**

**MSA: 19124**

**Median Family Income 20-30%**

0072.06\* 0087.04\* 0093.04\* 0115.00\* 0166.35\* 9802.00\*

**Median Family Income 30-40%**

0020.02\* 0037.00\* 0057.00\* 0072.04\* 0072.05\* 0078.19\* 0078.30\* 0078.32\* 0078.33\* 0086.04\* 0087.01\*  
0087.03\* 0109.04\* 0109.05\* 0111.04\* 0114.01\* 0121.01\* 0122.08\* 0136.29\* 0151.02\* 0160.02\* 0166.07\*  
0167.09\* 0170.09\* 0178.15 0185.06\* 0190.13\* 0190.35\* 0192.12\* 0192.13\* 0208.00\* 0210.00\* 0211.00\*

**Median Family Income 40-50%**

0004.05\* 0015.03\* 0027.03\* 0054.00\* 0059.01\* 0059.02\* 0060.02\* 0072.03\* 0078.15\* 0078.21\* 0078.27\*  
0078.34\* 0078.35\* 0088.01\* 0088.02\* 0090.02\* 0091.03\* 0092.02\* 0092.04\* 0093.03\* 0098.04\* 0100.01\*  
0101.01\* 0106.02\* 0107.01\* 0107.04\* 0108.04\* 0108.08\* 0108.09\* 0109.03\* 0111.03\* 0111.05\* 0116.01\*  
0117.01\* 0118.01\* 0120.00\* 0122.11\* 0123.02\* 0125.02\* 0126.04\* 0130.10\* 0130.11\* 0131.07\* 0136.15\*  
0141.47\* 0143.09\* 0144.09\* 0152.05\* 0152.08\* 0154.04\* 0160.01\* 0162.03\* 0163.02\* 0165.18\* 0167.06\*  
0167.10\* 0167.11\* 0168.03\* 0169.02\* 0170.07\* 0170.10\* 0172.01 0177.03\* 0177.05\* 0185.05\* 0185.08\*  
0190.19\* 0202.00\*

**Median Family Income 50-60%**

0004.07\* 0008.01\* 0015.02\* 0025.00\* 0045.00\* 0048.00\* 0050.00\* 0053.00\* 0056.00\* 0060.01\* 0061.00\*  
0064.02\* 0067.01\* 0067.02\* 0068.00\* 0078.28\* 0078.29\* 0078.31\* 0084.01\* 0087.05\* 0090.01\* 0091.05\*  
0093.01\* 0096.10\* 0098.02\* 0101.02\* 0105.00\* 0109.06\* 0110.04\* 0118.02\* 0119.01\* 0119.02\* 0121.02\*  
0122.07\* 0126.01\* 0127.01\* 0127.02\* 0136.25\* 0136.26\* 0136.31\* 0137.28\* 0141.46\* 0141.53\* 0141.58\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

0141.61\* 0142.04\* 0143.08\* 0144.05\* 0144.07\* 0144.10\* 0147.01\* 0147.04\* 0153.03\* 0153.04\* 0159.00\*  
 0161.00\* 0162.04\* 0165.16\* 0165.26\* 0165.33\* 0165.34\* 0165.36\* 0166.34\* 0167.07\* 0171.01\* 0172.04\*  
 0176.04\* 0176.05\* 0176.06\* 0177.04\* 0178.05\* 0181.30\* 0181.38\* 0181.41\* 0182.04\* 0182.06\* 0183.00\*  
 0184.01\* 0184.03\* 0187.00\* 0188.02\* 0190.16\* 0190.32\* 0190.34\* 0190.47\* 0192.08\* 0203.00\* 0205.00\*  
 0212.00\*

**Median Family Income 60-70%**

0004.01\* 0004.10\* 0006.10\* 0008.02\* 0012.04\* 0014.00\* 0015.04\* 0024.00\* 0043.00\* 0047.00\* 0051.00\*  
 0055.00\* 0062.00 0069.00\* 0078.23\* 0084.02\* 0085.00\* 0092.03\* 0108.05\* 0108.07\* 0110.02\* 0112.01\*  
 0113.00\* 0116.03\* 0116.04\* 0117.02\* 0122.10\* 0122.12\* 0124.00\* 0136.27\* 0137.17\* 0137.18\* 0137.25\*  
 0137.29\* 0139.01\* 0141.40\* 0141.45\* 0143.16\* 0143.19\* 0144.06\* 0144.08\* 0145.02\* 0146.01\* 0146.02\*  
 0146.03\* 0152.02\* 0154.03\* 0156.00\* 0157.00\* 0164.07\* 0164.16\* 0164.21\* 0165.35\* 0166.19\* 0166.26\*  
 0167.04\* 0169.03\* 0170.05\* 0171.02\* 0172.03\* 0173.15\* 0174.00\* 0176.02\* 0178.17\* 0179.00\* 0180.02\*  
 0181.27\* 0182.05\* 0185.07\* 0188.01\* 0189.00\* 0190.18\* 0190.20\* 0190.28\* 0190.33\* 0190.45\* 0192.11\*  
 0192.14\* 0199.00\* 0201.00\*

**Median Family Income 70-80%**

0004.09\* 0063.01\* 0063.02\* 0064.01\* 0065.01\* 0065.02\* 0071.02\* 0091.01\* 0091.04\* 0096.05\* 0098.03\*  
 0106.01\* 0110.03\* 0111.01\* 0112.02\* 0123.01\* 0125.01\* 0128.01\* 0136.21\* 0136.30\* 0138.05\* 0141.60\*  
 0143.06\* 0143.15\* 0149.03\* 0150.01\* 0150.02\* 0152.06\* 0153.05\* 0162.01\* 0163.01 0165.11\* 0165.17\*  
 0165.22\* 0165.27\* 0165.28\* 0166.21\* 0166.38\* 0170.06\* 0178.06\* 0178.16\* 0178.18\* 0178.19\* 0180.01\*  
 0181.05\* 0181.21\* 0181.28 0181.29\* 0182.03\* 0185.01\* 0186.00\* 0190.27\* 0190.29\* 0190.49\*

**Median Family Income 80-90%**

0012.02\* 0078.09\* 0078.25\* 0096.04\* 0097.01\* 0099.00\* 0122.06\* 0136.09\* 0136.20\* 0137.19\* 0137.20\*  
 0141.32\* 0141.48\* 0142.03\* 0142.08\* 0143.10\* 0151.01\* 0155.00\* 0164.06\* 0164.18\* 0164.19\* 0165.19\*  
 0165.21\* 0165.29\* 0165.30\* 0165.31\* 0166.10\* 0166.18\* 0166.22\* 0166.37\* 0168.02\* 0168.06\* 0170.08\*  
 0173.12\* 0175.00\* 0178.08 0181.11\* 0181.35\* 0181.48\* 0181.57\* 0184.02\* 0190.26\* 0190.40\* 0190.44\*  
 0190.46\* 0192.02\* 0209.00\*

**Median Family Income 90-100%**

0020.01\* 0022.00\* 0052.00\* 0078.05\* 0078.22\* 0078.26\* 0079.09\* 0082.00\* 0094.01\* 0122.09\* 0126.03\*  
 0130.07\* 0131.06\* 0136.24\* 0137.15 0137.22\* 0137.27\* 0138.04\* 0139.02\* 0141.39\* 0141.41\* 0141.44\*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025103

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CITY BANK

0141.52\* 0141.57\* 0143.13\* 0143.17\* 0152.07\* 0153.06\* 0154.05\* 0164.17\* 0166.16\* 0166.24\* 0166.27\*
0166.28\* 0166.29\* 0166.32\* 0166.33\* 0173.09\* 0177.06\* 0178.11\* 0178.12\* 0178.14\* 0178.20\* 0181.10\*
0181.20\* 0181.26\* 0181.32\* 0181.52\* 0190.41\* 0190.42\* 0190.52\* 0191.02\* 0192.16\* 0204.01\* 0207.00\*

Median Family Income 100-110%

0004.08\* 0013.02\* 0081.01\* 0096.11\* 0108.06\* 0122.13\* 0128.02\* 0132.02\* 0136.06\* 0137.16\* 0140.01\*
0141.21\* 0141.54\* 0143.18\* 0164.10\* 0166.15\* 0166.20\* 0166.23\* 0166.36\* 0168.05\* 0173.10\* 0173.11\*
0173.13\* 0173.14\* 0181.33\* 0181.34\* 0181.37\* 0181.42\* 0181.51\* 0181.54\* 0190.25\* 0190.31\* 0190.39
0190.48\* 0190.53\*

Median Family Income 110-120%

0018.02\* 0042.01\* 0079.14 0136.28\* 0137.26\* 0138.06 0138.07\* 0141.30\* 0143.20\* 0145.01\* 0154.06\*
0164.20\* 0165.32\* 0166.30\* 0167.08\* 0173.08\* 0181.50\* 0181.56\* 0190.23\* 0190.24\* 0190.37\* 0191.01
0192.15\*

Median Family Income >= 120%

0001.00\* 0002.01\* 0002.02\* 0005.02\* 0005.03\* 0006.05\* 0006.06\* 0006.07\* 0006.08\* 0006.09\* 0007.03
0007.04\* 0007.05\* 0007.06\* 0009.01\* 0010.01\* 0010.02\* 0011.01\* 0011.02\* 0012.03\* 0013.01\* 0016.02\*
0017.03\* 0017.05\* 0019.01\* 0019.02\* 0021.00\* 0031.02\* 0031.03\* 0042.02\* 0044.00\* 0046.00\* 0071.01\*
0073.01\* 0073.02\* 0076.01\* 0076.04\* 0076.05\* 0077.01\* 0077.02\* 0078.01\* 0078.10\* 0078.12\* 0078.24\*
0079.02\* 0079.03\* 0079.06\* 0079.10\* 0079.12\* 0079.13\* 0079.16\* 0080.00\* 0081.02\* 0094.02\* 0095.00\*
0096.03\* 0096.07\* 0096.08\* 0096.09\* 0097.02\* 0100.03 0129.00\* 0130.05\* 0130.08\* 0130.09\* 0130.12\*
0130.13\* 0131.01\* 0131.02\* 0131.04\* 0132.01\* 0133.00\* 0134.00\* 0135.00\* 0136.05\* 0136.07\* 0136.08\*
0136.10\* 0136.11\* 0136.17\* 0136.18\* 0136.19\* 0136.22\* 0137.21\* 0138.08\* 0140.02\* 0141.19\* 0141.20\*
0141.23\* 0141.24\* 0141.26\* 0141.28\* 0141.34\* 0141.35\* 0141.38\* 0141.43 0141.49\* 0141.50\* 0141.51\*
0141.55\* 0141.56\* 0141.59\* 0142.05\* 0142.07\* 0142.09\* 0143.14\* 0164.09\* 0164.12\* 0164.14\* 0164.15\*
0165.13\* 0165.24\* 0165.25\* 0166.17\* 0166.31\* 0173.07\* 0181.40\* 0181.43\* 0181.44\* 0181.45\* 0181.46\*
0181.47\* 0181.49\* 0181.53\* 0181.55\* 0181.58\* 0181.59 0190.36\* 0190.50\* 0190.51\* 0192.03\* 0192.05\*
0192.10 0193.01 0193.02\* 0194.00\* 0195.01\* 0195.02\* 0196.00\* 0197.00\* 0198.00\* 0200.00\* 0204.02\*
0206.00\*

Median Family Income Not Known

0003.00\* 0005.01\* 0006.11\* 0009.02\* 0016.01\* 0018.01\* 0079.15\* 0100.02\* 0141.42\* 9800.00\* 9801.00\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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**KAUFMAN COUNTY (257), TX**

**MSA: 19124**

**Low Income**

0504.01\*

**Moderate Income**

0502.11 0503.00\* 0504.02\* 0505.00 0507.03 0507.04 0510.00\* 0513.01\* 0513.02\*

**Middle Income**

0502.04 0502.07\* 0502.08 0502.14 0506.01\* 0506.02 0507.01 0508.01\* 0508.02 0511.00 0512.01  
0512.02\*

**Upper Income**

0502.09 0502.10 0502.12 0502.13 0502.15

**ROCKWALL COUNTY (397), TX**

**MSA: 19124**

**Moderate Income**

0404.03\* 0404.05\*

**Middle Income**

0401.04\* 0403.01\* 0403.04\* 0403.05 0404.04\* 0404.10\* 0405.03\* 0405.12\*

**Upper Income**

0401.01\* 0401.03\* 0402.01\* 0402.02\* 0402.03\* 0403.03\* 0404.06\* 0404.07\* 0404.08\* 0404.09\* 0404.11\*  
0404.12\* 0405.07 0405.08\* 0405.09\* 0405.10\* 0405.11\* 0405.13\* 0405.14\*

**ASSESSMENT AREA - 0245**

**EL PASO COUNTY (141), TX**

**MSA: 21340**

**Median Family Income 20-30%**

0029.00\*

**Median Family Income 30-40%**

0004.04\* 0019.00\* 0020.00\* 0028.00

**Median Family Income 40-50%**

0008.00\* 0016.00\* 0018.00\* 0021.00 0030.00\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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**Median Family Income 50-60%**

0003.01\* 0010.02\* 0022.02 0026.00 0032.00\* 0035.01 0036.02\* 0037.02\* 0038.04\* 0039.01\* 0039.05\*  
0101.02\* 0102.03\* 0103.57\*

**Median Family Income 60-70%**

0001.08\* 0006.00\* 0010.01\* 0011.15\* 0014.00\* 0017.00 0023.00\* 0025.00\* 0031.00\* 0034.02 0035.02\*  
0037.01\* 0039.02\* 0041.05\* 0041.06\* 0042.01\* 0102.22\* 0103.47 0103.64 0104.01\* 0104.06\* 0104.12  
0105.05\*

**Median Family Income 70-80%**

0003.02\* 0011.14 0012.04 0022.01\* 0033.00\* 0034.03\* 0040.05\* 0040.06\* 0041.03\* 0042.02\* 0043.14  
0043.16\* 0043.17\* 0102.20\* 0103.33\* 0103.35\* 0104.04\* 0104.08\* 0104.10\* 0104.11\* 0104.13\* 0105.04\*

**Median Family Income 80-90%**

0001.11\* 0002.04\* 0002.05\* 0009.01\* 0009.02\* 0011.18\* 0011.19\* 0024.00\* 0036.01\* 0038.01\* 0038.03\*  
0040.08\* 0041.04\* 0102.23\* 0102.31 0103.34\* 0103.50 0103.51\* 0103.56\* 0103.62\* 0103.65\* 0104.09\*  
0105.01\* 0105.02\* 0106.01\*

**Median Family Income 90-100%**

0001.07\* 0001.09\* 0001.12\* 0002.06\* 0002.07\* 0004.03\* 0011.16\* 0040.04\* 0043.20\* 0103.17\* 0103.22\*  
0103.29\* 0103.44\* 0103.46\* 0103.55\* 0103.59\* 0103.71\* 0105.06\* 0106.02\*

**Median Family Income 100-110%**

0002.08 0012.02\* 0039.04\* 0040.07\* 0043.03\* 0043.10\* 0043.12 0101.01\* 0103.07\* 0103.16\* 0103.48\*  
0103.58

**Median Family Income 110-120%**

0001.14\* 0041.07\* 0043.09 0043.13\* 0102.27 0103.03\* 0103.36\* 0103.54\*

**Median Family Income >= 120%**

0001.06\* 0001.10\* 0001.13\* 0004.01\* 0011.07 0011.09 0011.10 0011.11\* 0011.12\* 0011.17 0013.01\*  
0013.02 0015.01\* 0015.02 0034.04 0043.07\* 0043.11\* 0043.18\* 0043.19\* 0101.03\* 0102.10\* 0102.11\*  
0102.12\* 0102.13 0102.14\* 0102.17 0102.18\* 0102.24\* 0102.25\* 0102.26\* 0102.28 0102.29 0102.30  
0102.32\* 0103.11\* 0103.12\* 0103.23\* 0103.26\* 0103.27\* 0103.28\* 0103.37 0103.38 0103.49\* 0103.52\*  
0103.53\* 0103.60\* 0103.61\* 0103.63\* 0103.66\* 0103.67\* 0103.68\* 0103.69\* 0103.70 0103.72\*

**Median Family Income Not Known**

9800.00\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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**ASSESSMENT AREA - 0247**

**BRAZOS COUNTY (041), TX**

**MSA: 17780**

**Low Income**

0004.02\* 0005.01\* 0005.02\* 0009.00\* 0013.01\* 0014.01\* 0017.03\* 0021.00\*

**Moderate Income**

0002.04\* 0003.01\* 0004.01\* 0006.03\* 0006.05\* 0006.06\* 0007.00\* 0010.02\* 0011.02\* 0013.03\* 0016.04\*  
0016.05\* 0016.06\* 0016.07\* 0017.02\* 0017.04\* 0018.04

**Middle Income**

0001.03\* 0001.04 0003.02\* 0008.00\* 0011.01\* 0013.02 0018.01 0018.03\* 0019.02\* 0020.14\* 0020.18\*  
0020.19\* 0020.21

**Upper Income**

0001.05\* 0001.06\* 0001.07\* 0001.08 0002.03\* 0002.05\* 0002.06\* 0002.07\* 0016.08\* 0019.01\* 0020.01\*  
0020.06\* 0020.09\* 0020.10\* 0020.11 0020.16 0020.20\* 0020.22\* 0020.25\* 0020.26

**Income Not Known**

0010.01\* 0020.17\* 0020.23\* 0020.24\* 9800.00\*

**ASSESSMENT AREA - 0248**

**LINCOLN COUNTY (027), NM**

**MSA: NA**

**Moderate Income**

9604.01

**Middle Income**

9602.00\* 9603.00 9604.03 9606.01 9606.02 9608.00

**Upper Income**

9606.03

**Income Not Known**

9604.02

**ASSESSMENT AREA - 0249**

**MIDLAND COUNTY (329), TX**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

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**MSA: 33260**

**Low Income**

0014.00 0015.00\*

**Moderate Income**

0006.00 0011.00 0017.00\* 0101.06 0101.17 0101.18 0102.00

**Middle Income**

0001.00 0003.02 0003.05 0004.01\* 0004.02 0005.00 0012.00\* 0013.00\* 0101.05\* 0101.07\* 0101.15\*

0101.19 0101.23 0101.26

**Upper Income**

0002.00 0003.03\* 0003.04\* 0101.08\* 0101.16 0101.20 0101.21 0101.24 0101.25 0101.27 0101.28

0101.29\*

**Income Not Known**

0101.22\* 9800.00\*

**ASSESSMENT AREA - 0253**

**PECOS COUNTY (371), TX**

**MSA: NA**

**Moderate Income**

9503.00

**Middle Income**

9505.00\*

**Upper Income**

9501.00 9504.00

**Income Not Known**

9800.00\*

**WARD COUNTY (475), TX**

**MSA: NA**

**Middle Income**

9501.00 9503.00\*

**Upper Income**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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

**Agency: FDIC - 3**

**Institution: CITY BANK**

---

9502.00\*

**WINKLER COUNTY (495), TX**

**MSA: NA**

**Middle Income**

9502.00\* 9503.00

**Upper Income**

9504.00\*

**OUTSIDE ASSESSMENT AREA**

**MARICOPA COUNTY (013), AZ**

**MSA: 38060**

**Median Family Income 100-110%**

1036.08

**Median Family Income >= 120%**

6114.00

**Moderate Income**

0135.03

**MISSOULA COUNTY (063), MT**

**MSA: 33540**

**Upper Income**

0013.02

**MERRICK COUNTY (121), NE**

**MSA: 24260**

**Middle Income**

9666.00

**CHAVES COUNTY (005), NM**

**MSA: NA**

**Middle Income**

0011.02

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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**Agency: FDIC - 3**

**Institution: CITY BANK**

---

**DONA ANA COUNTY (013), NM**

**MSA: 29740**

**Moderate Income**

0005.00 0018.11

**Upper Income**

0015.01

**EDDY COUNTY (015), NM**

**MSA: NA**

**Upper Income**

0002.00 0003.00 0007.00

**LEA COUNTY (025), NM**

**MSA: NA**

**Middle Income**

0009.00 0010.04

**Upper Income**

0005.03

**OTERO COUNTY (035), NM**

**MSA: NA**

**Low Income**

0005.02

**Upper Income**

0009.01

**QUAY COUNTY (037), NM**

**MSA: NA**

**Moderate Income**

9589.00

**ROOSEVELT COUNTY (041), NM**

**MSA: NA**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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**Agency: FDIC - 3**

**Institution: CITY BANK**

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**Upper Income**

0004.02

**SANTA FE COUNTY (049), NM**

**MSA: 42140**

**Upper Income**

0103.16

**SOCORRO COUNTY (053), NM**

**MSA: NA**

**Middle Income**

9782.00

**OKLAHOMA COUNTY (109), OK**

**MSA: 36420**

**Median Family Income 100-110%**

1051.01

**ANDREWS COUNTY (003), TX**

**MSA: NA**

**Middle Income**

9504.00

**BAILEY COUNTY (017), TX**

**MSA: NA**

**Middle Income**

9501.01 9501.02

**BEXAR COUNTY (029), TX**

**MSA: 41700**

**Median Family Income >= 120%**

1914.12

**BORDEN COUNTY (033), TX**

**MSA: NA**

**2024 Institution Disclosure Statement - Table 6**

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---

**Upper Income**

9501.00

**BOWIE COUNTY (037), TX**

**MSA: 45500**

**Middle Income**

0111.01

**BURNET COUNTY (053), TX**

**MSA: NA**

**Middle Income**

9604.01

**CALLAHAN COUNTY (059), TX**

**MSA: 10180**

**Middle Income**

0301.02

**CASTRO COUNTY (069), TX**

**MSA: NA**

**Moderate Income**

9503.00

**Middle Income**

9502.00

**Upper Income**

9501.00

**CHILDRESS COUNTY (075), TX**

**MSA: NA**

**Upper Income**

9501.00

**COLEMAN COUNTY (083), TX**

**MSA: NA**

**2024 Institution Disclosure Statement - Table 6**

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---

**Middle Income**

9503.00

**COTTLE COUNTY (101), TX**

**MSA: NA**

**Moderate Income**

9501.00

**DAWSON COUNTY (115), TX**

**MSA: NA**

**Moderate Income**

9504.01

**Upper Income**

9506.00

**DICKENS COUNTY (125), TX**

**MSA: NA**

**Middle Income**

9503.00

**EASTLAND COUNTY (133), TX**

**MSA: NA**

**Moderate Income**

9505.00

**ERATH COUNTY (143), TX**

**MSA: NA**

**Upper Income**

9501.00

**FLOYD COUNTY (153), TX**

**MSA: NA**

**Middle Income**

9505.00 9506.00

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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**Agency: FDIC - 3**

**Institution: CITY BANK**

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**FORT BEND COUNTY (157), TX**

**MSA: 26420**

**Median Family Income >= 120%**

6738.02 6746.02

**FRIO COUNTY (163), TX**

**MSA: NA**

**Moderate Income**

9502.01

**GILLESPIE COUNTY (171), TX**

**MSA: NA**

**Upper Income**

9503.02

**GRAYSON COUNTY (181), TX**

**MSA: 43300**

**Middle Income**

0011.04

**Upper Income**

0018.02

**HARDEMAN COUNTY (197), TX**

**MSA: NA**

**Middle Income**

9501.00

**HARRISON COUNTY (203), TX**

**MSA: 30980**

**Middle Income**

0206.04

**HENDERSON COUNTY (213), TX**

**MSA: NA**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: CITY BANK**

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**Middle Income**

9508.02

**Upper Income**

9509.03

**HUNT COUNTY (231), TX**

**MSA: 19124**

**Upper Income**

9615.01

**JOHNSON COUNTY (251), TX**

**MSA: 23104**

**Middle Income**

1305.01

**JONES COUNTY (253), TX**

**MSA: 10180**

**Middle Income**

0203.00

**KENDALL COUNTY (259), TX**

**MSA: 41700**

**Upper Income**

9704.05

**LAMB COUNTY (279), TX**

**MSA: NA**

**Moderate Income**

9505.00

**Middle Income**

9501.00 9502.00 9503.00 9506.00

**LIMESTONE COUNTY (293), TX**

**MSA: NA**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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**Institution: CITY BANK**

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**Middle Income**

9708.00

**MCCULLOCH COUNTY (307), TX**

**MSA: NA**

**Upper Income**

9504.00

**MARTIN COUNTY (317), TX**

**MSA: 33260**

**Middle Income**

9502.00

**MILLS COUNTY (333), TX**

**MSA: NA**

**Middle Income**

9502.00

**MONTGOMERY COUNTY (339), TX**

**MSA: 26420**

**Median Family Income 80-90%**

6946.03

**MOORE COUNTY (341), TX**

**MSA: NA**

**Middle Income**

9502.02

**OCHILTREE COUNTY (357), TX**

**MSA: NA**

**Middle Income**

9504.00

**PARKER COUNTY (367), TX**

**MSA: 23104**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Agency: FDIC - 3**

**Institution: CITY BANK**

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**Middle Income**

1405.04 1406.03

**Upper Income**

1405.02

**POTTER COUNTY (375), TX**

**MSA: 11100**

**Upper Income**

0133.00

**RANDALL COUNTY (381), TX**

**MSA: 11100**

**Middle Income**

0218.02

**Upper Income**

0204.00 0216.11

**SCURRY COUNTY (415), TX**

**MSA: NA**

**Upper Income**

9502.00

**SMITH COUNTY (423), TX**

**MSA: 46340**

**Upper Income**

0014.06

**SWISHER COUNTY (437), TX**

**MSA: NA**

**Moderate Income**

9503.00

**Middle Income**

9502.00

**TARRANT COUNTY (439), TX**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025103**

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**Agency: FDIC - 3**

**Institution: CITY BANK**

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**MSA: 23104**

**Median Family Income 60-70%**

1102.06 1104.02

**Median Family Income 100-110%**

1112.03 1139.52 1224.02

**Median Family Income >= 120%**

1114.07 1138.14 1139.08 1139.54 1139.56

**TAYLOR COUNTY (441), TX**

**MSA: 10180**

**Upper Income**

0135.02

**TOM GREEN COUNTY (451), TX**

**MSA: 41660**

**Moderate Income**

0014.02

**TRAVIS COUNTY (453), TX**

**MSA: 12420**

**Median Family Income >= 120%**

0312.00 0331.00

**VAN ZANDT COUNTY (467), TX**

**MSA: NA**

**Middle Income**

9504.00 9506.01

**WALLER COUNTY (473), TX**

**MSA: 26420**

**Moderate Income**

6803.01

**Middle Income**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: CITY BANK**

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6803.02

**WILLIAMSON COUNTY (491), TX**

**MSA: 12420**

**Median Family Income 50-60%**

0207.01

**Median Family Income 100-110%**

0201.08

**Median Family Income >= 120%**

0201.09 0208.14 0208.15

**WISE COUNTY (497), TX**

**MSA: 23104**

**Middle Income**

1501.04

**WOOD COUNTY (499), TX**

**MSA: NA**

**Middle Income**

9503.03

**YOAKUM COUNTY (501), TX**

**MSA: NA**

**Middle Income**

9501.00

**Upper Income**

9502.00

**2024 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 000025103**

**Institution: CITY BANK**

**Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	335	335	0	0.00%
Small Farm Loans	88	88	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2,516	2,516	0	0.00%
Total	2,941	2,941	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.

# HOME MORTGAGE DISCLOSURE ACT NOTICE

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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](http://www.consumerfinance.gov/hmda)).