



**Community Reinvestment Act  
Public File**

**Effective:  
May 19, 2025**





**CRA PUBLIC FILE  
TABLE OF CONTENTS**

- A) ALL WRITTEN COMMENTS RECEIVED FROM THE PUBLIC WITHIN THE PAST 3 YEARS CONCERNING LENDING AND OTHER SERVICES**
- B) COPY OF THE PUBLIC SECTION OF THE BANK'S MOST RECENT CRA REGULATORY EXAMINATION**
- C) LIST OF THE BANK'S BRANCHES AND LIST OF BANK'S BRANCHES OPENED OR CLOSED OVER THE LAST 3 YEARS**
- D) LISTS OF ALL SERVICES OFFERED BY THE BANK**
- E) MAP OF DESIGNATED AREA OF SERVICE**
- F) THE BANK'S GEOGRAPHIC LENDING AREA (BY CENSUS TRACT)**
- G) BANK'S LOAN-TO-DEPOSIT RATIO FOR THE PREVIOUS 4 QUARTERS**
- H) HOME MORTGAGE DISCLOSURE ACT (HMDA) STATEMENT**





**All written comments from the public in the last three years**

There have been No written comments in the last three years.





## **CRA Regulatory Examination**





Office of the  
Comptroller of the Currency  
Washington, DC 20219

**SMALL BANK**

## **PUBLIC DISCLOSURE**

March 28, 2022

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Gilmer National Bank  
Charter Number: 5741

713 US Highway 271 North  
Gilmer, TX 75644

Office of the Comptroller of the Currency

1800 West Loop 281 Suite 306  
Longview, TX 75604

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



**Table of Contents**

Overall CRA Rating.....1

Description of Institution .....1

Scope of the Evaluation .....2

Discriminatory or Other Illegal Credit Practices Review .....3

State Rating.....4

Appendix A: Scope of Examination ..... A-1

Appendix B: Summary of MMSA and State Ratings.....B-1

Appendix C: Definitions and Common Abbreviations.....C-1

Appendix D: Tables of Performance Data..... D-1



## Overall Community Reinvestment Act (CRA) Rating

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

**The lending test is rated: Outstanding.**

The major factors that support this rating include:

- The lending test rating is based on an excellent distribution of lending to low- to moderate-income (LMI) borrowers and farms of different sizes, a substantial majority of loans purchased or originated in the assessment area (AA) and a more than reasonable loan-to-deposit (LTD) ratio.

### Loan-to-Deposit Ratio

Considering the institution's size, financial condition, and credit needs of the AA, the institution's LTD ratio is more than reasonable. As of December 31, 2021, the institution's quarterly LTD ratio since the previous CRA evaluation averaged 80.5 percent, with a high ratio of 84.1 percent in the fourth quarter of 2018. This compares favorably to similarly situated financial institutions (peer group) with total asset sizes ranging from \$142 million to \$489 million. The peer group's average LTD was 71.6 percent with a high average of 80.7 percent and a low average of 57.2 percent.

### Lending in Assessment Area

A substantial majority of the institution's loans are inside its AA.

The institution originated and purchased 88.3 percent of its total loans inside the institution's AAs during the evaluation period. This analysis is performed at the institution rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	19	95.0	1	5.0	20	2,369	99.3	17	0.7	2,386
Small Farm	19	95.0	1	5.0	20	2,119	98.4	34	1.6	2,153
Consumer	15	75.0	5	25.0	20	57	77.0	17	23.0	74
Total	53	88.3	7	11.6	60	4,545	98.5	68	1.5	4,613

### Description of Institution

Gilmer National Bank (GNB or institution) is a single-state community financial institution headquartered in Gilmer, Texas. GNB is wholly owned by Gilmer National Bancshares, Incorporated, a single bank holding company. GNB serves Upshur County, Texas and operates from one location at 713 US Highway 271 North, Gilmer, Texas. GNB maintains a drive-through facility and automated teller machine at the location.



As of December 31, 2021, GNB had total assets of \$251 million and tier 1 capital of \$32.5 million. GNB offers traditional loan products and financial services along with online and mobile banking. GNB's lending program includes residential real estate, small business, consumer, and agricultural loans. As of December 31, 2021, loans totaled \$177 million, representing 71 percent of total assets.

There were no other legal impediments or other factors which inhibited the institution's ability to meet the credit needs in its AA during the evaluation period. GNB was rated "Satisfactory" at the prior CRA examination dated January 22, 2018.

## **Scope of the Evaluation**

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

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of GNB using Small Bank performance criteria, which includes the lending test. The evaluation covered the period from January 1, 2019, through December 31, 2021. In evaluating the institution's lending performance, examiners reviewed small farm, home mortgage, and consumer lending, consistent with the institution's lending focus.

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

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

### **Ratings**

The institution's overall rating is a blend of the state ratings and, where applicable, multistate ratings. The MMSA rating and state ratings are based on performance in all AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.



## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, financial institution) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the financial institution, or in any AA by an affiliate whose loans have been considered as part of the financial institution's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

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

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



## State Rating

### State of Texas

**CRA rating for the State of Texas<sup>1</sup>:** Outstanding

**The lending test is rated:** Outstanding

The major factors that support this rating include:

- A substantial majority of the institution's lending is within the AA.
- The borrower distribution of loans to LMI borrowers is excellent.
- The institution's LTD ratio is more than reasonable.

### Description of Institution's Operations in Texas

GNB operates in one AA in the State of Texas as mentioned in the Description of Institution and the Scope of the Evaluation section. The AA is comprised of Upshur County. Upshur County is part of the Longview MSA and includes the following cities: Gilmer, Big Sandy, Ore City, East Mountain, and Union Grove.

The institution's primary lending focus is residential real estate, small farm, and consumer loans. Competitors include other state and federal community financial institutions. According to the Federal Deposit Insurance Corporation (FDIC) Market Share Report from June 30, 2021, GNB deposits total \$214 million.

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.



## Upshur County

**Table A – Demographic Information of the Assessment Area**

**Assessment Area: Upshur County**

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	0.0	0.0	100.0	0.0	0.0
Population by Geography	40,096	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	16,709	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	10,916	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	2,928	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	2,865	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	2,096	0.0	0.0	100.0	0.0	0.0
Farms by Geography	102	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	10,104	17.8	20.6	20.5	41.1	0.0
Household Distribution by Income Level	13,844	22.3	16.8	18.1	42.8	0.0
Median Family Income MSA - 30980		\$56,456	Median Housing Value			\$96,725
			Median Gross Rent			\$776
			Families Below Poverty Level			9.5%
Source: 2015 ACS Census and 2020 D&B Data Due to rounding, totals may not equal 100.00% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The AA is comprised of Upshur County. Upshur County consists of the following cities: Gilmer, Big Sandy, Ore City, East Mountain, and Union Grove. There are seven census tracts located within the AA, including seven middle-income tracts, with no LMI or upper-income tracts.

Upshur County has a total population of 40,096 based on U.S. Census data. The distribution of families by income level, regardless of census tract location, consists of the following: 22.26 percent low-income families, 16.84 percent moderate-income families, 18.14 percent middle-income, and 42.76 percent upper-income families. The weighted average of median housing is \$96,725, and 13.77 percent of the number of households live below the poverty level. The unemployment rate increased from 4 percent to 4.58 percent since the last CRA examination.

Discussions with local community leaders noted the current economic condition is depressed. The city of Gilmer has been able to attract new businesses, but the businesses find it hard to maintain operations in the small community. The primary credit needs for the AA are start-up businesses in need of affordable loans on reasonable terms.



## Scope of Evaluation in Texas

As discussed earlier, GNB has one AA. Refer to the table in Appendix A for a list of all AAs under review. Consistent with the institution's primary lending focus, small farm, home mortgage, and consumer loans were analyzed for 2019, 2020, and 2021.

## LENDING TEST

The institution's performance under the lending test in Texas is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the institution's performance in the Upshur County AA is excellent.

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

The institution does not have any LMI geographies; therefore, a geographic analysis would not be meaningful.

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

The institution exhibits an excellent distribution of loans to individuals of different income levels and farms of different sizes, given the product lines offered by the institution.

#### *Home Mortgage Loans*

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

The borrower distribution of home mortgage lending to LMI borrowers in the AA is excellent. The institution's lending to low-income borrowers was lower than the percentage of families identified as low-income; however, it significantly exceeded the aggregate lending. The institution's lending to moderate-income borrowers is lower than the percentage of families identified as moderate-income; however, it exceeded the aggregate lending.

#### *Small Loans to Farms*

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

The borrower distribution of loans to farms of different sizes is excellent. The institution's lending to small farms was near to the percentage of farms with revenues less than or equal to \$1 million dollars in the AA and significantly exceeded the aggregate lending.

#### *Consumer Loans*

Refer to Table V in the state of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the institution's consumer loan originations and purchases.



The borrower distribution of consumer lending to LMI borrowers in the AA is excellent. The institution's lending to low-income borrowers significantly exceeded the percentage of households identified as low-income, and lending to moderate-income borrowers exceeded the percentage of households identified as moderate-income.

### **Responses to Complaints**

There were no complaints related to the institution's CRA performance within the State of Texas during the review period.



## Appendix A: Scope of Examination

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

<b>Time Period Reviewed:</b>	01/01/2019 to 12/31/21	
<b>Bank Products Reviewed:</b>	Home mortgage, small farm, consumer loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA	NA	NA
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>States</b>		
Texas	Full-Scope	Upshur County



## Appendix B: Summary of MMSA and State Ratings

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RATINGS: Gilmer National Bank	
Overall Bank:	Lending Test Rating
<b>Gilmer National Bank</b>	Outstanding
MMSA or State:	
<b>Texas</b>	Outstanding



## Appendix C: Definitions and Common Abbreviations

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

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

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders (Home Mortgage Disclosure Act or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

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

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

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

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

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

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



Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the lending, investment, and service tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the U.S. Census Bureau in the most recent decennial census.

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

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

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

**Limited-Scope Review:** Performance under the lending, investment, and service tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

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

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

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a core based statistical area that contains an urbanized population of at least 2.5 million. A metropolitan division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.



**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The MSA comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

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

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

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

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

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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



## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All MMSA, if applicable, are presented in one set of tables. References to the “institution” include activities of any affiliates that the institution provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this Performance Evaluation.

The following is a listing and brief description of the tables included in each set:

**Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

**Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

**Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare institution loan data to aggregate data from geographic areas larger than the institution’s AA.

**Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the institution to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

**Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue



size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the institution's AA.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the institution to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.



Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																		2019-21	
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Upshur County	20	2,733	100.0	1,289	17.8	10.0	2.6	20.6	15.0	11.4	20.5	25.0	21.6	41.1	50.0	42.1	0.0	0.0	22.3
Total	20	2,733	100.0	1,289	17.8	10.0	2.6	20.6	15.0	11.4	20.5	25.0	21.6	41.1	50.0	42.1	0.0	0.0	22.3
Source: 2015 ACS Census ; 01/01/2019 - 12/21/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			



Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues										2019-21	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Upshur County	20	2,131	100.0	54	100.0	95.0	68.5	0.0	0.0	0.0	0.0
Total	20	2,131	100.0	54	100.0	95.0	68.5	0.0	0.0	0.0	0.0
Source: 2020 D&B Data; 01/01/2019 - 12/21/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											



Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower												2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Upshur County	20	101	100.0	22.3	50.0	16.8	25.0	18.1	10.0	42.8	15.0	0.0	0.0
<b>Total</b>	<b>20</b>	<b>101</b>	<b>100.0</b>	<b>22.3</b>	<b>50.0</b>	<b>16.8</b>	<b>25.0</b>	<b>18.1</b>	<b>10.0</b>	<b>42.8</b>	<b>15.0</b>	<b>0.0</b>	<b>0.0</b>
<i>Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data.            Due to rounding, totals may not equal 100.0%</i>													





## **Bank Branches**



Gilmer National Bank List of Branches

<u>Location Name</u>	<u>MSA</u>	<u>State Code</u>	<u>County Code</u>	<u>County Name</u>	<u>Census Tract</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>	<u>Type of Branch</u>
Gilmer	30980	48	459	Upshur	9504	713 US Highway 271 N.	Gilmer	TX	75644	Traditional
Longview	30980	48	183	Gregg	101	5848 Judson Road, Suite 101	Longview	TX	75604	Traditional





## **List of Bank's Branches Opened or Closed over the Last 3 Years**



- List of Banks, Branches or ITMs/ATMs Opened or Closed During the Past 3 Years

Opened November 2022

Gilmer National Bank

Longview Branch

5848 Judson Road, Suite 101

Longview, TX 75604

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Closed: None





## **List of Products and Services**



# Gilmer National Bank

## Branch Locations & ATMs

### GILMER, TX Location

713 US Hwy 271 N  
Gilmer, TX 75644  
Phone: 903-843-5653  
Fax 903-843-2938  
Phone Banking 903-843-5657

### Hours

Lobby M-F 9am – 4pm & Sat -closed

Drive Thru M-F 8am -6pm & Sat 8am-12pm

### LONGVIEW, TX Location

5848 Judson Rd, Suite 101  
Longview, TX 75605  
903-402-2002

### Hours

Monday-Thursday  
Lobby 9am - 4 pm  
Drive Thru 8am - 5 pm

Friday  
Lobby 9 am - 5 pm  
Drive Thru 8 am - 5 pm

Saturday  
Drive Thru and Lobby CLOSED

## Products and Services

### Personal Banking Products and Services

- Checking
- Savings
- Money Market
- Certificate of Deposit
- IRA
- Debit/ATM Card
- Online Banking
- Bill Pay
- Mobile Banking
- Personal Loans
- Home Financing
- Credit Card (non-bank portfolio)
- Phone Banking
- Domestic and International Wire Transfer
- Discretionary Overdraft Privilege

### Business Banking Products and Services

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Debit/ATM card
- Online Banking
- Mobile Banking
- Bill Pay
- Business Loans and Lines of Credit
- Real Estate Loans
- Phone Banking
- Domestic and International Wire Transfer





- **No Fee Account** - \$100.00 Deposit to open, no minimum balance required. No Monthly Service Fee. No Paper Statements, E-Statements Only. (Must Enroll in Online Banking)
- **GNB Classic Checking** - \$200.00 Deposit to open. Must maintain a \$200.00 or more balance to avoid \$9.00 monthly service fee. Paper and E-Statements Available. No check images with statements. No free checks.
- **GNB Classic Plus Checking** - \$200.00 Deposit to open. Must maintain a \$700.00 or more balance to avoid a \$10.00 monthly service charge. Earns .5% interest on any balance above \$1000.00. Paper and E-Statements are available with check images. No free checks.
- **TMB Club Checking** - \$200.00 Deposit to open. No minimum balance required. \$8.00 monthly service fee. Unlimited Free Cashier's Checks and Money Orders. No free checks. Paper and E-Statements available. No check images.
- **TMB Club 50 Checking (50yrs and Older)** - \$200.00 Deposit to open. No minimum balance required. \$7.00 monthly service fee. Unlimited Free Cashier's Checks and Money Orders. No free checks. Paper and E-Statements available, No check images
- **TMB Club Plus Checking-** \$200.00 Deposit to open. \$11.00 monthly service fee. Earns .5% interest on any balance \$1000.00 or above. Unlimited Free Cashier's Checks and Money Orders. 4 boxes of Club Checks free per year. Paper and E-Statements are available with check images.





- **TMB Club 50 Plus Checking (50 yrs and Older)** - \$200.00 Deposit to open. \$10.00 monthly service fee. Earns .5% interest on any balance \$1000.00 or above. Unlimited Free Cashier's Checks and Money Orders. 4 boxes of Club Checks free per year. Paper and E-Statements available with images.
- **Business Checking Account-** Applies to businesses with an EIN such as LLCs, Corporations, General Partnerships, Joint Ventures and Associations. \$500.00 Deposit to open. Must maintain a \$500.00 or more balance to avoid an \$11.00 monthly service charge. Paper and E-Statements are available with check images.
- **Savings Accounts-** \$50.00 deposit to open. Must maintain a balance of \$50.00 or more to avoid a \$3.00 monthly service charge. Limit 12 withdrawals per Quarter. Any additional withdrawals will incur a \$2.00 fee per withdrawal. Paper Statements mailed quarterly.



**GILMER NATIONAL BANK**  
**SCHEDULE OF FEES AND CHARGES**  
Effective February 28, 2020  
903-843-5653

\*\*\*Fees and charges struck through followed in bold print reflect an increase in that fee or charge\*\*\*

**DEPOSIT SERVICES**

Activity/Statement Printout .....	<b>\$5</b> (*Free access available with eStatements. ASK US HOW*)
ATM Withdrawals & Inquiries (at non GNB ATMs) .....	\$1
Check Copies .....	<b>\$1/check</b>
(Free access with Online Banking)	
Check Printing.....	Price may vary
Deposit Item/ACH Return Fee.....	<b>\$30/item</b>
IRA Transfer/Closing (moving out of GNB) .....	<b>\$25</b>
Garnishments/Tax Levies.....	<b>\$50</b>
Auto Overdraft transfer from account-NSF Protect. ....	<b>\$5/transfer</b>
Debit Card Replacement.....	\$5
Account Balancing.....	\$25/hour; \$25 minimum
Stop Payment .....	\$25
Transfers	
ATM .....	No charge
Bank Online.....	No charge
Voice Access (Automated Phone Banking).....	No charge
Telephone.....	\$3/transfer
Undeliverable Statement/Mail.....	\$5/item
Excess Activity Fee (Per Reg D over limit of 6 savings/MMA preauthorized withdrawals) . . . . .	\$1/item
Deposit Account closed within 90 days. ....	<b>\$15</b>

**Consumer Online Banking**

Online Banking. ....	No charge
Online Bill Pay .....	No charge
Mobile Banking (Data charges may apply).....	No charge
eStatements. ....	No charge

**NSF FEES - Personal Checking & Savings Accounts**

\*Overdraft/NSF Fee (items paid or returned) .... **\$30/item**

\* This fee may be imposed for overdrafts created by checks, in-person withdrawals, or other withdrawals by electronic means.

**NSF FEES - Business Checking & Savings Accounts**

\*Overdraft/NSF Fee (items paid or returned) .....**\$30/item**

\* This fee may be imposed for overdrafts created by checks, in-person withdrawals, or other withdrawals by electronic means.

**MISCELLANEOUS SERVICES**

Cashier's Checks .....	\$5
Cashier's Check Reissue. . . . .	\$5
Money Orders .....	\$3
Bank Check. ....	\$5
Prepaid Gift Cards .....	\$5.00
Deposit Bags.....	N/C
Deposit Bags Locked.....	<b>\$35</b>
Notary Service - Customer .....	no charge
Research/Special Handling.....	\$25/hour; \$25 minimum

**WIRE TRANSFER FEES**

Outgoing Domestic Wires.....	\$25
Incoming Domestic Wires .....	<b>\$10</b>
Foreign Wires.....	\$100

**COLLECTION ITEMS**

Checks .....	\$12
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**SAFE DEPOSIT BOXES**

3 X 5 .....	<b>\$15/Year</b>
5 X 5 .....	\$20/Year
3 X 10.....	\$25/Year
5 X 10.....	\$40/Year
10 X 10 .....	<b>\$70/Year</b>
Lost Key Replacement.....	<b>\$20</b>
Drilling Box .....	Actual Cost

**Business Online Banking**

Online Banking. ....	No charge
Online Bill Pay .....	No charge
Mobile Banking (Data charges may apply) .....	No charge
eStatements. ....	No charge





## **Map of Designated Assessment Area of Services & Geographic Lending Area by Census Tract**





## Definition of the Bank's Geographic Community Area

The main branch is in Gilmer, Texas, which is the County Seat of Upshur County. There is also a branch located in Longview Texas, Texas. The Board of Directors has defined its community area (Assessment Area) as being composed of one whole county – Upshur County and one partial county, the northeastern portion of Gregg County.

Based on the 2020 Census Data, the assessment area is defined by the following Census Tract Numbers:

Upshur County	Gregg County
9501.01	101.00
9501.02	
9502	
9503.01	
9503.02	
9504	
9505.01	
9505.02	
9506	
9507	

The Bank included a partial region of Gregg County due to its branch location and close proximity to Upshur County and the growing customer base in that region.

Thus, by using the actual geographic environment of the county, the Bank has defined its Community Area as Upshur County, and Northeastern Gregg County.

A high degree of competition exists. The Bank competes with Commercial Banks, Credit Unions, and Consumer Finance Companies located in both counties and nearby areas. To a lesser extent, the Bank competes with Money Center Banks, Mortgage Banking Companies, Insurance Companies, Brokerage Houses, and certain Government Agencies.

For further context on how the Board determined this area, please see the attached Census Tract maps.



[illegible]



2024 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 30980 - LONGVIEW, TX

State: TEXAS

County: 459 - UPSHUR COUNTY

All Tracts: 10



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	UPSHUR COUNTY	9501.01	Middle	100.76	No	\$79,100	\$65,313	4219	1068	25.31	1271	1845
TX	UPSHUR COUNTY	9501.02	Upper	171.52	No	\$79,100	\$111,182	4643	1094	23.56	1319	1765
TX	UPSHUR COUNTY	9502.00	Middle	102.24	No	\$79,100	\$66,271	3750	970	25.87	1218	1687
TX	UPSHUR COUNTY	9503.01	Moderate	60.33	No	\$79,100	\$39,108	4620	1071	23.18	1132	1868
TX	UPSHUR COUNTY	9503.02	Middle	88.55	No	\$79,100	\$57,400	4310	750	17.40	1282	1669
TX	UPSHUR COUNTY	9504.00	Middle	91.60	No	\$79,100	\$59,375	4382	1423	32.47	906	1611
TX	UPSHUR COUNTY	9505.01	Middle	96.42	No	\$79,100	\$62,500	3006	497	16.53	795	1358
TX	UPSHUR COUNTY	9505.02	Middle	104.56	No	\$79,100	\$67,775	2613	522	19.98	602	1262
TX	UPSHUR COUNTY	9506.00	Middle	96.34	No	\$79,100	\$62,447	4151	1084	26.11	988	1577
TX	UPSHUR COUNTY	9507.00	Upper	147.67	No	\$79,100	\$95,722	5198	1126	21.66	1574	2119



2024 FFIEC Census Report - Summary Census Income Information

MSA/MD: 30980 - LONGVIEW, TX

State: TEXAS

County: 459 - UPSHUR COUNTY

All Tracts: 10



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
TX	UPSHUR COUNTY	9501.01	Middle	\$64,818	\$79,100	17.02	4137	100.76	\$65,313	\$44,972
TX	UPSHUR COUNTY	9501.02	Upper	\$64,818	\$79,100	7.48	4198	171.52	\$111,182	\$80,754
TX	UPSHUR COUNTY	9502.00	Middle	\$64,818	\$79,100	18.77	4145	102.24	\$66,271	\$57,664
TX	UPSHUR COUNTY	9503.01	Moderate	\$64,818	\$79,100	26.18	4446	60.33	\$39,108	\$38,717
TX	UPSHUR COUNTY	9503.02	Middle	\$64,818	\$79,100	19.81	4961	88.55	\$57,400	\$52,786
TX	UPSHUR COUNTY	9504.00	Middle	\$64,818	\$79,100	13.92	4016	91.60	\$59,375	\$40,265
TX	UPSHUR COUNTY	9505.01	Middle	\$64,818	\$79,100	21.82	2897	96.42	\$62,500	\$50,400
TX	UPSHUR COUNTY	9505.02	Middle	\$64,818	\$79,100	9.07	2789	104.56	\$67,775	\$65,409
TX	UPSHUR COUNTY	9506.00	Middle	\$64,818	\$79,100	11.37	3561	96.34	\$62,447	\$57,500
TX	UPSHUR COUNTY	9507.00	Upper	\$64,818	\$79,100	5.14	5699	147.67	\$95,722	\$90,717



2024 FFIEC Census Report - Summary Census Housing Information

MSA/MD: 30980 - LONGVIEW, TX

State: TEXAS

County: 459 - UPSHUR COUNTY

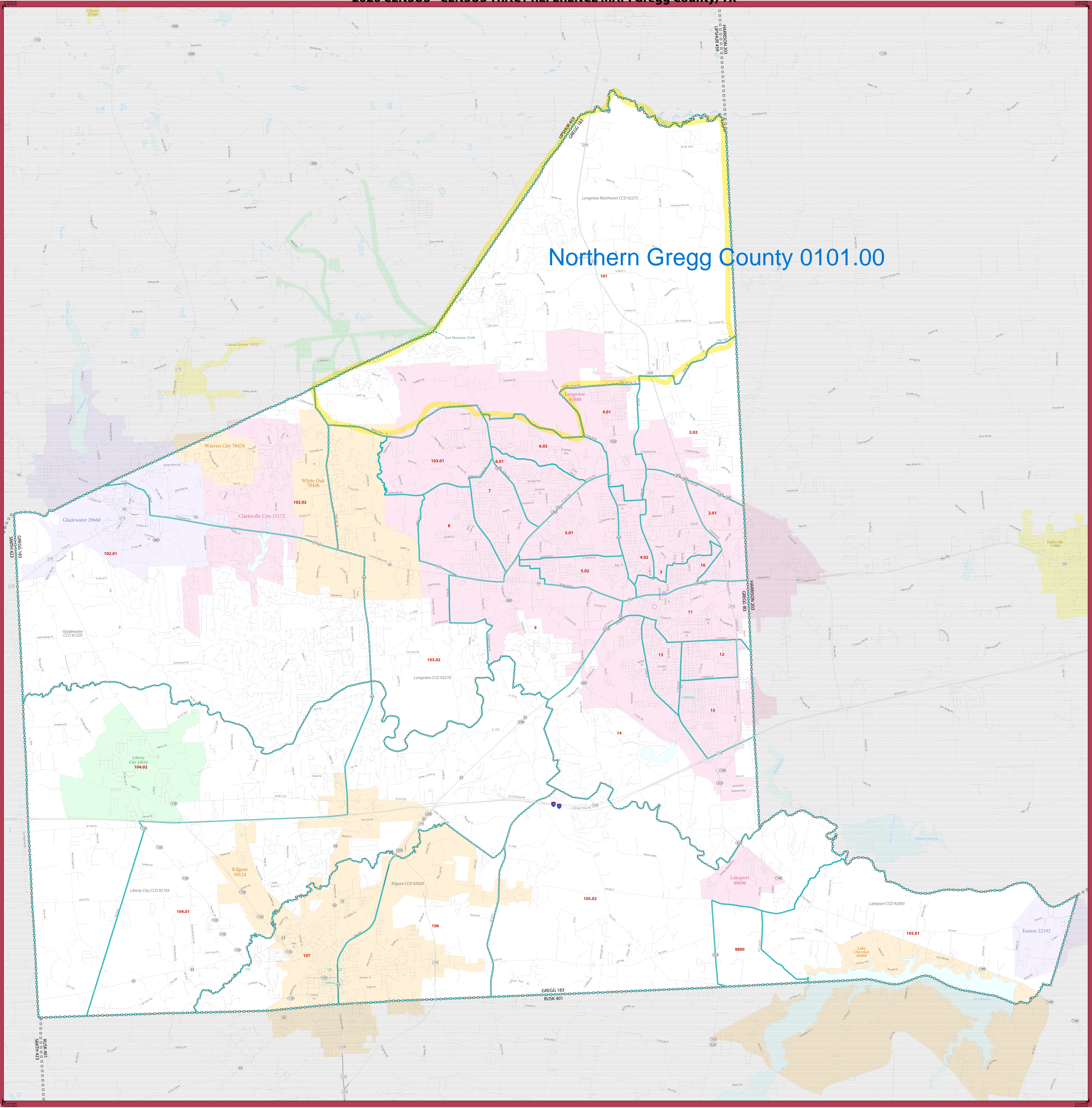
All Tracts: 10



State Abbr	County Name	Tract code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
TX	UPSHUR COUNTY	9501.01	1857	1845	37	No	1271	330	1271	256
TX	UPSHUR COUNTY	9501.02	1765	1765	24	No	1319	142	1319	304
TX	UPSHUR COUNTY	9502.00	1687	1687	33	No	1218	302	1218	167
TX	UPSHUR COUNTY	9503.01	1868	1868	27	No	1132	254	1132	482
TX	UPSHUR COUNTY	9503.02	1804	1669	35	No	1282	222	1282	300
TX	UPSHUR COUNTY	9504.00	1725	1611	47	No	906	292	906	527
TX	UPSHUR COUNTY	9505.01	1358	1358	29	No	795	290	795	273
TX	UPSHUR COUNTY	9505.02	1282	1262	35	No	602	177	602	503
TX	UPSHUR COUNTY	9506.00	1605	1577	35	No	988	347	988	270
TX	UPSHUR COUNTY	9507.00	2123	2119	27	No	1574	326	1574	223



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Gregg County, TX



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■■■■■■	TI880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) <sup>1</sup>	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CCD 91650
Consolidated City	ooooo	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place 1,2	■■■■	Davis 18100
Census Designated Place (CDP) <sup>3</sup>	■■■■	Incline Village 35100
Census Tract <sup>3</sup>	■■■■	33.07

DESCRIPTION	SYMBOL
Water Body	Blue wavy line
College or University	Blue square
Prison or Juvenile Detention Center	Blue square
National or State Park, Forest, or Recreation Area	Green square
Outside Subject Area	Grey square

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	Blue line with shield
State Highway or State Road	Blue line with shield
Other Road	Blue line
4WD Trail, Railway, Alley, Walkway, or Ferry	Blue line
Neighborhood Boundary or Feature Not Elsewhere Classified	Blue line
Inset Area	Blue square

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)  
Map Created by: Geography Division, January 06, 2021

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 27 36 51  
2nd Standard Parallel: 34 43 34  
Central Meridian: -100 04 35  
Latitude of Projection's Origin: 25 50 13  
False Easting: 0  
False Northing: 0

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau





2024 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 30980 - LONGVIEW, TX

State: TEXAS

County: 183 - GREGG COUNTY

All Tracts: 30



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	GREGG COUNTY	0002.01	Moderate	64.36	No	\$79,100	\$41,717	3502	1645	46.97	452	1141
TX	GREGG COUNTY	0002.02	Upper	155.37	No	\$79,100	\$100,714	3602	923	25.62	853	976
TX	GREGG COUNTY	0003.00	Middle	101.94	No	\$79,100	\$66,081	5698	1958	34.36	1120	2080
TX	GREGG COUNTY	0004.01	Middle	93.94	No	\$79,100	\$60,893	3807	1654	43.45	433	749
TX	GREGG COUNTY	0004.02	Middle	98.87	No	\$79,100	\$64,091	3343	1265	37.84	655	978
TX	GREGG COUNTY	0005.01	Upper	190.87	No	\$79,100	\$123,724	5206	1339	25.72	1623	2135
TX	GREGG COUNTY	0005.02	Middle	84.55	No	\$79,100	\$54,810	4725	2315	48.99	1052	1744
TX	GREGG COUNTY	0006.01	Upper	138.36	No	\$79,100	\$89,688	4633	1306	28.19	1184	1777
TX	GREGG COUNTY	0006.02	Moderate	77.52	No	\$79,100	\$50,250	3820	1225	32.07	797	1396
TX	GREGG COUNTY	0007.00	Middle	87.33	No	\$79,100	\$56,609	5427	2266	41.75	1175	2092
TX	GREGG COUNTY	0008.00	Middle	82.23	No	\$79,100	\$53,303	6720	3875	57.66	1313	2312
TX	GREGG COUNTY	0009.00	Moderate	73.06	No	\$79,100	\$47,361	3123	1801	57.67	607	1126
TX	GREGG COUNTY	0010.00	Moderate	75.55	No	\$79,100	\$48,974	2546	1800	70.70	421	792
TX	GREGG COUNTY	0011.00	Middle	89.87	No	\$79,100	\$58,256	3563	2482	69.66	504	1074



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	GREGG COUNTY	0012.00	Moderate	61.19	No	\$79,100	\$39,663	2604	2441	93.74	462	965
TX	GREGG COUNTY	0013.00	Moderate	66.64	No	\$79,100	\$43,196	4142	3550	85.71	787	1359
TX	GREGG COUNTY	0014.00	Moderate	76.78	No	\$79,100	\$49,773	3672	3173	86.41	576	1335
TX	GREGG COUNTY	0015.00	Middle	98.45	No	\$79,100	\$63,816	4813	3812	79.20	945	1637
TX	GREGG COUNTY	0101.00	Upper	163.54	No	\$79,100	\$106,006	6396	1560	24.39	1830	2455
TX	GREGG COUNTY	0102.01	Moderate	50.43	No	\$79,100	\$32,692	4069	1371	33.69	827	1620
TX	GREGG COUNTY	0102.02	Moderate	79.52	No	\$79,100	\$51,545	3619	810	22.38	641	1271
TX	GREGG COUNTY	0103.01	Middle	107.78	No	\$79,100	\$69,861	5350	1840	34.39	1163	2025
TX	GREGG COUNTY	0103.02	Middle	116.15	No	\$79,100	\$75,290	5388	1472	27.32	1392	2035
TX	GREGG COUNTY	0104.01	Middle	108.26	No	\$79,100	\$70,176	3531	1528	43.27	906	1240
TX	GREGG COUNTY	0104.02	Upper	125.19	No	\$79,100	\$81,152	5325	1278	24.00	1278	1769
TX	GREGG COUNTY	0105.01	Middle	88.38	No	\$79,100	\$57,292	2492	1406	56.42	925	1238
TX	GREGG COUNTY	0105.02	Upper	120.23	No	\$79,100	\$77,934	2675	1500	56.07	862	1136
TX	GREGG COUNTY	0106.00	Middle	95.18	No	\$79,100	\$61,695	5827	1657	28.44	1689	2302
TX	GREGG COUNTY	0107.00	Moderate	63.69	No	\$79,100	\$41,284	4569	2917	63.84	878	1715
TX	GREGG COUNTY	9800.00	Unknown	0.00	No	\$79,100	\$0	52	20	38.46	4	8



2024 FFIEC Census Report - Summary Census Income Information

MSA/MD: 30980 - LONGVIEW, TX

State: TEXAS

County: 183 - GREGG COUNTY

All Tracts: 30



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD/non- MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
TX	GREGG COUNTY	0002.01	Moderate	\$64,818	\$79,100	11.29	2994	64.36	\$41,717	\$34,375
TX	GREGG COUNTY	0002.02	Upper	\$64,818	\$79,100	8.19	3625	155.37	\$100,714	\$86,216
TX	GREGG COUNTY	0003.00	Middle	\$64,818	\$79,100	12.55	5482	101.94	\$66,081	\$56,889
TX	GREGG COUNTY	0004.01	Middle	\$64,818	\$79,100	24.48	3787	93.94	\$60,893	\$51,006
TX	GREGG COUNTY	0004.02	Middle	\$64,818	\$79,100	16.26	3222	98.87	\$64,091	\$50,139
TX	GREGG COUNTY	0005.01	Upper	\$64,818	\$79,100	5.99	4811	190.87	\$123,724	\$101,079
TX	GREGG COUNTY	0005.02	Middle	\$64,818	\$79,100	6.46	4625	84.55	\$54,810	\$46,632
TX	GREGG COUNTY	0006.01	Upper	\$64,818	\$79,100	14.46	5347	138.36	\$89,688	\$61,442
TX	GREGG COUNTY	0006.02	Moderate	\$64,818	\$79,100	22.73	3595	77.52	\$50,250	\$49,635
TX	GREGG COUNTY	0007.00	Middle	\$64,818	\$79,100	11.75	6188	87.33	\$56,609	\$57,767
TX	GREGG COUNTY	0008.00	Middle	\$64,818	\$79,100	24.18	6642	82.23	\$53,303	\$53,007
TX	GREGG COUNTY	0009.00	Moderate	\$64,818	\$79,100	32.23	3267	73.06	\$47,361	\$30,754
TX	GREGG COUNTY	0010.00	Moderate	\$64,818	\$79,100	21.57	2346	75.55	\$48,974	\$41,771
TX	GREGG COUNTY	0011.00	Middle	\$64,818	\$79,100	27.48	3115	89.87	\$58,256	\$31,468
TX	GREGG COUNTY	0012.00	Moderate	\$64,818	\$79,100	21.79	2694	61.19	\$39,663	\$38,149
TX	GREGG COUNTY	0013.00	Moderate	\$64,818	\$79,100	36.16	4027	66.64	\$43,196	\$37,396
TX	GREGG COUNTY	0014.00	Moderate	\$64,818	\$79,100	18.75	3398	76.78	\$49,773	\$38,098
TX	GREGG COUNTY	0015.00	Middle	\$64,818	\$79,100	27.42	3447	98.45	\$63,816	\$31,125
TX	GREGG COUNTY	0101.00	Upper	\$64,818	\$79,100	7.91	5648	163.54	\$106,006	\$97,321
TX	GREGG COUNTY	0102.01	Moderate	\$64,818	\$79,100	38.99	3945	50.43	\$32,692	\$33,529
TX	GREGG COUNTY	0102.02	Moderate	\$64,818	\$79,100	6.46	3284	79.52	\$51,545	\$55,571
TX	GREGG COUNTY	0103.01	Middle	\$64,818	\$79,100	23.13	4782	107.78	\$69,861	\$48,884
TX	GREGG COUNTY	0103.02	Middle	\$64,818	\$79,100	13.88	5022	116.15	\$75,290	\$61,029
TX	GREGG COUNTY	0104.01	Middle	\$64,818	\$79,100	22.58	3250	108.26	\$70,176	\$60,000
TX	GREGG COUNTY	0104.02	Upper	\$64,818	\$79,100	5.15	4714	125.19	\$81,152	\$73,141
TX	GREGG COUNTY	0105.01	Middle	\$64,818	\$79,100	14.02	3074	88.38	\$57,292	\$50,625
TX	GREGG COUNTY	0105.02	Upper	\$64,818	\$79,100	8.09	2609	120.23	\$77,934	\$67,540



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
TX	GREGG COUNTY	0106.00	Middle	\$64,818	\$79,100	10.08	6376	95.18	\$61,695	\$60,603
TX	GREGG COUNTY	0107.00	Moderate	\$64,818	\$79,100	32.20	4481	63.69	\$41,284	\$36,083
TX	GREGG COUNTY	9800.00	Unknown	\$64,818	\$79,100	0.00	14	0.00	\$0	\$0



2024 FFIEC Census Report - Summary Census Housing Information

MSA/MD: 30980 - LONGVIEW, TX

State: TEXAS

County: 183 - GREGG COUNTY

All Tracts: 30



State Abbr	County Name	Tract code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
TX	GREGG COUNTY	0002.01	1984	1141	29	Yes	452	371	452	1161
TX	GREGG COUNTY	0002.02	1720	976	9	Yes	853	42	853	825
TX	GREGG COUNTY	0003.00	2472	2080	45	Yes	1120	230	1120	1122
TX	GREGG COUNTY	0004.01	2060	749	33	Yes	433	203	433	1424
TX	GREGG COUNTY	0004.02	1838	978	45	Yes	655	231	649	952
TX	GREGG COUNTY	0005.01	2435	2135	37	Yes	1623	206	1623	606
TX	GREGG COUNTY	0005.02	2326	1744	43	Yes	1052	161	1052	1113
TX	GREGG COUNTY	0006.01	2192	1777	38	Yes	1184	115	1184	893
TX	GREGG COUNTY	0006.02	1458	1396	27	Yes	797	47	797	614
TX	GREGG COUNTY	0007.00	2277	2092	47	Yes	1175	124	1175	978
TX	GREGG COUNTY	0008.00	2464	2312	44	Yes	1313	341	1313	810
TX	GREGG COUNTY	0009.00	1319	1126	57	Yes	607	158	607	554
TX	GREGG COUNTY	0010.00	876	792	60	Yes	421	144	416	311
TX	GREGG COUNTY	0011.00	1423	1074	67	Yes	504	268	504	651
TX	GREGG COUNTY	0012.00	993	965	67	Yes	462	168	462	363
TX	GREGG COUNTY	0013.00	1486	1359	63	Yes	787	224	787	475
TX	GREGG COUNTY	0014.00	1633	1335	55	Yes	576	284	576	773
TX	GREGG COUNTY	0015.00	1793	1637	52	Yes	945	424	945	424
TX	GREGG COUNTY	0101.00	2455	2455	31	Yes	1830	307	1830	318
TX	GREGG COUNTY	0102.01	1620	1620	45	No	827	94	827	699
TX	GREGG COUNTY	0102.02	1345	1271	47	No	641	160	641	544
TX	GREGG COUNTY	0103.01	2093	2025	36	Yes	1163	200	1163	730
TX	GREGG COUNTY	0103.02	2035	2035	37	Yes	1392	279	1392	364
TX	GREGG COUNTY	0104.01	1240	1240	33	No	906	168	906	166
TX	GREGG COUNTY	0104.02	1808	1769	33	No	1278	224	1278	306
TX	GREGG COUNTY	0105.01	1238	1238	33	No	925	162	925	151
TX	GREGG COUNTY	0105.02	1136	1136	24	No	862	175	862	99



State Abbr	County Name	Tract code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
TX	GREGG COUNTY	0106.00	2665	2302	49	No	1689	202	1689	774
TX	GREGG COUNTY	0107.00	1864	1715	52	No	878	370	878	616
TX	GREGG COUNTY	9800.00	8	8	0	No	4	0	4	4





## **LOAN TO DEPOSIT RATIO**





## **Gilmer National Bank Loan to Deposit Ratio**

**2024-2025**

For Quarter Ending:		Ratio
Jun-24		75.97%
Sep-24		74.57%
Dec-24		76.36%
Mar-25		79.56%





# **HMDA Disclosure Statement**



# **Gilmer National Bank**

## **HOME MORTGAGE DISCLOSURE ACT NOTICE**

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The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

This data is available online at the Consumer Financial Protection Bureau's website ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)).

HMDA data for many other financial institutions is also available at this Web site.