CRA PUBLIC FILE

Crystal Cobb
COO, BSA Officer & CRA Officer
February 1, 2024

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The Community Reinvestment Act Overview

Under the Community Reinvestment Act (CRA), the OCC evaluates Lamar National Bank's record of helping to meet the credit needs of the communities we serve consistent with safe and sound banking practices. The OCC takes the Bank's record into consideration when evaluating applications to open, relocate, or close branches, as well as regarding applications for bank mergers or acquisitions.

Public Information Available for Inspection

In compliance with the requirements of the Community Reinvestment Act, the following information must be maintained in a public file, current as of April 1 of each year.

Comments or Questions

Comments or questions about information contained in this file, as well as Lamar National Bank's CRA performance may be addressed to:

Lamar National Bank

200 S. Collegiate Dr.

Paris, TX 75460

CRA Philosophy

The Bank's CRA philosophy embodies the following principles:

- Lamar National Bank is a responsible lender, and will make all loans, investments, and donations in accordance with safe and sound banking practices.
- Lamar National Bank strives to attract customers and businesses from throughout our assessment areas using customer service and competitively priced deposit and lending products.
- Lamar National Bank recognizes that good customers and credit worthy borrowers come from all areas of the Bank's foot print, including low and moderate income and minority neighborhoods.
- Lamar National Bank recognizes that one of the best ways to understand the needs of customers in low and moderate income and minority areas within its assessment area is through local involvement and input from community-based organizations who promote affordable housing, small business development, economic development, pathways to home ownership, financial education, and higher education.

Written Comments Received

Lamar National Bank has not received any comments during the current year or each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs of the communities it resides in.

CRA Performance Evaluation

See Public Disclosure attached.

Branch Information

Distribution of Branches

BRANCH NAME	BRANCH ADDRESS	DRIVE THRU	ATM	BRANCH HOURS	CENSUS & INCOME TRACT
Paris Banking Center (Main Office)	200 S. Collegiate Dr. Paris, TX 75460 Phone: (903) 785-0701	Y	Y	LOBBY M-TH 9:00AM-4:00PM FRI 9:00AM-5:00PM DRIVE THRU M-F 7:30AM-6:00PM SAT 9:00AM-1:00PM	0010.00 Moderate Income Tract
Reno Banking Center	6270 Lamar Rd. Reno, TX 75462 Phone: (903) 785-0701	Y	Y	LOBBY M-TH 9:00AM-4:00PM FRI 9:00AM-5:00PM DRIVE THRU M-F 8:30AM-5:30PM	0009.00 Upper Income Tract
Celina Banking Center	110 S. Preston Rd. Celina, TX 75009 Phone: (469) 296-1192	Y	Y	LOBBY M-F 9:00AM-4:00PM DRIVE THRU M-F 8:00AM-5:00PM	0303.07 Upper Income Tract
Northlake Banking Center	100 Plaza Place Suite 100 Northlake, TX 76226 Phone: (972) 318-1060	Y	Y	LOBBY M-F 9:00AM-4:00PM DRIVE THRU M-F 8:00AM-5:00PM	0203.14 Upper Income Tract
Frisco Banking Center	6810 Gaylord Pkwy. Suite 101 Frisco, TX 75034 Phone: (469) 956-4336	N	N	LOBBY M-F 8:30AM-5:00PM	0305.04 Upper Income Tract
College Station Loan Production Office	4282 Boonville Rd. Suite 200 Bryan, TX 77802 Phone: (979) 500-3609	N/A	N/A	LOBBY M-F 9:00AM-4:00PM	0020.22 Upper Income Tract
Anna Banking Center	1515 W White St, Anna, TX 75409 Phone: (945) 732-4300	Y	Y	LOBBY M-F 9:00AM-4:00PM ITM/DRIVE THRU M-F 8:00AM-5:00PM	0302.05 Middle Income Tract

Distribution of ATMs

LOCATION NAME	ATM ADDRESS	DRIVE UP FACILITY	DEPOSIT TAKING	CENSUS & INCOME TRACT
Celina Town Square	141 N. Ohio St. Celina, TX 75009	Y	N	0303.06 Upper Income Tract
Love Civic Center	2025 S. Collegiate Paris, TX 75460	Y	N	0009.00 Upper Income Tract

Opened and Closed Branches

BRANCH NAME	BRANCH ADDRESS	DRIVE THRU	ATM	BRANCH HOURS	CENSUS & INCOME TRACT	OPENED DATE
Northlake Banking Center	100 Plaza Place, Ste. 100 Northlake, TX 76226	Y	Y	LOBBY M-F 9:00AM-4:00PM DRIVE THRU M-F 8:00AM-5:00PM	0203.14 Upper Income Tract	08/09/2021
Frisco Banking Center	6810 Gaylord Pkwy., Ste. 101 Frisco, TX 75034	N	N	LOBBY M-F 8:30AM-5:00PM	0305.04 Upper Income Tract	01/27/2022
Anna Banking Center	1515 W White St, Anna, TX 75409	Y	Y	LOBBY M-F 9:00AM-4:00PM ITM/DRIVE THRU M-F 8:00AM-5:00PM	0302.05 Middle Income Tract	7/24/2023

Products and Services

Lamar National Bank offers the following types of accounts and services:

Personal

- Accounts
  - Checking
  - Money Markets
  - Savings
  - Certificates of Deposits
  - IRA
  - Personal Loans
  - Real Estate Loans
  - Safe Deposit Boxes (Paris, Reno and Frisco locations)
- Services

- Wire Transfer
- ACH
- Debit Cards
- Cashier Checks
- Money Orders
- Night Drop
- Online Banking
- Billpay
- Notary Services

Business

- Accounts
  - Commercial Checking
  - Money Markets
  - Savings
  - Certificates of Deposits
  - Business Loans
    - Commercial Real Estate
    - Lines of Credit
    - Investment Properties
    - Equipment Loans
    - Agricultural and Cattle Loans
    - Inventory and Accounts Receivable Loans
    - Expansion Loans
- Services
  - Treasury Services
    - Merchant Card Services
    - Lockbox
    - Accounts Receivable
    - Direct Deposit
    - Payroll Cards
    - Business Online Banking
    - Wire Transfers
    - ACH
    - Remote Deposit Capture
    - Positive Pay
  - Debit Cards
  - Cashier Checks
  - Money Orders
  - Night Drop

Schedule of Fees

Below is the schedule of fees for consumer and commercial accounts.

TRANSACTION TYPE	FEE
Account Reconcilement	$20.00 (per hour)
Auto Overdraft Transfer Fee	$6.00
ATM Transaction Fees at Lamar National Bank's ATMs • **Customer transactions** • **Non-customer transactions** • **Customer & Non-customer Foreign Transaction Fee** **ATM Transaction Fees at non-proprietary ATMs** • **Customer transactions at non-proprietary ATMs**	 No charge $2.00 (per transaction) $2.00 (per transaction) $2.00 (per transaction plus location's fee)
Balance Inquiry	$2.00
Cash Advance (Customer Only)	$5.00
Cashier's Checks (Customer Only) • **Replacement**	$6.00 $15.00
Collection Items (Customer Only)	$12.00
Debit Card Replacement • **Regular** • **MCC (My Card Creation)**	 $6.00 $10.00
External Auto Transfer Fee	$5.00
Gift Cards	$5.00
Lock Bags	$25.00
Money Orders	$2.99
NSF/Returned Item	$30.00
Overdraft Item	$30.00
Research	$25.00 (per hour)
Safe Deposit Box Fee	Call your local branch for pricing
Safe Deposit Box Late Fee • **Set on Auto Pay only**	$20.00
Special Cut-Off Statement	$2.00
Stop Payment • **Online** • **In House**	 $15.00 $30.00
Temporary Checks	$4.00 (per 12 checks)
Transfer / Payment by Phone	$5.00
Wires Transfers • **Incoming – Domestic** • **Outgoing – Domestic** • **Incoming – International** • **Outgoing – International**	 $15.00 $25.00 $25.00 $50.00
Zipper Bags	$5.00

Assessment Areas

Lamar National Bank's assessment area includes whole counties: Collin County, Denton County and Lamar County.

See assessment area maps attached.

Small Banks

The table below depicts the bank's Loan to Deposit ratio at quarter end for the previous year.

Quarter End	Percentage
1Q 2022	64.29%
2Q 2022	67.65%
3Q 2022	65.51%
4Q 2022	63.93%
1Q 2023	63.00%
2Q 2023	64.38%
3Q 2023	64.32%
4Q 2023	67.32%

HMDA Disclosure Statement

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

These data are available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this website.

Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

June 21, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Lamar National Bank
Charter Number: 17106

200 S. Collegiate Drive
Paris, TX 75460-1097

Office of the Comptroller of the Currency

225 E. John Carpenter Fwy
Suite 900
Irving, TX 75062

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 lending test is rated: Satisfactory.

The major factors that support this rating include:

- The lending test rating is based on two full-scope assessment areas (AA) in the state of Texas.
- The loan-to-deposit (LTD) ratio is reasonable.
- A majority of loans originated inside the AAs.
- The bank exhibits reasonable distribution of loans to low- and moderate-income (LMI) geographies.
- The distribution of loans to LMI borrowers and small businesses is reasonable.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is reasonable.

Lamar National Bank (LNB)'s quarterly LTD ratio since the previous CRA Performance Evaluation averaged 77.1 percent. We compared the bank's LTD ratio to four similarly situated banks within the bank's market area. The aggregate LTD ratio for the similar banks was 80.5 percent, with a low average of 65.5 percent and a high average of 102.5 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its AAs.

The bank originated and purchased 53.6 percent of its total loans inside its AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

The bank's primary products are home mortgages and commercial loans. Findings from this analysis factored into the overall analysis of the geographic distribution and lending by income level of the geography.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans $(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	$	%	$	%	$(000s)
Home Mortgage										
2019	80	62.0	49	38.0	129	9,702	47.6	10,677	52.4	20,379
2020	53	58.2	38	41.8	91	7,896	31.7	17,001	68.3	24,897
2021	46	42.2	63	57.8	109	12,141	28.0	31,169	72.0	43,310
Subtotal	**179**	**54.4**	**150**	**45.6**	**329**	**29,738**	**33.6**	**58,848**	**66.4**	**88,585**
Commercial Loans	8	40.0	12	60.0	20	533	8.7	5,603	91.3	6,136
Total	**187**	**53.6**	**162**	**46.4**	**349**	**30,271**	**32.0**	**64,451**	**68.0**	**94,721**

Source: Bank Data
Due to rounding, totals may not equal 100.0%

Description of Institution

LNB is a single-state financial institution headquartered in Paris, Texas, with assets of $304 million and capital of $34.5 million as of December 31, 2021. The bank is wholly owned by Lamar Bancorporation, Inc., a single bank holding company. LNB continues to serve Lamar County and operates from the main office located at 200 S. Collegiate Drive, Paris, Texas. LNB has expanded its geographic service area since the previous evaluation with the opening of a new branch in Northlake, Texas. The branch is located at 100 Plaza Place St #100, Northlake, Texas, Denton County, and opened in August 2021. In addition to the main office and the new branch, the bank operates two branches in Reno and Celina, Texas, with a loan production office (LPO) in Bryan, Texas. Drive-through facilities and Automated Teller Machines (ATMs) are maintained at all locations except the LPO.

LNB is a full-service institution and offers a variety of traditional loan products, deposit products, and financial services for commercial and consumer customers. Commercial and residential real estate loans remain as the bank's primary lending focus. As of December 31, 2021, LNB's loan portfolio totaled $191.8 million or 63.1 percent of total assets. The portfolio consists of approximately $101.5 million (52.9 percent) in commercial loans, $77.1 million (40.2 percent) in residential real estate loans, $9.3 million (4.9 percent) in agricultural loans, $2.8 million (1.5 percent) in consumer loans, and $1.1 million (0.5 percent) in other loans.

The bank operates in two assessment areas, consisting of Lamar County in its entirety and one census tract in Collin County. We did not include the county or census tracts for the Northlake branch. The Northlake branch opened in late 2021 and would not provide meaningful analysis for the evaluation period. The AAs meet regulatory requirements and do not arbitrarily exclude any low- or moderate-income geographies.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs. The bank received a "Satisfactory" rating at its previous CRA evaluation dated April 16, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2019, through December 31, 2021. The OCC evaluated LNB's CRA activities using the Small Bank CRA procedures, which include the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of the AAs through its lending activities.

To evaluate LNB's lending performance, we used Home Mortgage Disclosure Act (HMDA) data and selected a sample of commercial loans, consistent with the bank'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, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank 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 bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

LNB has one rating area, which is the State of Texas. The bank's overall rating is based on a full-scope review of each AA within the state.

The MMSA rating and state ratings are based on performance in all bank 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, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank'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 has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Texas

CRA rating for the State of Texas[1]: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A majority of the bank's lending is within the AA.
- The geographic distribution of loans reflects reasonable distribution throughout the AAs.
- The distribution of loans to individuals of different incomes and businesses of different sizes is reasonable.

Description of Institution's Operations in Texas

LNB operates in two AAs in the State of Texas as mentioned in the Description of Institution section. The AAs consist of Lamar County in its entirety and one census tract in Collin County, part of the Dallas Plano Irving MSA. The bank has two full-service branches located in the Lamar County AA, and one full-service branch is located within the Collin County MSA.

The bank is focused on meeting the needs of its community by offering diverse loan and deposit products. The primary lending focus is 1-4 family residential loans and commercial loans. LNB management and employees also support many community organizations in its AAs by serving on boards or consulting on projects. LNB is a sponsor of the Banzai program, which is an online financial literacy program. The bank's sponsorship allows over 4,780 students and teachers in eight schools throughout both AAs to have free access to Banzai. The bank is also a member of the Federal Home Loan Bank of Dallas' Special Needs Assistance Program (SNAP), which provides subsidies for repairs and rehabilitation of owner-occupied housing for eligible, special needs individuals. In addition to meeting the "special needs" definition, households must have a family income of 80 percent or less of the median family income for the area.

[1] This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Lamar County AA

Table A – Demographic Information of the Assessment Area Assessment Area: Lamar County						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	12	8.3	33.3	41.7	16.7	0.0
Population by Geography	49,566	7.8	25.0	44.3	22.8	0.0
Housing Units by Geography	22,558	7.9	28.0	43.2	20.9	0.0
Owner-Occupied Units by Geography	12,420	4.0	19.1	51.0	25.9	0.0
Occupied Rental Units by Geography	6,606	14.8	38.3	31.2	15.7	0.0
Vacant Units by Geography	3,532	8.6	39.9	38.3	13.2	0.0
Businesses by Geography	3,536	9.4	28.8	34.8	27.0	0.0
Farms by Geography	181	1.1	10.5	68.5	19.9	0.0
Family Distribution by Income Level	13,281	21.6	18.6	20.4	39.4	0.0
Household Distribution by Income Level	19,026	25.5	16.3	17.3	40.9	0.0
Median Family Income Non-MSAs - TX		$52,198	Median Housing Value			$81,450
			Median Gross Rent			$663
			Families Below Poverty Level			15.1%

Source: 2015 ACS and 2020 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

Paris, Texas is the county seat of Lamar County. The county is located in northeast Texas, approximately 100 miles northeast of Dallas, Texas. Major employers in Lamar County include Kimberly-Clark, Campbell Soup, Paris Regional Medical Center, and the school districts. During the evaluation period, small businesses in Lamar County had difficulty finding and keeping employees. Numerous restaurants closed during the COVID-19 pandemic due to staffing shortages. The lack of available labor has increased wages, which has impacted small business profitability.

The banking environment in Paris is competitive, which drives down loan rates and increases deposit rates. LNB is ranked fourth in deposit market share with deposits of $173 million, or 11.7 percent of AA deposits. The bank's primary competitors are First Federal Community Bank, The Liberty National Bank in Paris, Guaranty Bank and Trust, and Peoples Bank.

We completed one community contact within the AA. The contact provided valuable economic and AA information for Lamar County, which is the bank's primary AA for this evaluation period. The contact stated local financial institutions are highly responsive to community activities and needs. LNB continues to be the lead lender for community needs.

Collin County MSA

Table A – Demographic Information of the Assessment Area Assessment Area: Collin County						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	12	8.3	33.3	41.7	16.7	0.0
Population by Geography	49,566	7.8	25.0	44.3	22.8	0.0
Housing Units by Geography	22,558	7.9	28.0	43.2	20.9	0.0
Owner-Occupied Units by Geography	12,420	4.0	19.1	51.0	25.9	0.0
Occupied Rental Units by Geography	6,606	14.8	38.3	31.2	15.7	0.0
Vacant Units by Geography	3,532	8.6	39.9	38.3	13.2	0.0
Businesses by Geography	3,536	9.4	28.8	34.8	27.0	0.0
Farms by Geography	181	1.1	10.5	68.5	19.9	0.0
Family Distribution by Income Level	13,281	21.6	18.6	20.4	39.4	0.0
Household Distribution by Income Level	19,026	25.5	16.3	17.3	40.9	0.0
Median Family Income Non-MSAs - TX		$52,198	Median Housing Value			$81,450
			Median Gross Rent			$663
			Families Below Poverty Level			15.1%

Source: 2015 ACS and 2020 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The Collin County AA consists of one census tract that includes rural areas and the town of Celina, Texas. The city is a fast-growing suburb of the Dallas-Fort Worth (DFW) metroplex. During this evaluation period, the Dallas Business Journal ranked Celina as the fastest-growing city in the DFW metroplex. The population of Celina has doubled in the past five years and is expected to continue growing. Celina is located 20 miles north of Frisco, Texas, and 40 miles north of Dallas, Texas, on the Dallas North Tollway extension. Primary employers and industries in Celina, Texas include the local school district, Collin College, local government, industrial, service, and restaurants.

LNB has been operating in Celina for three years. The Celina Chamber of Commerce recognized the bank as the Best New Business, Business of the Year, and Community Friendly Business of the Year. Additionally, the Celina Independent School District recognized the bank on two occasions for its contributions to the community. There are only four institutions in this AA, and LNB is ranked second in deposit market share with $42 million of deposits, or 13.18 percent of the market. Competitors in this AA include Independent Bank, Bancorpsouth Bank, and Texas Republic Bank.

Scope of Evaluation in Texas

We completed full-scope reviews of the Lamar County AA and the Collin County MSA. Both AAs were selected for full-scope reviews based on fully functioning branches during the evaluation period. Refer to appendix A for a list of all AAs under review.

LENDING TEST

The bank's performance under the Lending Test in Texas is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Lamar County AA and Collin County MSA is good.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State.

There are no low- or moderate-income CTs in the Collin County MSA given the AA consists of a single, upper-income tract. As a result, analysis of geographic distribution in this AA is not meaningful.

Home Mortgage Loans

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

Lamar County AA

The geographic distribution of home mortgage loans in the AA is reasonable. The bank's lending in low- and moderate-income geographies exceeds the percentage of owner-occupied housing units and is within a reasonable range below the aggregate lending in those geographies.

Small Loans to Businesses

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

Lamar County AA

The geographic distribution of loans to small businesses in the AA is reasonable. The percentage of loans to small businesses in low- and moderate-income geographies exceeds the percentage of businesses in those geographies and is near the aggregate lending in those geographies.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the performance context and product lines offered by the bank.

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 bank's home mortgage loan originations and purchases.

Lamar County AA

The borrower distribution of home mortgage loans in the AA is reasonable. The percentage of loans to low-income borrowers is significantly lower than the percentage of low-income families; however, the percentage of loans exceeds the aggregate lending. The percentage of loans to moderate-income borrowers is near the percentage of moderate-income families; however, exceeds the aggregate lending. While the bank's performance is lower than AA demographics, data shows the poverty level in the AA is high, there is limited housing stock, and there is strong competition for loans in the AA.

Collin County MSA

There is an insufficient number of home mortgage loans in the MSA to conduct a meaningful analysis.

Small Loans to Businesses

Refer to Table R in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Lamar County AA

The borrower distribution of loans to small businesses is reasonable. The percentage of bank loans to businesses with revenues of less than or equal to $1 million is lower than the percentage of businesses identified as having revenues of less than or equal to $1 million in the AA and exceeds the aggregate lending for those businesses.

Collin County MSA

The borrower distribution of loans to small businesses is reasonable. The percentage of bank loans to businesses with revenues of less than or equal to $1 million is lower than the percentage of businesses identified as having revenues of less than or equal to $1 million in the AA and exceeds the aggregate lending for those businesses.

A majority of the loans in our samples consisted of Paycheck Protection Program (PPP) loans issued during 2020 and 2021. LNB was an active lender in the program to assist businesses in its AAs during the COVID-19 pandemic.

These PPP loans are unique in that financial information was not required for underwriting or approval, resulting in a large portion of the sample with "unknown" revenue. Based on the size of the loan, we determined a significant portion of the PPP loans were likely originated to small businesses with $1 million or less in annual revenue.

Responses to Complaints

There were no CRA related complaints received by the bank during the evaluation 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".

Time Period Reviewed:	01/01/2019 – 12/31/2021	
Bank Products Reviewed:	Home Mortgage Small Business	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
(None)		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Texas		
Lamar County AA	Full Scope	Lamar County
Collin County MSA	Full Scope	Census Tract 303.05 in Collin County

Appendix B: Summary of MMSA and State Ratings

RATINGS: Lamar National Bank	
Overall Bank:	Lending Test Rating
Lamar National Bank	Satisfactory
MMSA or State:	
Texas	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): 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 (CSA): 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 (CD): 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 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 low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, 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, 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 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 conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, 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 the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): 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 (FFIEC) 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 Metropolitan Statistical Area 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 multi-state metropolitan statistical 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 statistical area, the institution will receive a rating for the multi-state metropolitan statistical 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) 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(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 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of 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: (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/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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/assessment area. 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 bank 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 bank loan data to aggregate data from geographic areas larger than the bank's assessment area.

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 bank 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 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 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 bank's assessment area.

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 bank 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 bank 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 bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2019-2021**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Lamar County AA	171	25,880	95.5	975	4.1	5.8	2.1	19.1	18.1	11.8	51.0	49.1	50.3	25.9	26.9	35.9	0.0	0.0	0.0
Collin County MSA	8	3,858	4.5	4,486	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0
Total	**179**	**29,738**	**100.0**	**5,461**	**3.4**	**5.6**	**0.4**	**16.0**	**17.3**	**2.1**	**42.8**	**46.9**	**9.0**	**37.8**	**30.2**	**88.6**	**0.0**	**0.0**	**0.0**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-2021**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Lamar County AA	171	25,880	95.5	975	21.6	2.9	1.7	18.6	15.8	12.6	20.4	24.6	18.7	39.4	48.0	44.5	0.0	8.8	22.5
Collin County MSA	8	3,858	10.9	4,486	9.8	12.5	0.6	6.8	0.0	6.0	20.1	0.0	19.2	63.3	87.5	58.6	0.0	0.0	15.6
Total	**179**	**29,738**	**100.0**	**5,461**	**19.7**	**3.4**	**0.8**	**16.7**	**15.1**	**7.2**	**20.3**	**23.5**	**19.1**	**43.2**	**49.7**	**56.1**	**0.0**	**8.4**	**16.8**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2019-2021**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Lamar County AA	20	3,539	100	857	9.4	25.0	7.8	28.8	30.0	25.0	34.8	30.0	37.1	27.0	15.0	30.1	0.0	0.0	0.0
Collin County MSA	20	2,334	100	683	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0
Total	**40**	**5,873**	**100**	**1,540**	**6.4**	**12.5**	**4.4**	**19.6**	**15.0**	**13.9**	**23.7**	**15.0**	**20.6**	**50.3**	**57.5**	**61.1**	**0.0**	**0.0**	**0.0**

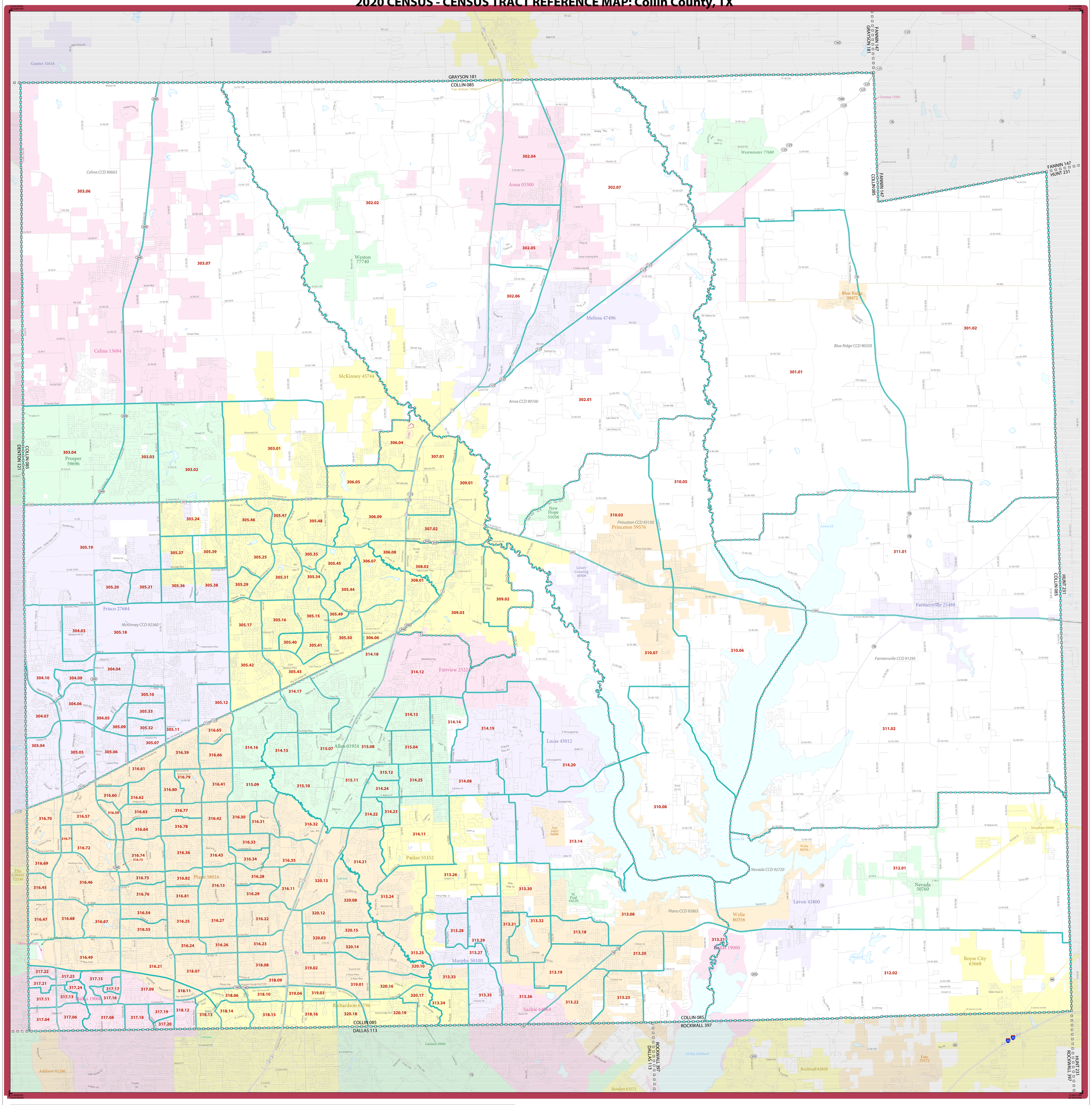
Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2019-2021**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Lamar County	20	3,539	100	857	83.0	65.0	35.9	4.8	15.0	12.2	20.0
Collin County MSA	20	2,334	100	683	93.4	60.0	38.8	1.5	0.0	5.1	40.0
Total	**40**	**5,873**	**100**	**1,540**	**86.3**	**62.5**	**37.2**	**3.7**	**7.5**	**9.9**	**30.0**

Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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)[1]	○ ○ ○ ○ ○ ○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	○ ○ ○ ○ ○ ○	Hanna CCD 91650
Consolidated City	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP)[2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	35 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

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.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles

The plotted map scale is 1:59,872

N W E S

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

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

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 27 36 51
2nd Standard Parallel: 34 43 24
Central Meridian: -100 04 35
Latitude of Projection's Origin: 25 50 13
False Easting: 0
False Northing: 0

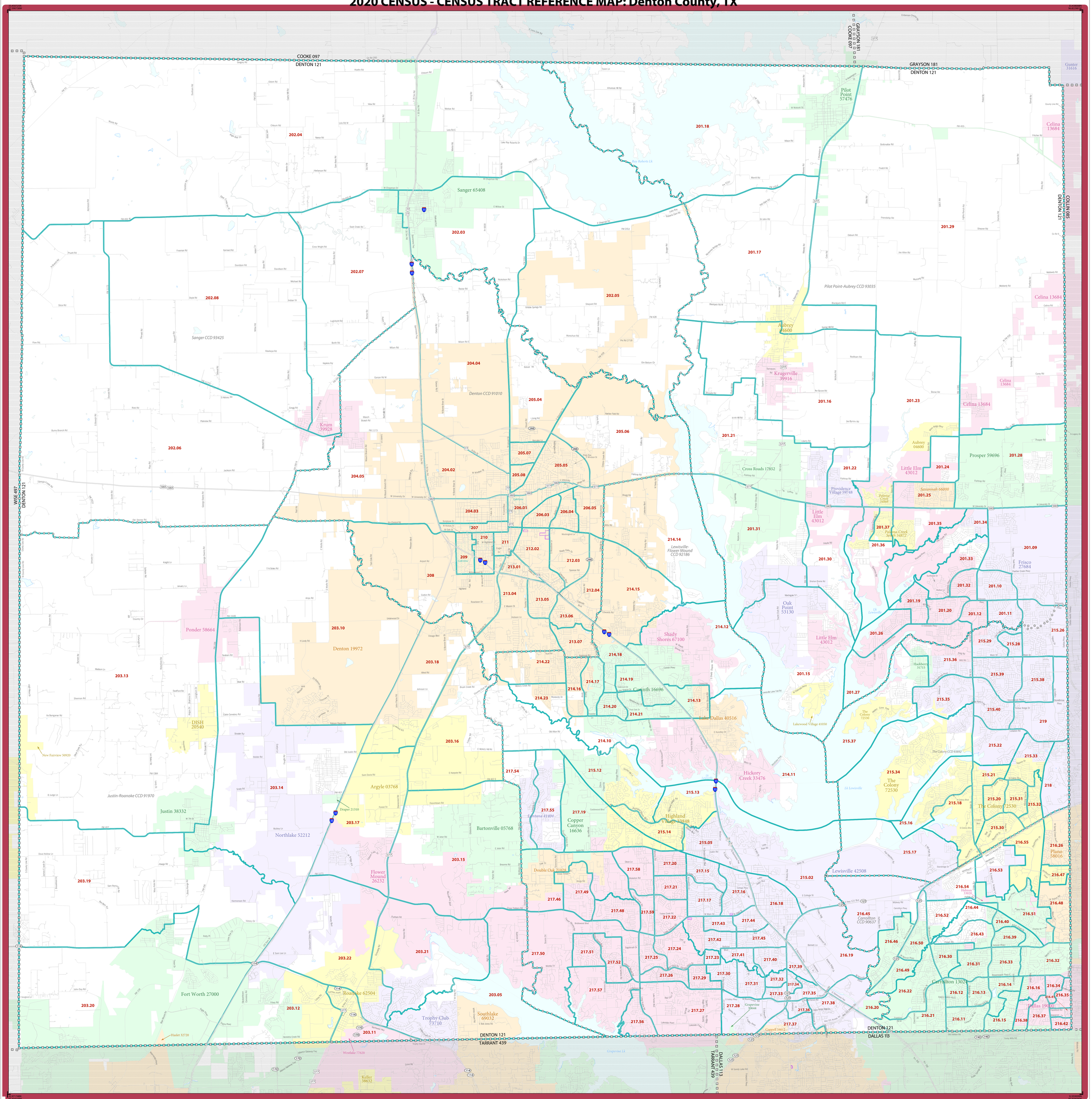
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Collin County (085)
ENTITY TYPE: County or statistically equivalent entity
ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249648085001

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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)[1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place[1,2]		Davis 18100
Census Designated Place (CDP)[2]		Incline Village 35100
Census Tract[3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	35 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

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

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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.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles

The plotted map scale is 1:60,195

N W E S

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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

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

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 27 36 51
2nd Standard Parallel: 34 43 24
Central Meridian: -100 04 35
Latitude of Projection's Origin: 25 50 13
False Easting: 0
False Northing: 0

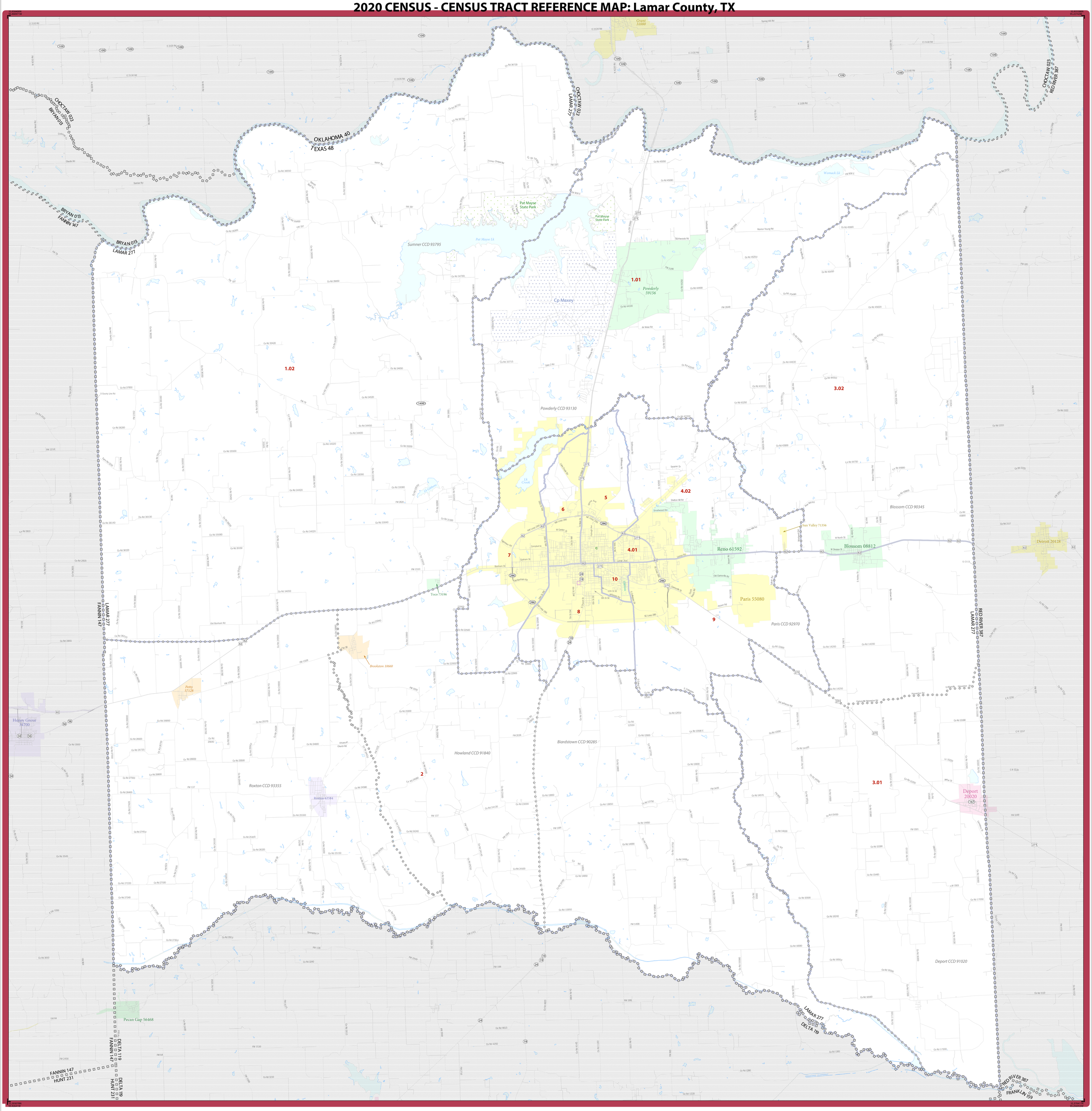
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Denton County (121)
ENTITY TYPE: County or statistically equivalent entity
ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249648121001

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
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State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

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Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

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.

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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.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:71,058

N W E S

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

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

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 27 36 51
2nd Standard Parallel: 34 43 24
Central Meridian: -100 04 35
Latitude of Projection's Origin: 25 50 13
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Lamar County (277)
ENTITY TYPE: County or statistically equivalent entity
ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249548277001

United States® Census 2020