



**LARGE BANK**

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Comptroller of the Currency  
Administrator of National Banks

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## **Public Disclosure**

February 03, 2003

# **Community Reinvestment Act Performance Evaluation**

**First Financial Bank, National Association  
Charter Number: 13107**

**403 North Main  
Cleburne, TX 76031**

**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 **First Financial Bank, National Association (FFB)** with respect to the Lending, Investment, and Service Tests:

Performance Levels	First Financial Bank, N.A. 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 FFB is responsive to community credit needs. More than 80% of both the dollar and number of loans are inside the assessment area, indicating the bank’s willingness to extend credit within its AA.
- Geographic distributions of small business loans and home mortgage loans are excellent with good penetrations in the moderate-income census tracts in the AA.
- The penetration of loans to low- and moderate-income borrowers is good for home mortgage loans. Performance is strongest for moderate-income borrowers as these loans exceed the percentage of families in the AA that are moderate-income. Loans to low-income borrowers meet the percentage of families that are low-income.
- The number of loans made to businesses with less than \$1 million in annual revenues is excellent and exceeds the percentage of businesses in the AA that are reported as small. While FFB in Cleburne ranks fourth in the market for extending small business loans, in terms of the number of loans, it ranks first in terms of dollars lent in the market with a 46% market share.
- Banking offices are accessible throughout the AA 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 \$226 thousand, or 1.2% 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

First Financial Bank, NA, Cleburne (FFB) is an intrastate bank that was chartered in 1927 as First National Bank in Cleburne. In 1990 First Financial Bankshares, Inc. acquired the bank. In September 1993 the bank purchased the Bank One branch on the west side of Cleburne. In February 1997 FFB opened a loan production office in Burleson and later converted it to a full-service branch. In March 1999 the bank merged with Cleburne State Bank but retained the charter of the First National Bank in Cleburne. The resulting bank operates two locations in Cleburne, one location in Alvarado and one location in Burleson, all with drive-up facilities and automated teller machines (ATMs). The bank changed its name to First Financial Bank, National Association, Cleburne in 2001.

FFB reported total assets of \$206 million as of December 31, 2002. The bank 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 nondeposit investment services are offered throughout the company. FFB has no operating subsidiaries and has had no merger or acquisition activity during the evaluation period.

FFB 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. The loan portfolio is diversified as follows: real estate (49%), consumer (28%), commercial (21%), and agriculture (2%). The bank's primary strategy is to meet the financial needs of individuals and businesses in the assessment area and to build and maintain relationships with its customers. Tier 1 Capital averaged \$18 million during the evaluation period. The bank reported total loans of \$107 million or 52% of total assets at December 31, 2002. The return-on-assets ratio (ROA) was 1.68% and the Tier 1 leverage capital ratio was 9.15%. 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 AA.

FFB received an overall rating of "Satisfactory" during the previous CRA examination conducted in September 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. For the Service and Investment Tests, the evaluation period runs from January 1, 2000 through the start date of the current CRA examination, February 3, 2003.

Loan products evaluated include home purchase loans, home improvement loans, home mortgage refinance 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. Although consumer loans represent a substantial majority of the bank's lending activity, they were not evaluated because the bank did not request us to review them.

### **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. Several of the community development services submitted did not qualify and are not included in this Report. 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 – Johnson County, Texas. Refer to the table in Appendix A for more information.

### **Ratings**

The bank's overall rating is based on our full-scope review of the bank's single AA.

### **Other**

We conducted one community contact in Cleburne for the purpose of determining a community profile, identifying opportunities for participation by local financial institutions, and determining the performance of local financial institutions. The organization we contacted is involved in economic development in Johnson County; more specifically, raising the standard of living by recruiting companies to the area and creating jobs. This contact identified access to and flexible small business lending as a credit need. The contact also indicated that most financial institutions, including FFB, participate in community development opportunities through its lending programs.



## **Fair Lending Review**

An analysis of the most recent public comments and consumer complaint information was performed in accordance with 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 as of September 10, 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 a full-scope review, the bank's performance is good in Johnson County, its single AA.

#### **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, small farm, and community development lending to assess lending activity. Small business and HMDA loans weighed most heavily in evaluating the bank's performance under the Lending Test as they represent the largest loan types reviewed. While consumer loans represent a significant portion of the lending activity, FFB chose not to collect and report consumer loan data.

The bank's volume of lending is good. FFB's deposit market share in the AA of 22% is a close second to Wells Fargo market share of 25%. Small farm lending indicates an excellent volume of lending as the bank achieved 55% of the market share. For the number of small business loans originated, FFB has a market share below its deposit market share at 10%, reflecting a fourth place ranking behind non-bank financial institutions. However, looking at the dollars lent, FFB is clearly ranked number one, with 46% of the market share, greatly exceeding the deposit market share. The bank's market share for home purchase and home mortgage refinance loans reflects its less active role in this line of business. The market share for home mortgage refinance loans is 3%; home purchase loans are even lower at 1%. FFB has a bigger impact in home improvement lending with a market share of 9%. While these market shares significantly lag the bank's deposit market share, FFB faces strong competition from non-bank mortgage lenders.

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

None of the geographies in FFB's AA are designated as low-income.

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

Refer to Tables 2, 3 and 4 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 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. Home mortgage refinance loans only adequately compare to market demographics. The percentage of this loan product in moderate-income geographies is less than the percentages of owner occupied units in those geographies. However, for each of these loan products, market shares for these geographies meet or exceed the overall market share. The bank originated a very small number of multifamily loans; therefore, a geographical analysis of multifamily loans is not meaningful.

### ***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 excellent. The percentage of the bank's small business loans to borrowers in moderate-income geographies exceeds the percentage of small businesses in those geographies. Additionally, the bank's market share for this product and geography exceeds the overall market share.

### ***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 low. None of the bank's small farm loans are to borrowers in moderate-income geographies. This compares unfavorably with the percentage of small farms in those geographies and the bank's overall market share for these loans. However, demographic data indicates that there is very little farming activity in the moderate-income geographies of the AA.

## **Lending Gap Analysis**

We did not identify any unexplained or conspicuous gaps in lending. Small loans to businesses and HMDA loans, which weighed most heavily in the Lending Test, were made in all geographies in the AA. FFB made no small loans to farms in moderate-income geographies. However, there is very little farming activity in these geographies.

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

Another aspect of geographic distribution is the percentage of loans originated and purchased within the bank's assessment areas compared to outside its assessment areas. This is the one analysis that is performed at the bank level rather than the assessment area level. The data used is not in a table. The information includes bank originations and purchases only. FFB's lending activity within its AA is good. The results of this analysis had a positive impact on the overall Lending Test rating. FFB made a substantial majority, at least 80%, of loans in all reported categories within its AA.

## **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.

The borrower distribution of home mortgage loans is good. Performance is strongest for moderate-income borrowers. The percentage of the bank's loans to moderate-income borrowers for home purchase, home improvement, and home mortgage refinance loans exceeds the percentage of families that are moderate-income. The percentage of the bank's home purchase and home improvement loans to low-income borrowers nearly meets the percentage of families that are low-income. The percentage of home mortgage refinance loans to low-income borrowers is far less than the percentage of families that are low-income. The market shares for all home loan products for low- and moderate-income borrowers nearly meet or exceed the bank's overall market shares.

### ***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 percentage of businesses in the AA that are reported as small. Additionally, the bank's market share of loans to small businesses exceeds its market share of loans to businesses of all sizes. A substantial majority of the loans, regardless of 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. FFB extended a substantial majority of small farm loans, 96%, to farms with revenues of \$1 million or less. This exceeds the reported 94% of AA farms that have revenues of \$1 million or less. The bank achieved a market share of 55% and 58% for all small farm loans and small farm loans to farmers with revenues of \$1 million or less, respectively. A substantial majority of FFB's small farm loans had original balances of \$100,000 or less.

## **Community Development Lending**

FFB did not report any community development loans for the evaluation period.

## **Product Innovation and Flexibility**

The bank did not report any innovative and flexible loan products.

## **INVESTMENT TEST**

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

The bank's performance under the investment test is rated "High Satisfactory". Based on a full-scope review the bank's performance in its single assessment area of Johnson 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 and donations during the evaluation period totaled \$226 thousand or 1.2% of Tier 1 Capital. FFB's management indicated, and our review of activities conducted by competing financial institutions confirmed, that qualified community development investment opportunities within the AA are limited. Community contacts indicated they were unaware of any real opportunities to invest in community development projects in the AA. During the evaluation period, the bank made five qualified contributions totaling just under \$1 thousand to organizations directly benefiting the AA. Those organizations include Johnson County Child Advocacy Center, Community Partners of Johnson County, and Johnson County Child Welfare Board. All of these organizations provide food, shelter, clothing, and personal items for abused and neglected children and children that have been removed from their homes. Another qualified organization is the East Cleburne Community Center, which provides a safe place for low- and moderate-income children to go after school.

FFB's most significant qualified investment was a \$250 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. FFB's investment was allocated to Freddie Mac loan pools backed by mortgages to low-income borrowers in Johnson County.

## **SERVICE TEST**

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

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

### **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 FFB. Based on the distribution of AA census tracts and the population in each tract by income level, the branch penetration is good and accessible to all segments of the AA. The main office is centrally located in a moderate-income geography. The remaining three branches are located in middle-income geographies that contain 89% of the AA population. No branches are located in upper-income census tracts. No branches were opened or closed during the evaluation period.

Services, including business hours, do not vary in a way that inconveniences any portion of the AA or any group of individuals, particularly low- or moderate-income individuals. Banking hours provide good accessibility throughout the AA. All locations maintain standard banking hours Monday through Friday with extended lobby hours on Friday. All locations offer extended hour motor banking Monday through Saturday. Alternative delivery systems include five ATMs and telephone and Internet banking that augment the branch system.

Products and services are consistent throughout the assessment area. FFB 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 budget savings account, which benefits those individuals who are least able to afford account fees. These accounts have no minimum balance requirements, no monthly service charges, and no per check fees on the checking account. The bank also offers a checking account designed for small businesses with lower banking transaction volumes. There is no minimum opening deposit, no minimum daily balance requirement, and a low monthly service charge.

### **Community Development Services**

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

## Appendix A: Scope of Examination

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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: 01/01/2000 to 12/31/2002	
<b>Financial Institution</b>	<b>Products Reviewed</b>	
First Financial Bank, N.A. (FFB) Cleburne, 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>
Johnson 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

(Name of MA or Non-metropolitan Area) ..... **B-Error! Bookmark not defined.**



**Johnson County**

Demographic Information for Full-Scope Area: Johnson County, Texas						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	13	0%	13%	80%	7%	0%
Population by Geography	97,165	0%	6%	89%	5%	0%
Owner-Occupied Housing by Geography	25,483	0%	5%	90%	5%	0%
Businesses by Geography	5,672	0%	10%	88%	2%	0%
Farms by Geography	231	0%	4%	93%	3%	0%
Family Distribution by Income Level	26,782	22%	20%	27%	31%	0%
Distribution of Low- and Moderate-Income Families throughout AA Geographies	11,226	0%	70%	41%	26%	0%
Median Family Income = \$37,571		Median Housing Value = \$60,516				
HUD Adjusted Median Family Income for 2002 = \$61,300		Unemployment Rate = 3.19%				
Households Below the Poverty Level = 3,883						

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 1990 U.S. Census, and 2002 HUD updated MFI.

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

Cleburne is located 30 miles south of Fort Worth, Texas. Its economy is diverse with markets in agriculture, small manufacturing, and retail and transportation industries. Major employers include Gunderson Southwest, City of Cleburne, Cleburne Independent School District, Walls Manufacturing, Rangeaire, and Rubbermaid. Many residents of Cleburne and Johnson County commute to work in the DFW metroplex. The local economy is improving and loan demand is increasing. Competition is strong for deposit and loan customers with major competitors being First State Bank- Keene, First State Bank –Grandview, and a branch of Community Bank –Granbury. Several local investment firms selling various investment products also provide competition for deposits. FFB’s deposit market share in Johnson County as of 2002 was 22%.

## 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/AA. 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/AA. The table also presents data on branch openings and closings in each MA/AA.

## Table 1. Lending Volume

LENDING VOLUME 2002		Geography: JOHNSON COUNTY						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31,				
MA/Assessment Area (2002):	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>												
Johnson County	100.00	436	29,365	515	51,086	91	3,326	0	0	1,042	83,777	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 From January 01, 2000 to December 31, 2002.

\*\*\* Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

## Table 1. Other Products

LENDING VOLUME 2002		Geography: JOHNSON COUNTY								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31,				
MA/Assessment Area (2002):	% of Rated Area Loans (#) in MA/AA	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>														
Johnson County	0	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 June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

## Table 1. Other Products

LENDING VOLUME 2002		Geography: JOHNSON COUNTY		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31,	
MA/Assessment Area (2002):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
<b>Full Review:</b>					
Johnson County	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 DECEMBER 31, 2002			Geography: JOHNSON COUNTY						Evaluation Period: JANUARY 1, 2000 TO						
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	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Johnson County	159	100.00	0.00	0.00	4.83	9.43	89.66	71.70	5.51	18.87	1.35	0.00	3.54	0.96	11.61

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

\*\* Home purchase loans originated and purchased in the MA/AA 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 DECEMBER 31, 2002			Geography: JOHNSON COUNTY						Evaluation Period: JANUARY 1, 2000 TO						
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	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Johnson County	128	100.00	0.00	0.00	4.83	10.16	89.66	76.56	5.51	13.28	9.07	0.00	20.00	8.01	14.29

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

\*\* Home improvement loans originated and purchased in the MA/AA 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 DECEMBER 31, 2002			Geography: JOHNSON 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	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Johnson County	148	100.0 0	0.00	0.00	4.83	1.35	89.66	83.78	5.51	14.86	3.08	0.00	5.45	2.63	13.0 4

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

\*\* Home mortgage refinance loans originated and purchased in the MA/AA 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 31, 2002		Geography: JOHNSON COUNTY						Evaluation Period: JANUARY 1, 2000 TO DECEMBER							
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>															
Johnson County	1	100.0 0	0.00	0.00	5.06	0.00	94.94	100.00	0.00	0.00	11.1 1	0.00	0.00	11.1 1	0.00

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

\*\* Multifamily loans originated and purchased in the MA/AA 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 DECEMBER 31, 2002		Geography: JOHNSON COUNTY								Evaluation Period: JANUARY 1, 2000 TO					
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 Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Johnson County	515	100.00	0.00	0.00	10.07	14.37	87.53	79.42	2.41	6.21	9.55	0.00	15.34	9.31	32.14

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

\*\* Small loans to businesses originated and purchased in the MA/AA 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 DECEMBER 31, 2002		Geography: JOHNSON COUNTY						Evaluation Period: JANUARY 1, 2000 TO							
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>															
Johnson County	91	100.00	0.00	0.00	3.88	0.00	92.64	100.00	3.49	0.00	55.00	0.00	0.00	55.00	0.00

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

\*\* Small loans to farms originated and purchased in the MA/AA 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: JOHNSON COUNTY						Evaluation Period: JANUARY 1, 2000 TO DECEMBER							
MA/Assessment Area:	Total Home Purchase 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>															
Johnson County	159	100.0 0	22.31	16.67	19.61	23.72	27.13	32.69	30.96	26.92	1.74	1.80	1.50	1.91	1.82

<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 1.89% of loans originated and purchased by BANK.

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

<sup>\*\*\*\*</sup> Home purchase loans originated and purchased in the MA/AA 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 DECEMBER 31, 2002		Geography: JOHNSON COUNTY								Evaluation Period: JANUARY 1, 2000 TO					
MA/Assessment Area:	Total Home Improvement 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>															
Johnson County	128	100.00	22.31	17.97	19.61	32.81	27.13	31.25	30.96	17.97	9.20	10.59	12.90	10.87	4.57

<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 improvement loans originated and purchased in the MA/AA 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 DECEMBER 31, 2002		Geography: JOHNSON 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>															
Johnson County	148	100.00	22.31	4.23	19.61	24.65	27.13	31.69	30.96	39.44	3.85	1.77	4.21	5.14	3.23

<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 4.05% 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/AA 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 DECEMBER 31, 2002		Geography: JOHNSON COUNTY			Evaluation Period: JANUARY 1, 2000 TO				
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>									
Johnson County	515	100.00	72.96	81.55	76.70	12.04	11.26	9.55	19.88

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

\*\* Small loans to businesses originated and purchased in the MA/AA 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 DECEMBER 31, 2002		Geography: JOHNSON COUNTY				Evaluation Period: JANUARY 1, 2000 TO			
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 \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Johnson County	91	100.00	94.19	95.60	95.60	3.30	1.10	55.00	57.89

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

\*\* Small loans to farms originated and purchased in the MA/AA 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 the bank.

## Table 14. Qualified Investments

QUALIFIED INVESTMENTS 2002		Geography: JOHNSON COUNTY				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31,			
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>									
Johnson County	0	0	6	226	6	226	100	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS JANUARY 1, 2000 TO DECEMBER 31, 2002								Geography: JOHNSON COUNTY				Evaluation Period:					
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	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>																	
Johnson County	100.00	3	100	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	6.07	89.35	4.58

# GEOGRAPHY

## Johnson County

Demographic Information for Full Scope Area: Johnson County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	15	0.00	13.33	80.00	6.67	0.00
Population by Geography	97,165	0.00	6.07	89.35	4.58	0.00
Owner-Occupied Housing by Geography	25,483	0.00	4.83	89.66	5.51	0.00
Business by Geography	6,398	0.00	10.07	87.53	2.41	0.00
Farms by Geography	258	0.00	3.88	92.64	3.49	0.00
Family Distribution by Income Level	26,782	22.31	19.61	27.13	30.96	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	11,226	0.00	8.92	87.95	3.14	0.00
Median Family Income HUD Adjusted Median Family Income for 2002 Households Below Poverty Level		37,571 61,300 11.67%	Median Housing Value Unemployment Rate (1990 US Census)	60,423 3.19%		

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 1990 US Census and 2002 HUD updated MFI