



**LARGE BANK**

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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

## **Public Disclosure**

July 03, 2003

# **Community Reinvestment Act Performance Evaluation**

**Weatherford National Bank  
Charter Number: 18280**

**101 North Main Street  
Weatherford, TX 76086**

**Office of the Comptroller of the Currency**

**ADC-Dallas South  
500 North Akard Street Suite 1600  
Dallas, TX 75201**

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

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## Overall CRA Rating

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

The following table indicates the performance level of **Weatherford National Bank** (“WNB”) with respect to the Lending, Investment, and Service Tests:

Performance Levels	(Name of Depository Institution) Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

\* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending volume is good and indicates that WNB is responsive to community credit needs. More than 90% of its lending is within its assessment area.
- Geographic distributions of small business loans and home mortgage loans are excellent with good penetrations in moderate-income census tracts in the assessment area.
- The penetration of home mortgage loan products is good among all borrower income levels. The borrower income distribution of home improvement loans reflects excellent performance by the bank to low- and moderate-income borrowers.
- The number of loans made to businesses with less than \$1 million in annual revenues is excellent at 94% compared to the percentage of businesses at 72%.
- Banking offices are accessible throughout the assessment area and business hours plus alternative delivery systems provide good access to banking products and services.
- The level of qualified community development investments and donations represents good responsiveness to community development needs. Qualified investments during the evaluation period totaled \$234 thousand, or 1.25% of Tier 1 Capital.

## Definitions and Common Abbreviations

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

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

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

**Block Numbering Area (BNA):** A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

**Census Tract (CT):** A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community Development:** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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

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

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also

include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male household and no wife present) or 'female householder' (a family with a female householder and no husband present).

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

**Geography:** A census tract or a block numbering area 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 area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

**Home Mortgage Loans:** such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

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

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

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

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

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

**Metropolitan Area (MA):** Any primary metropolitan area (PMA), metropolitan area (MA), or consolidated metropolitan area (CMA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

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

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

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

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

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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

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

## Description of Institution

Weatherford National Bank (WNB) is located in the city of Weatherford, Parker County, Texas. Parker County has a population of approximately 88,000 people. Major employers include Campbell Health System, Wal-Mart Super Center, and Weatherford College. WNB's main office, motor bank, and two branches are located in Weatherford. Another branch is located in Aledo, TX, which is located approximately ten miles southeast of Weatherford. Each location has an ATM facility. As of March 31, 2003, assets total approximately \$200 million.

WNB is a wholly owned subsidiary of First Financial Bankshares, Inc. (FFBI), a multi-bank holding company headquartered in Abilene, Texas. The parent company owns nine other banks operating in Central, West, and North Texas. Consolidated holding company assets total \$1.9 billion as of December 31, 2002. A full range of credit products, depository accounts, trust services and retail non-deposit investment services are offered throughout the company. WNB has no operating subsidiaries and has had no merger or acquisition activity during the evaluation period.

WNB offers a wide variety of products and services, including home purchase and refinance loans, home improvement loans, commercial real estate and construction loans, large and small business loans, small farm loans and consumer loans. WNB's loan portfolio is comprised of commercial (46.9%), home mortgage (26.8%), construction (9.7%), consumer (8%), agriculture (7.3%), and municipal and other (1.3%). The bank's primary lending strategy is to serve the needs of small businesses and the cutting horse industry. Tier 1 capital averaged \$17.5 million during the evaluation period. The bank reported total loans of \$98 million or 49.1% of total assets as of March 31, 2003. The return-on-assets ratio (ROA) was 1.91% and the Tier 1 leverage capital ratio was 9.51%. Based on the bank's condition, size, and product offerings, it has no legal, financial, or other factors impeding its ability to help meet credit needs in the assessment area.

WNB received an overall rating of "Satisfactory" during the previous CRA examination conducted in December 1997. Our review of the Office of the Comptroller of the Currency (OCC) records and the bank's CRA Public File did not reveal any complaints relating to the bank's CRA performance since the last CRA examination.

## Scope of the Evaluation

### **Evaluation Period/Products Evaluated**

The evaluation period for the Lending Test includes full calendar years 2000, 2001, and 2002. Loan products reviewed included home purchase loans, home refinance loans, home improvement loans, small loans to businesses and small loans to farms. Home mortgage lending and small loans to businesses carried the most weight in this evaluation because they represent the largest volume of loans reported during the evaluation period. The evaluation of small loans to farms carries less weight than the evaluation of other loan products.

For the Service and Investment tests, the evaluation period runs from January 1, 2000 to the start date of the current CRA examination, July 3, 2003.

### **Data Integrity**

We verified the accuracy of the HMDA and CRA loan data collected and reported by the bank during a Data Integrity Review in October 2002. We selected samples of residential real estate and small business/small farm loans, and community development services and investments in accordance with sampling methods described in the Large Bank CRA Examiner Guidance dated December 2000. We did not identify any systemic errors in publicly reported loan data and therefore relied upon that publicly reported data in evaluating the bank's performance.

### **Selection of Areas for Full-Scope Review**

We performed a full-scope review on the bank's single assessment area - Parker County, Texas. Refer to the table in Appendix A for more information.

### **Ratings**

The bank's overall rating is based primarily on those areas that received full-scope reviews.

### **Other**

We conducted one community contact in Weatherford for the purpose of determining a community profile, identifying opportunities for participation by local financial institutions, and determining the performance of local financial institutions. We contacted an organization that primarily supports existing local businesses. The contact identified a need to attract new businesses to the area, as employment opportunities are limited in the city of Weatherford. Many residents commute to the Dallas/Fort Worth metroplex for employment. The contact stated that local financial institutions are responsive to the needs of the community. Bank leaders are actively involved in many community activities, including serving as board members at the contact's organization.



## **Fair Lending Review**

An analysis of the most recent public comments and consumer complaint information was performed according to the OCC's risk based fair lending approach. Based on its analysis of the information, the OCC decided that a comprehensive fair lending examination would not need to be conducted in connection with the CRA evaluation this year. The latest comprehensive fair lending exam was performed in September 1997.

## Conclusions with Respect to Performance Tests

### LENDING TEST

#### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the lending test is rated "High Satisfactory". Based on full-scope reviews, the bank's performance in Parker County, its single assessment area, is good.

#### **Lending Activity**

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's lending activity. Lending activity measures the volume of lending in comparison to the bank's size and resources. We reviewed HMDA, small business and small farm loans to assess lending activity. Small business loans and home mortgage loans weighed most heavily in evaluating the bank's performance under the Lending Test as they represent the largest volume of loan types reviewed.

The bank's volume of lending is good. WNB's deposit market share is second in the assessment area. WNB has 26% of the assessment area compared to Texas Bank at 46%. WNB also has competition from numerous other financial institutions within their market. WNB's largest market shares in lending is in home improvement loans (14%) and small loans to farms (8%). Other home mortgage products and loans to small businesses fall under 2% of the market share.

#### **Distribution of Loans by Income Level of the Geography**

None of the geographies in WNB's assessment area are designated as low-income.

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

Refer to Tables 2, 3, 4 and 5 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home purchase, home refinance, and home improvement lending is excellent. The percentage of these loans to borrowers in moderate-income geographies exceeds the percentages of owner occupied units in those geographies.

#### ***Small Loans to Businesses***

Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is good. The percentage of the bank's small business loans to borrowers in moderate-income geographies exceeds the number of small businesses in those geographies.

### ***Small Loans to Farms***

Refer to Table 7 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

The geographic distribution of small loans to farms is good. The percentage of the bank's small farm loans to borrowers in the moderate-income geography compares favorably with the percentage of small farms in this geography.

### **Lending Gap Analysis**

Refer to Tables 2 through 7 in Appendix C for the facts and data used to evaluate the geographic distribution of loans originated and purchased within the bank's assessment area. WNB has no low-income geographies within its assessment area.

We did not identify any unexplained or conspicuous gaps in lending throughout the bank's assessment area. There is one census tract within the assessment area that does not reflect any lending; however, it is not material to the bank's overall performance. The tract is not located near any of WNB's banking facilities and is serviced by numerous other financial institutions. Reportable loans were made in all income geographies within the bank's assessment area. The percentage of bank loans in moderate- and middle-income geographies is very high.

### ***Inside/Outside Ratio***

Another aspect of geographic distribution is the percentage of loans originated and purchased within the bank's assessment area compared to outside its assessment area. The information includes bank originations and purchases only. WNB's lending activity within its assessment area is excellent. The results of this analysis had a positive impact on the overall Lending Test rating. Our analysis reflects that 93.5% of the number of reportable loans generated was made within the bank's assessment area. Additionally, 90.8% of the dollar volume of reportable loans generated was made within the bank's assessment area.

### **Distribution of Loans by Income Level of the Borrower**

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

Refer to Tables 8, 9, and 10 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Based on sampling activities, the borrower distribution of home mortgage loans is good. The bank's strongest performance is in home improvement lending. The borrower income distribution of home improvement loans reflects excellent performance by the bank in the low- and moderate-income brackets. The percentage of loans to low- or moderate-income borrowers meets or exceeds the percentage of families in these brackets.

***Small Loans to Businesses***

Refer to Table 11 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The distribution of small business loans is excellent. The percentage of the bank's loans to businesses with revenues of \$1 million or less exceeds the number of businesses in the assessment area that are reported as small. A substantial majority of the loans, regardless of the business size had original balances of \$100,000 or less.

***Small Loans to Farms***

Refer to Table 12 in the Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The borrower distribution of small farm loans is good. WNB extended a substantial majority of small farm loans, 96%, to farms with revenues of \$1 million or less exceeding the reported 94% of assessment area farms that have revenues of \$1 million or less. A substantial majority of WNB's small farm loans had original balances of \$100,000 or less.

**Community Development Lending**

WNB did not report any community development loans for this evaluation period.

**Product Innovation and Flexibility**

The bank did not report any innovative and flexible loans products for this evaluation period.

## **INVESTMENT TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the investment test is rated "High Satisfactory". Based on full-scope reviews, the bank's performance in Parker County is good.

Refer to Table 14 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

Total qualified investments during the evaluation period totaled \$234 thousand or 1.25% of Tier 1 Capital.

During the evaluation period, the bank made five qualified contributions totaling nearly \$9 thousand to organizations directly benefiting the assessment area. The Parker County Committee on Aging is a private nonprofit corporation that helps identify and assess the needs of frail, homebound elderly in Parker County and provides services they need. This includes providing a balanced lunch daily. The Center of Hope provides benevolent aid to poor and hungry families of Parker County. It also provides vocational training and financial aid to benevolent people. Freedom House provides temporary shelter to women and children who are victims of domestic violence and/or sexual assault. Meals, living quarters, counseling and legal assistance are provided. The Texas Pythian Home, Inc. provides a safe, stable environment for children to grow physically, socially, emotionally and spiritually to become responsible, independent adults. A Place for Grace emphasizes a balance of spiritual and practical help to prepare a child to adapt to wholesome family living.

WNB's most significant qualified invest was a \$225 thousand investment in a CRA qualified investment fund. The fund, similar to a mutual fund, invests solely in community development securities and allows shareholders (banks or other financial institutions) to invest in CRA-qualifying projects within their assessment area. WNB's investment was allocated to Freddie Mac loan pools backed by mortgages to low-income borrowers in Weatherford.

## **SERVICE TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Service Test is rated "High Satisfactory". Based on full-scope review, the bank's performance in Parker County is good. Branches are accessible to all portions of the assessment area. A wide variety of products and services are offered and are tailored to meet the needs of the assessment area. Business hours and services are convenient and accessible to all segments of the assessment area. The bank did not provide any specific qualifying community development services for our review.

### **Retail Banking Services**

Refer to Table 15 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The branch system is the primary delivery system for WNB. The bank does offer Internet banking and has four 24-hour ATM locations also within the assessment area. Branches are located in each of the income geographies commensurate with the population. All locations are accessible to all segments of the assessment area. WNB did not open or close any branches during the evaluation period.

Services, including business hours, do not vary in a way that inconveniences any portion of the assessment area or any group of individuals, particularly low- or moderate-income individuals. Banking hours provide good accessibility throughout the assessment area. Bank lobbies are open 9 a.m. to 5 p.m. Monday through Thursday. They do not close until 6 p.m. on Friday. Additionally, the College Park location is open on Saturday from 8 a.m. to 12 p.m. Drive-in banking is available from 7 a.m. to 6:30 p.m. on Monday through Friday and from 8 a.m. to 12 p.m. on Saturday.

Products and services are consistent throughout the assessment area. WNB does not offer any products that are solely targeted to low- and moderate-income individuals. However, the bank does offer a free checking account and a Young Savers Account. The bank also offers a Smart Business Account that is designed for smaller volume businesses.

### **Community Development Services**

During the evaluation period WNB's management team and employees participated in numerous civic and community organizations services and activities. However, none of the services qualified as community development services under the provisions of CRA.

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed</b>	Lending Test (excludes CD Loans): 01/01/2000 to 12/31/2002 Investment and Service Tests and CD Loans: 1/01/2000to12/31/2002	
<b>Financial Institution</b>	<b>Products Reviewed</b>	
Weatherford National Bank (WNB) Weatherford, Texas	HMDA loans, Small Business and Small Farm Loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Assessment Area</b>	<b>Type of Exam</b>	<b>Other Information</b>
Parker County, Texas Fort Worth/Arlington, Texas MSA	Full Scope	

# Appendix B: Market Profiles for Full-Scope Areas

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### Market Profiles for Areas Receiving Full-Scope Reviews

Parker County .....	B-2
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**Parker County**

Demographic Information for Full-Scope Area: (Name of MA or Non-metropolitan Area)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	8	0.00	25.00	62.50	12.50	0.00
Population by Geography	64,785	0.00	22.53	59.28	18.19	0.00
Owner-Occupied Housing by Geography	18,215	0.00	22.91	57.44	19.65	0.00
Businesses by Geography	5,341	0.00	19.27	59.05	21.68	0.00
Farms by Geography	272	0.00	34.19	45.22	20.59	0.00
Family Distribution by Income Level	18,316	21.61	20.10	24.82	33.47	0.00
Distribution of Low- and Moderate-Income Families throughout assessment area Geographies	7,640	0.00	28.44	58.95	12.60	0.00
Median Family Income HUD Adjusted Median Family Income for 2000 Households Below the Poverty Level	= \$37,571 = \$61,300 =11.20%	Median Housing Value Unemployment Rate				= \$65,822 = 2.70%

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 1990 U.S. Census, and 2000 HUD updated MFI.

WNB has one assessment area identified as the eight census tracts that make up Parker County, a part of the Fort Worth/Arlington, Texas MSA. The assessment area meets the requirements of the CRA regulation by including whole geographies. The assessment area contains no low-income census tracts and has only one moderate-income census tract.

Weatherford is located 30 miles west of Fort Worth, Texas. The city is known as the Cutting Horse Capital of the World and the Peach Capital of Texas. Major employers are Campbell Health System, Wal-Mart Super Center, and Weatherford College. Many of its residents commute to the Dallas-Fort Worth area for employment. Weatherford is the county seat of Parker County, Texas. Competition is strong for deposit and loan customers. Nine financial institutions are located within the county. Additionally, other local investment firms provide competition for deposits.

## Appendix C: Tables of Performance Data

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### Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As \_\_.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table

also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm.

Market share information is presented based on the most recent aggregate market data available.

**Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

**Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MA/assessment area. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As \_\_.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item with the appropriate caption, such as "Statewide/Regional" or "Out of Assessment Area," in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings** - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/assessment area. The table also presents data on branch openings and closings in each MA/assessment area.

## Table 1. Lending Volume

LENDING VOLUME		Geography: PARKER COUNTY						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/ASSESSMENT AREA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/ASSESSMENT AREA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>												
Weatherford NB – ASSESSMENT AREA	100.00	314	25,449	324	20,604	92	3,392	0	0	730	49,445	100.00

\* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is December 16, 1997 to July 07, 2003.

\*\*\* Deposit Data as of March 31, 2003. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

### Table 1. Other Products

LENDING VOLUME		Geography: PARKER COUNTY								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/ASSESSMENT AREA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in ASSESSMENT AREA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<b>Full Review:</b>														
Weatherford NB – ASSESSMENT AREA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	100.00

\* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.

\*\* The evaluation period for Optional Product Line(s) is From January 01, 2000 to December 31, 2002.

\*\*\* Deposit Data as of March 31, 2003. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

## Table 1. Other Products

LENDING VOLUME		Geography: PARKER COUNTY		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans <sup>†</sup>		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
<b>Full Review:</b>					
Weatherford NB – ASSESSMENT AREA	0	0	0	0	0

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(\*)The evaluation period for Optional Product Line(s) is from January 01, 2000 to December 31, 2002.

## Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: PARKER COUNTY				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Weatherford NB – ASSESSMENT AREA	109	100.00	0.00	0.00	22.91	40.37	57.44	43.12	19.65	16.51	1.58	0.00	3.20	1.30	1.00

\* Based on 2001 Peer Mortgage Data: Southwest Region.

\*\* Home purchase loans originated and purchased in the MA/assessment area as a percentage of all home purchase loans originated and purchased in the rated area.

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.



### Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT 31, 2002		Geography: PARKER COUNTY						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Weatherford NB – ASSESSMENT AREA	149	100.00	0.00	0.00	22.91	35.57	57.44	43.62	19.65	20.81	13.85	0.00	26.67	11.48	9.73

\* Based on 2001 Peer Mortgage Data: Southwest Region.

\*\* Home improvement loans originated and purchased in the MA/assessment area as a percentage of all home improvement loans originated and purchased in the rated area.

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

### Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: PARKER COUNTY					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography										
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
<b>Full Review:</b>																					
Weatherford NB – ASSESSMENT AREA	56	100.00	0.00	0.00	22.91	30.36	57.44	45.43	19.65	23.21	1.11	0.00	1.79	0.93	1.05						

\* Based on 2001 Peer Mortgage Data: Southwest Region.

\*\* Home mortgage refinance loans originated and purchased in the MA/assessment area as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

### Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: PARKER COUNTY						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Weatherford NB – ASSESSMENT AREA	0	0.00	0.00	0.00	12.71	0.00	84.31	0.00	2.98	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2001 Peer Mortgage Data: Southwest Region.

\*\* Multifamily loans originated and purchased in the MA/assessment area as a percentage of all multifamily loans originated and purchased in the rated area.

\*\*\* Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

## Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: PARKER COUNTY Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Weatherford NB - ASSESSMENT AREA	324	100.00	0.00	0.00	19.27	31.48	59.05	49.38	21.68	19.14	1.95	0.00	3.67	1.61	1.91	

\* Based on 2001 Peer Small Business Data: US&PR.

\*\* Small loans to businesses originated and purchased in the MA/assessment area as a percentage of all small loans to businesses originated and purchased in the rated area.

\*\*\* Source Data - Dun and Bradstreet (2002).

## Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: PARKER COUNTY						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002						
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Weatherford NB – ASSESSMENT AREA	92	100.00	0.00	0.00	34.19	39.13	45.22	47.83	20.59	13.40	8.16	0.00	9.09	6.41	15.38

\* Based on 2001 Peer Small Business Data: US&PR.

\*\* Small loans to farms originated and purchased in the MA/assessment area as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Source Data - Dun and Bradstreet (2002).

## Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 31, 2002		Geography: PARKER COUNTY						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Weatherford NB – ASSESSMENT AREA	109	100.00	21.61	5.50	20.10	13.76	24.82	15.60	33.47	65.14	2.00	0.82	1.58	0.96	3.36

\* Based on 2001 Peer Mortgage Data: Southwest Region.

\*\* As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by Bank.

\*\*\* Percentage of Families is based on the 1990 Census information.

\*\*\*\* Home purchase loans originated and purchased in the MA/assessment area as a percentage of all home purchase loans originated and purchased in the rated area.

## Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT 2002		Geography: PARKER COUNTY								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31,					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Weatherford NB - ASSESSMENT AREA	149	100.00	21.61	18.12	20.10	23.49	24.82	18.79	33.47	39.60	14.18	19.15	18.97	9.72	13.27

\* Based on 2001 Peer Mortgage Data: Southwest Region.

\*\* As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by Bank.

\*\*\* Percentage of Families is based on the 1990 Census information.

\*\*\*\* Home improvement loans originated and purchased in the MA/assessment area as a percentage of all home improvement loans originated and purchased in the rated area.

## Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: PARKER COUNTY					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share <sup>*</sup>										
	#	% of Total <sup>**</sup>	% Families <sup>**</sup>	% BANK Loans <sup>****</sup>	% Families <sup>*</sup> **	% BANK Loans <sup>****</sup>	% Families <sup>*</sup> **	% BANK Loans <sup>****</sup>	% Families <sup>*</sup> **	% BANK Loans <sup>****</sup>	Over all	Low	Mod	Mid	Upp						
<b>Full Review:</b>																					
Weatherford – ASSESSMENT AREA	56	100.00	21.61	3.57	20.10	12.50	24.82	33.93	33.47	50.00	1.36	0.78	1.20	0.65	1.97						

<sup>\*</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

<sup>\*\*</sup> As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by Bank.

<sup>\*\*\*</sup> Percentage of Families is based on the 1990 Census information.

<sup>\*\*\*\*</sup> Home mortgage refinance loans originated and purchased in the MA/assessment area as a percentage of all home mortgage refinance loans originated and purchased in the rated area.



## Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: PARKER COUNTY Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
<b>Full Review:</b>									
Weatherford NB – ASSESSMENT AREA	324	100.00	71.77	93.83	84.26	10.80	4.94	1.95	4.04

\* Based on 2001 Peer Small Business Data: US&PR.

\*\* Small loans to businesses originated and purchased in the MA/assessment area as a percentage of all small loans to businesses originated and purchased in the rated area.

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2002).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the Bank.

## Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS					Geography: PARKER COUNTY		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002		
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
<b>Full Review:</b>									
Weatherford NB – ASSESSMENT AREA	92	100.00	94.12	95.65	93.48	5.43	1.09	8.16	7.14

\* Based on 2001 Peer Small Business Data: US&PR.

\*\* Small loans to farms originated and purchased in the MA/assessment area as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2002).

\*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by Bank.

## Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS																		Geography: PARKER COUNTY Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002																	
MA/Assessment Area:	Geographic Distribution										Borrower Distribution																								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers																		
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans																	
<b>Full Review:</b>																																			
Weatherford NB – ASSESSMENT AREA	0	0.00	0.00	0.00	23.29	0.00	58.85	0.00	17.85	0.00	24.49	0.00	16.51	0.00	21.44	0.00	37.55	0.00																	

\* Consumer loans originated and purchased in the MA/assessment area as a percentage of all consumer loans originated and purchased in the rated area.

\*\* Percentage of Households is based on the 1990 Census Information.

## Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: PARKER COUNTY				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Weatherford NB – ASSESSMENT AREA	0	0	6	234	6	234	100.00	0	0

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

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

## Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: PARKER COUNTY Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in ASSESSMENT AREA	# of BANK Branches	% of Rated Area Branches in ASSESSMENT AREA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Weatherford NB - ASSESSMENT AREA	100.00	4	100.00	0.00	25.00	50.00	25.00	0	0	0	0	0	0	0.00	22.53	59.28	18.19

## GEOGRAPHY

Demographic Information for Full Scope Area: WEATHERFORD NB - ASSESSMENT AREA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	8	0.00	25.00	62.50	12.50	0.00
Population by Geography	64,785	0.00	22.53	59.28	18.19	0.00
Owner-Occupied Housing by Geography	18,215	0.00	22.91	57.44	19.65	0.00
Business by Geography	5,341	0.00	19.27	59.05	21.68	0.00
Farms by Geography	272	0.00	34.19	45.22	20.59	0.00
Family Distribution by Income Level	18,316	21.61	20.10	24.82	33.47	0.00
Distribution of Low and Moderate Income Families throughout assessment area Geographies	7,640	0.00	28.44	58.95	12.60	0.00
Median Family Income HUD Adjusted Median Family Income for 2000 Households Below Poverty Level		37,571 61,300 11.20%	Median Housing Value Unemployment Rate (1990 US Census)	65.822 2.7%		

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 1990 US Census and 2000 HUD updated MFI