

# **PUBLIC DISCLOSURE**

October 29, 2018

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Bank of the West  
Certificate Number: 26627

108 West Northwest Highway  
Grapevine, Texas 76051

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Dallas Regional Office

1601 Bryan Street, Suite 1410  
Dallas, TX 75201

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, nor should it 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.

- **Community Services** – In both 2016 and 2017, the bank made an investment that supports the operation of the “Senior Crimestoppers Program” for low- and moderate-income seniors with a \$10 thousand grant each year from the interest of the investment.

### Community Development Services

The bank established an adequate record regarding its community development services. An adequate record regarding the types of services combines with an adequate record regarding the availability of services to support this conclusion. Examiners considered the types and availability of services relative to the considerations noted for the Community Development Test when arriving at this conclusion.

#### *Types of Services*

The types of services that primarily benefit low- and moderate-income individuals reflect adequate performance. An adequate extent, or number, of community development services supports this conclusion. Examiners considered the number of services relative to the considerations noted in the Community Development Test when arriving at this conclusion.

During the evaluation period, 22 bank employees provided 42 qualified instances of financial expertise or technical assistance to 22 different community development-related organizations, a slight decrease from the last evaluation, where bank employees provided 59 instances of financial expertise or technical assistance to 22 different community development-related organizations. Additionally, the bank hosted a food and medical drive in 2018 for Grace Community Clinic and Food Pantry after the organization lost their operating space due to a fire.

The table on the following page presents the bank’s community development services activity by the year in which the bank performed the service and the qualifying community development purpose.

<b>Community Development Services by Year</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2015	0	0	0	0	<b>0</b>
2016	1	6	2	0	<b>9</b>
2017	0	14	4	0	<b>18</b>
YTD 2018	1	12	2	0	<b>15</b>
<b>Total</b>	<b>2</b>	<b>32</b>	<b>8</b>	<b>0</b>	<b>42</b>

*Source: Bank Records*

These services benefitted the following areas:

- DFW AA – 36 community development services
- Non-MSA AA – 3 community development services
- Broader Statewide Area – 3 community development services