



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

September 09, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Clear Fork Bank, National Association
Charter Number 3248

100 S. Main
Albany, TX 76430

Office of the Comptroller of the Currency

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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 community development test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on a reasonable loan-to-deposit ratio, a majority of the bank's loans are inside its assessment areas (AAs), the distribution of loans across geographies of different income levels is reasonable, and the distribution of loans to borrowers of different income levels and businesses of different sizes is reasonable.
- The Community Development (CD) Test rating is based on adequate responsiveness to community development needs in lending, investments, donations, and services.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's loan-to-deposit ratio (LTD) is reasonable. The bank's quarterly average LTD ratio during the evaluation period was 78.8 percent. We compared the bank's LTD ratio to similarly situated institutions in the area. The average LTD ratio for the peer banks was 59.2 percent.

Lending in Assessment Area

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

The bank originated and purchased 77.7 percent of its total loans inside the bank's 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 small loans to businesses. The findings from this analysis factored into the overall analysis of the geographic distribution of lending by income level of the geography.

Lending Inside and Outside of the Assessment Area 2021 - 2023										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	310	77.1	92	22.9	402	54,598	64.3	30,258	35.7	84,855
Small Business	49	81.7	11	18.3	60	4,371	70.6	1,821	29.4	6,192
Total	359	77.7	103	22.3	462	58,969	64.8	32,079	35.2	91,047

Description of Institution

Clear Fork Bank, National Association (Clear Fork or bank) is a single-state community bank wholly owned by Albany Bancshares, Inc., a one-bank holding company controlled locally by individual shareholders, and headquartered in Albany, Texas.

Established in 1883, Clear Fork is a full-service bank offering an array of loan and deposit products, including telephone, mobile, and internet banking for both individuals and businesses. The bank's physical offices are its primary delivery system for retail products and services. Clear Fork operates a total of five branch offices, in addition to the main office in Albany. The bank opened a new branch facility on September 28, 2022, in Mineral Wells, Texas. The locations and census tract (CT) income designations for the bank and its branches are as follows:

- 100 S. Main Street, Albany, Texas (middle-income; distressed or underserved)
- 101 E. Walker Street, Breckenridge, Texas (middle-income; distressed or underserved)
- 104 S. Main Street, Gordon, Texas (middle-income)
- 123 Central Avenue, Strawn, Texas (middle-income)
- 5657 Buffalo Gap Road, Abilene, Texas (upper-income)
- 2307 E. Hubbard Street, Mineral Wells, Texas (opened 09/28/2022) (moderate-income)

Services also include drive-in banking and cash-dispensing automated teller machines (ATM) services. Drive-in banks with extended hours and ATMs with 24-hour access are located at:

- 84 N. Main Street, Albany, Texas
- 105 E. Williams Street, Breckenridge, Texas
- 5657 Buffalo Gap Road, Abilene, Texas

As of December 31, 2023, Clear Fork reported total assets of \$842 million, total liabilities of \$756 million, and capital of \$86 million. Net loans totaled \$608.7 million and represented 72.3 percent of assets. Commercial real estate and commercial and industrial (business) loans accounted for the largest percentage of gross loans at 45.6 percent and 27.3 percent respectively, followed by residential real estate at 24.3 percent and consumer loans at 2.8 percent. Farm and

agriculture loans represented only 11.1 percent of gross loans. Total investments were \$186.1 million. Tier 1 capital totaled \$88.4 million. Based on these numbers, examiners determined the bank's primary lending focus for this evaluation period was business loans and mortgage loans.

The bank has two AAs in Texas. The Non-MSA is comprised of Shackelford, Stephens, and Palo Pinto Counties. The Taylor County AA is comprised of Taylor County, which is part of the Abilene, Texas MSA. Five of the six branch locations are located within the Non-MSA, and one branch location is located within the Taylor County AA.

The Non-MSA AA is comprised of 14 CTs from three contiguous counties in Texas. Palo Pinto County has a total of 10 CTs – six middle-income, two moderate-income, and two upper-income. There are no low-income or underserved geographies in this county. Palo Pinto is the county seat, and Mineral Wells is the largest city in Palo Pinto County with an estimated population of 14,820. Shackelford County is comprised of only one middle-income CT, and it has been designated as distressed or underserved. Albany is the county seat and the largest city with an estimated population of 1,854. Stephens County has a total of three middle-income CTs that have been designated as distressed or underserved. Breckenridge is the largest city and county seat of Stephens County with an estimated population of 5,187.

The Taylor County AA is composed of 41 CTs. Taylor county is made up of three low-income CTs, 13 moderate-income CTs, 13 middle-income CTs, 10 upper-income CTs, and two CTs that are unknown. The Abilene Regional Airport and the Abilene State Supported Living Center are located in the unknown CTs. Taylor County is located in the Abilene, Texas MSA, which is located approximately 40 miles southwest of the main bank location in Albany, Texas. Abilene has an estimated population of 125,182. The AAs meet the requirements of the CRA regulation and do not arbitrarily exclude any low- or moderate-income geographies.

The bank has no affiliate or operating subsidiary activities considered when evaluating the CRA performance. No legal or financial factors impede the bank from meeting the credit needs of its community. The bank was rated "Satisfactory" at the prior CRA evaluation dated January 19, 2021.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation (PE) assesses the bank's performance under the Lending Test and the CD Test. In evaluating the bank's lending performance, examiners reviewed home mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA), bank provided data of small loans to businesses, and CD loans. Examiners also evaluated CRA qualified investments including donations and grants, as well as retail and CD services.

The evaluation period was January 1, 2021, through December 31, 2023. Conclusions related to CD loans, qualified investments including donations, and CD services were based on the number and dollar amounts made during the evaluation period. For geographic and borrower distribution analyses, 2021 mortgage loans were compared to the 2015 American Community

Survey (ACS) Census data and for 2022 and 2023 to the 2020 ACS Census data. Small loans to businesses were compared to the 2021 and 2023 Dun & Bradstreet (D&B) data.

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 assessment areas 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.

Clear Fork has two AAs in Texas. The Non-MSA is comprised of the entire counties of Palo Pinto, Shackelford, and Stephens counties. The Taylor County AA is part of the Abilene, Texas MSA and is comprised of the entire county of Taylor. The Non-MSA was selected for a full-scope review after considering the number of originated and purchased loans in the AA, the volume of deposits in the AA, and the number of branch offices in the AA.

Ratings

The bank’s overall rating is based on the performance in the State of Texas.

The state rating is based on performance in all bank AAs with the most weight placed on the full-scope AA. For the geographic and borrower distribution of loans under the Lending Test, consideration was given to the number of loans and dollar volume of loans originated in each category. Small loans to businesses received the most weight due to this being a major product. As of December 31, 2023, small business loans totaled \$308.6 million and represented 49.9 percent of the loan portfolio. Refer to the “Scope” section under the State 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 Texas¹: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The distribution of loans across geographies of different income levels is reasonable.
- The distribution of loans to borrowers of different income levels and businesses of different sizes is reasonable.
- CD activities reflect adequate responsiveness to community development needs.

Description of Institution's Operations in Texas

The bank operates in two AAs in the State of Texas as described in the "Description of Institution" and the "Scope of Evaluation" sections of this PE. The bank's primary business focus is small business loans and HMDA reportable loans. Competitors include other national banks and Federal Reserve member and nonmember banks, as well as credit unions and nonbank financial entities that compete for residential, business, and consumer loans.

Community credit needs in the full-scope AA were determined by reviewing recent housing and demographic information, CRA PEs from other banks operating in the bank's AAs, and a community contact with an organization that provides services within the full-scope AA.

Non-MSA AA

The main office and four branch offices are located in the Non-MSA AA with \$507.9 million in deposits. This represents 75.3 percent of total deposits. The AA includes the entire counties of Palo Pinto, Shackelford, and Stephens. Based on 2022-2023 information, the AA contains 14 CTs, of which 14.3 percent are moderate-income, 71.4 percent are middle-income, and 14.3 percent are upper-income CTs. During the three years of the evaluation period, the AA

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

did not have low-income CTs. In 2021, Shackelford County was designated as distressed or underserved and one CT in Stephens County was designated as distressed or underserved. In 2022-2023, two of the three counties that comprise this AA (Stephens and Shackelford) are designated as distressed or underserved.

During 2022-2023, owner-occupied housing units in the AA total 11,320. The majority or 72.1 percent of the housing units are located in middle-income CTs while 19.5 percent are located in upper-income CTs. Only 8.3 percent of the AA's housing units are located in moderate-income CTs. The percentage of families below the poverty level in the Non-MSA AA is 11 percent and the median family income is \$61,785.

Based on Peer Mortgage Data for the Non-MSA AA, Clear Fork has a market share of 6.9 percent for total loans and ranks second out of 212 lenders. Based on the Peer Small Business Data for the Non-MSA AA, the bank does not have a significant market share. Main competitors in the AA are First Financial Bank, Rocket Mortgage, 21st Mortgage, American Express National Bank, and JP Morgan Chase Bank, NA. The bank's deposit market share is 29.1 percent of the total market, ranking first out of eight institutions. Deposits in this AA represent 75.3 percent of the bank's total deposits.

Shackelford County

According to the U.S Census Bureau, Shackelford County has a population of 3,105 with a median age of 42.9 years. Albany is the County seat. The economy in Albany employs 749 people. The most common employment sectors for those who live in Albany, TX, are accommodation & food services, retail trade, and transportation & warehousing.

Palo Pinto County

According to the U.S. Census Bureau, Palo Pinto County has a population of 28,409 with a median age of 41.3 years. Mineral Wells is the largest city in the county. In 2022, employment in Mineral Wells, TX grew at a rate of 3.28 percent, from 6,200 employees to 6,400 employees. The most common employment sectors for those who live in Mineral Wells, TX, are retail trade, manufacturing, and health care & social assistance.

Stephens County

According to the U.S Census Bureau, Stephens County has a population of 9,101 with a median age of 40.9 years. Breckenridge is the County seat. In 2022, employment in Breckenridge, TX grew at a rate of 4.73 percent, from 2,009 employees to 2,190 employees. The most common employment sectors for those who live in Breckenridge, TX, are educational services, accommodation & food services, and manufacturing.

To help examiners identify the community needs in the Non-MSA AA, the OCC contacted the director of an organization, whose mission is to advance, support, and promote the economic vitality of Palo Pinto County. According to this contact, there is a need for affordable housing and for services to help first time homebuyers prepare to become homeowners, along with financial assistance for down payment and closing costs. In addition, this organization works with the Small Business Administration to provide financial education to small businesses. The contact indicated there is a need for banks to invest in Community Development Financial Institutions (CDFIs) to provide technical assistance and small dollar loans to new businesses.

Non-MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	13	0.0	38.5	46.2	15.4	0.0
Population by Geography	40,725	0.0	34.8	43.1	22.0	0.0
Housing Units by Geography	21,978	0.0	27.3	52.7	20.0	0.0
Owner-Occupied Units by Geography	10,900	0.0	24.9	49.4	25.7	0.0
Occupied Rental Units by Geography	4,486	0.0	54.8	36.2	9.0	0.0
Vacant Units by Geography	6,592	0.0	12.7	69.3	18.0	0.0
Businesses by Geography	3,253	0.0	33.7	48.2	18.2	0.0
Farms by Geography	191	0.0	15.2	58.1	26.7	0.0
Family Distribution by Income Level	10,338	21.8	19.3	17.8	41.1	0.0
Household Distribution by Income Level	15,386	25.0	16.8	16.8	41.5	0.0
Median Family Income Non-MSAs – TX		\$52,198	Median Housing Value			\$85,632
			Median Gross Rent			\$667
			Families Below Poverty Level			15.2%
Source: 2015 ACS and 2021 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.						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA 2022-2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	0.0	14.3	71.4	14.3	0.0
Population by Geography	40,615	0.0	13.0	69.5	17.5	0.0
Housing Units by Geography	22,253	0.0	9.4	75.4	15.2	0.0
Owner-Occupied Units by Geography	11,320	0.0	8.3	72.1	19.5	0.0
Occupied Rental Units by Geography	3,789	0.0	18.9	68.6	12.5	0.0
Vacant Units by Geography	7,144	0.0	6.0	84.4	9.7	0.0
Businesses by Geography	4,650	0.0	13.0	71.4	15.6	0.0
Farms by Geography	260	0.0	3.8	78.8	17.3	0.0
Family Distribution by Income Level	10,250	19.7	17.8	21.1	41.4	0.0
Household Distribution by Income Level	15,109	24.6	13.3	19.4	42.7	0.0
Median Family Income Non-MSAs – TX		\$61,785	Median Housing Value			\$118,406
			Median Gross Rent			\$699
			Families Below Poverty Level			11.0%
Source: 2020 U.S. Census and 2023 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.						

Scope of Evaluation in Texas

The Non-MSA AA was selected for a full-scope review because a majority of bank deposits and branches are located in that AA. The Taylor County AA received a limited-scope review. Refer to the table in appendix A for a list of all AAs under review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on full- and limited-scope reviews, the bank's lending performance in the state of Texas is reasonable.

Distribution of Loans by Income Level of the Geography

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

Non-MSA

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.

The geographic distribution of mortgage loans in the AA is poor.

In 2021, the bank's home mortgage lending in moderate-income geographies was somewhat lower than the percentage of owner-occupied housing units and the aggregate lending.

In 2022-2023, the bank's home mortgage lending in moderate-income geographies was significantly lower than the percentage of owner-occupied housing units and the aggregate lending. The Non-MSA AA does not have low-income geographies and only has two moderate-income CTs. Even though lending in moderate-income geographies was significantly lower than the percentage of housing units and the aggregate lending, two of the three counties in the Non-MSA AA (Stephens and Shackelford Counties) are comprised of middle-income CTs that have been designated as distressed or underserved.

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.

The geographic distribution of small loans to businesses is good.

In 2021, the bank's small loans to businesses in moderate-income geographies was somewhat lower than the percentage of businesses located in moderate-income geographies and exceeded the aggregate lending.

In 2022-2023, the bank's small loans to businesses in moderate-income geographies exceeded the percentage of businesses located in moderate-income geographies and the aggregate lending. The Non-MSA AA does not have low-income geographies. In addition, two of the three counties that comprise the Non-MSA AA (Stephens and Shackelford Counties) are designated as distressed or underserved.

Lending Gap Analysis

Examiners evaluated the lending distribution in the bank's AAs to determine if any unexplained conspicuous gaps existed. There were no unexplained conspicuous gaps identified.

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 and farms of different sizes, given the product lines offered by the bank.

Non-MSA AA

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.

The distribution of loans to low- and moderate-income (LMI) individuals in the AA is good.

In 2021, the bank's home mortgage lending to low-income borrowers was somewhat lower than the percentage of families identified as low-income and exceeded the aggregate lending. For moderate-income borrowers, the bank's home mortgage lending exceeded the percentage of families identified as moderate-income and the aggregate lending.

In 2022-2023, the bank's home mortgage lending to low-income borrowers was somewhat lower than the percentage of families identified as low-income and exceeded the aggregate lending. For moderate-income borrowers, the bank's home mortgage lending was near the percentage of families identified as moderate-income and exceeded the aggregate lending.

During the evaluation period, borrowers faced affordability challenges in the AA as interest rates, housing prices, and insurance premiums increased during this time. The median family income in the Non-MSA AA was \$61,785 and the median housing value was \$118,406. Low-income borrowers earned no more than \$30,892, and moderate-income borrowers earned no more than \$49,428 annually. The calculated maximum affordable monthly mortgage payment was \$772 for a low-income borrower and \$1,235 for a moderate-income borrower. The average monthly principal and interest payment, not considering down payment, homeowner's insurance, real estate taxes, or additional monthly expenses for a \$118,000 house with a five percent interest rate would be approximately \$633.

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.

The distribution of small loans to businesses in the AA is excellent.

In 2021, the bank's loans to businesses with revenues less than or equal to \$1 million exceeded the percentage of businesses identified as having revenues less than or equal to \$1 million and the aggregate lending.

In 2022-2023, the bank's loans to businesses with revenues less than or equal to \$1 million exceeded the percentage of businesses identified as having revenues less than or equal to \$1 million and the aggregate lending.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the bank's performance under the Lending Test in the Taylor County AA is weaker than the overall performance under the Lending Test in the full scope area. The reason for weaker performance is a lower percentage of loans to LMI borrowers and businesses with revenues less than or equal to \$1 million. Competition for loans in the Taylor County AA is strong. The bank is already seeing an increase in lending in this AA since moving the branch from an office building to a standalone location. Lending in LMI geographies is consistent with the full-scope AA considering performance context. The bank has one branch location in this AA, and deposits represent 24.7 percent of total deposits. The impact to the overall rating is neutral since examiners placed more weight on performance in the full-scope AA.

Responses to Complaints

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

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Texas is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on full-scope and limited-scope reviews, the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment areas.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Full Review				
Non-MSA AA	4	80.0	7,279	90.1
Limited Review				
Taylor AA	1	20.0	750	9.9
Total	5	100.0	8,029	100.0

The level of CD lending in the Non-MSA AA reflects adequate responsiveness to the CD needs of the AA. The bank originated or renewed four qualified CD loans in the AA totaling \$7.3 million, which represented 10.9 percent of allocated tier 1 capital as of December 31, 2023.

Examples included:

- A \$4.9 million Paycheck Protection Program (PPP) loan to a regional county hospital, which supports the Non-MSA AA by providing community services to LMI individuals. Palo Pinto county is comprised of nine CTs, four of which are moderate-income CTs.
- A \$1 million loan to a company that provides asphalt paving and repair, civil construction and site work, site utilities, and demolition. The company supports economic development in counties included in the Non-MSA AA and creates permanent jobs for LMI households. Two of the counties in the Non-MSA AA are designated as underserved or distressed.
- A \$406,000 loan to an oil drilling company in Shackelford County, which is designated as distressed or underserved. The business promotes economic development for the community as well as job creation for LMI individuals.

In addition, the bank made two loans in the statewide area totaling \$5 million during the evaluation period. One loan was to purchase and renovate an apartment complex in a moderate-income CT, and the other loan was to provide a line of credit to a company that provides several finance products to small businesses including factoring, short-term promissory notes, and merchant solutions.

Furthermore, in 2021, the bank made approximately \$31.2 million in SBA PPP loans to over 410 community businesses, including the example above.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Full Review										
Non MSA AA	0	0	57	5,400	57	75.0	5,400	76.3	0	0
Limited Review										
Taylor AA	0	0	19	1,676	19	25.0	1,676	23.7	0	0
TOTAL	0	0	76	7,076	76	100.0	7,076	100.0	0	0

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

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

The Qualified Investments Table, shown above, sets forth the information and data used to evaluate the bank's level of qualified CD investments. The table includes all CD investments. The bank does not have prior period investments that remain outstanding during the evaluation period.

The level of qualified investments and donations in the Non-MSA AA reflect adequate responsiveness for the CD needs of the AA. Current period qualified investments totaled \$5.4 million for the Non-MSA AA. This level of investments represented 8.1 percent of allocated tier 1 capital as of December 31, 2023. New qualified investments consisted of different investments and donations to organizations that provide community services to LMI individuals and geographies. Some examples of investments and donations include:

- A \$5.4 million bond purchased during the evaluation period. The proceeds of the bond will be used to renovate, improve, and equip existing building including the courthouse and law enforcement centers in Stephens County. Stephens County is designated as distressed or underserved.
- A \$2,000 donation to a hospital for equipment in Stephens County. This county is designated as distressed and underserved.
- A \$5,602 donation to an organization that provides community services to LMI residents in Stephens County, which is designated as distressed or underserved.

In addition, the bank provided \$6,000 in a donation to the Perrytown, Texas Tornado Relief, which is outside the bank's AAs.

Extent to Which the Bank Provides Community Development Services

The level of CD services in the Non-MSA AA exhibited excellent responsiveness to the CD needs of the AA. In the Non-MSA AA, the bank provided 1,194 service hours, which includes volunteer activities of the bank's directors, officers, and employees. Many of the volunteer activities are on a continuing basis to the CD organizations. Fourteen employees provided expertise to 22 CD organizations within the AA. Employees served either as an executive, director, treasurer, and/or committee member. The following includes a few of the organizations that have benefited from these activities:

- An employee of the bank served as Treasurer and provided 132 hours of service to an organization that delivered community services to LMI individuals.
- An employee of the bank served as President and board member and provided 54 hours of service to an organization that assisted the city of Breckenridge and provided financial expertise to this organization whose purpose is community and business development. Stephens County is designated as underserved or distressed.
- An employee of the bank provided financial instruction to high school seniors to manage a checking account and make sound financial decisions as they become independent. The high school is located in Shackelford County, which is designated as distressed or underserved.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the bank's performance under the CD Test in the Taylor County AA is weaker than the bank's overall performance under the CD Test in the full scope area. CD loans in this AA totaled \$750,000, while investments and donations represented 2.5 percent of tier 1 capital. CD services in this AA totaled 134 hours provided by four bank employees to six organizations. The bank only has one branch location in this AA and deposits represent 24.7 percent. The impact to the overall rating is neutral since examiners placed more weight on the full-scope AA.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/21 to 12/31/23	
Bank Products Reviewed:	Home mortgage, small business, community development loans, qualified investments, community development services.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Texas		
Non-MSA AA	Full-scope	Entire counties of Stephens, Shackelford, and Palo Pinto.
Taylor County AA	Limited-scope	Entire Taylor county.

Appendix B: Summary of State Ratings

RATINGS – Clear Fork Bank, National Association			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State Rating
Clear Fork Bank, NA	Satisfactory	Satisfactory	Satisfactory
State:			
Texas	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

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 **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
Non-MSA AA	71	6,334,690	76.3	1,367	0.0	0.0	0.0	24.9	19.7	25.3	49.4	62.0	53.6	25.7	18.3	21.1	0.0	0.0	0.0
Taylor County AA	22	12,111,093	23.7	6,287	0.0	0.0	0.0	19.4	13.6	10.7	34.6	40.9	23.8	46.0	45.5	65.4	0.0	0.0	0.1
Total	93	18,445,783	100.0	7,654	0.0	0.0	0.0	20.9	18.3	13.3	38.6	57.0	29.2	40.6	24.7	57.5	0.0	0.0	0.1

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data.

Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2022-23**

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
Non-MSA AA	149	19,451,677	68.7	1,109	0.0	0.0	0.0	8.3	0.7	9.6	72.1	93.3	66.7	19.5	6.0	23.6	0.0	0.0	0.0
Taylor County AA	68	16,700,232	31.3	4,084	3.7	2.9	2.1	21.9	27.9	18.2	31.5	35.3	26.1	42.9	33.8	53.5	0.0	0.0	0.2
Total	217	36,151,909	100.0	5,193	2.7	0.9	1.6	18.1	9.2	16.4	42.8	75.1	34.7	36.4	14.7	47.1	0.0	0.0	0.1

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data.

Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
	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
Non-MSA AA	71	6,334,690	76.3	1,367	21.8	12.7	2.2	19.3	22.5	8.6	17.8	12.7	19.0	41.1	43.7	51.1	0.0	8.5	19.1
Taylor County AA	22	12,111,093	23.7	6,287	21.3	4.5	2.0	17.7	0.0	10.9	20.1	0.0	18.6	40.9	4.5	40.1	0.0	90.9	28.5
Total	93	18,445,783	100.0	7,654	21.4	10.8	2.0	18.1	17.2	10.5	19.6	9.7	18.7	40.9	34.4	42.0	0.0	28.0	26.8
Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-23
	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
Non-MSA AA	149	19,451,677	68.7	1,109	19.7	10.1	2.6	17.8	15.4	10.2	21.1	21.5	18.0	41.4	45.0	49.9	0.0	8.1	19.3
Taylor County AA	68	16,700,232	31.3	4,084	19.5	1.5	4.5	18.7	1.5	15.9	20.3	2.9	19.8	41.6	29.4	34.8	0.0	64.7	25.0
Total	217	36,151,909	100.0	5,193	19.6	7.4	4.1	18.5	11.1	14.7	20.5	15.7	19.4	41.5	40.1	38.0	0.0	25.8	23.8
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data. 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																			2021
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Non-MSA AA	20	659,633	100.0	1,070	0.0	0.0	0.0	33.7	25.0	24.2	48.2	35.0	52.2	18.2	40.0	22.3	0.0	0.0	1.3
Taylor County AA	20	3,613,660	100.0	3,184	0.0	0.0	0.0	27.5	20.0	22.5	30.7	25.0	32.1	40.9	55.0	44.7	1.0	0.0	0.7
Total	40	4,273,293	100.0	4,254	0.0	0.0	0.0	28.9	22.5	22.9	34.6	30.0	37.2	35.8	47.5	39.1	0.7	0.0	0.9
Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022-23
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Non-MSA AA	20	1,624,278	100.0	996	0.0	0.0	0.0	13.0	15.0	10.9	71.4	85.0	72.1	15.6	0.0	17.0	0.0	0.0	0.0
Taylor County AA	20	2,409,258	100.0	3,209	3.8	5.0	3.2	24.3	25.0	23.7	33.5	20.0	34.0	38.1	50.0	38.9	0.3	0.0	0.2
Total	40	4,033,535	100.0	4,205	2.9	2.5	2.4	21.7	20.0	20.7	42.3	52.5	43.0	32.9	25.0	33.7	0.2	0.0	0.1
Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%																			

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Non-MSA AA	20	659,633	100.0	1,070	84.5	100.0	43.6	4.0	0.0	11.5	0.0
Taylor County AA	20	3,613,670	100.0	3,184	83.1	80.0	38.5	4.4	20.0	12.5	0.0
Total	40	4,273,303	100.0	4,254	83.4	90.0	39.8	4.3	10.0	12.3	0.0
Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%											

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022-23
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Non-MSA AA	20	1,624,278	100.0	996	88.6	90.0	51.6	2.8	10.0	8.6	0.0
Taylor County AA	20	2,409,258	100.0	3,209	87.1	65.0	51.6	3.2	35.0	9.7	0.0
Total	40	4,033,536	100.0	4,205	87.4	77.5	51.6	3.1	22.5	9.5	0.0
Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%											