

PUBLIC DISCLOSURE

April 11, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Veritex Community Bank
RSSD # 3221468
8214 Westchester Drive, Suite 400
Dallas, Texas 75225

Federal Reserve Bank of Dallas
2200 North Pearl Street
Dallas, Texas 75201

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, 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.

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INSTITUTION RATING

Institution’s Community Reinvestment Act Rating: Veritex Community Bank is rated **Satisfactory**.

The following table indicates the Community Reinvestment Act (CRA) performance level of Veritex Community Bank (Veritex or the bank) with respect to the Lending, Investment, and Service Tests.

Table 1

| Performance Levels | Veritex Community Bank Performance Tests | | |
|----------------------------|---|-----------------|--------------|
| | Lending Test* | Investment Test | Service Test |
| Outstanding | | X | |
| High Satisfactory | X | | X |
| Low Satisfactory | | | |
| Needs to Improve | | | |
| Substantial Non-Compliance | | | |

* The Lending Test carries more weight than the Investment and Service Tests when arriving at an overall rating.

Summary of Major Factors Supporting Rating

Major factors supporting the institution’s rating include:

- Lending activity reflects good responsiveness to the credit needs of the bank’s assessment areas (AAs).
- A substantial majority of loans are made in the bank’s AAs.
- The geographic distribution of loans reflects excellent penetration throughout the AAs.
- The distribution of small business lending reflects good penetration among businesses of different revenue sizes.
- The bank is a leader in originating community development loans.
- Veritex has an excellent level of qualified community development investments and grants, particularly those not routinely provided by private investors and is often in a leadership position.
- The bank exhibits good responsiveness to credit and community development needs.
- Delivery systems are accessible to individuals of different income levels throughout Veritex’s AAs, which have not been adversely affected by the bank’s opening and closing of branches.
- The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income (LMI) geographies and/or LMI individuals.
- Services do not vary in a way that inconveniences the bank’s AAs, particularly LMI geographies and/or LMI individuals.
- Veritex provides a relatively high level of community development services.

INSTITUTION

Description of the Institution

Veritex Community Bank, a financial institution headquartered in Dallas, Texas, has the following characteristics:

- As of December 31, 2021, the bank reported total assets of approximately \$9.7 billion and gross loans of \$7.4 billion.
- Veritex Holdings, Inc., headquartered in Dallas, Texas, wholly owns the bank.
- The bank operates 30 branch offices and 12 deposit-taking automated teller machines (ATMs) throughout its AAs.
- Since the previous CRA performance evaluation, the bank closed ten branch locations.
- The bank offers traditional deposit and loan products to meet the needs of the communities it serves.
 - Veritex is predominately a commercial lender, with commercial loans representing a majority of the bank’s loan portfolio as of December 31, 2021. While residential real estate loans comprise a smaller portion of the total loan portfolio, it is significant to the bank’s operations.
 - Commercial loans are made for a variety of purposes, including financing for interim construction of industrial and commercial properties; financing for equipment, inventories, and accounts receivable; and acquisition financing.
 - Veritex also offers a wide variety of consumer loan products, including auto loans, secured and unsecured installment loans, personal open-end lines of credit, real estate mortgage loans, and lot loans.
 - The bank also originates traditional 30-year first lien mortgage loans that are sold on the secondary market, home equity lines of credit, and home improvement loans.
 - The bank does not originate a material volume of agricultural loans and consumer loans; therefore, these loans are not discussed in this report.

The table below reflects Veritex’s loan portfolio mix as of December 31, 2021.

Table 2

| Composition of Loan Portfolio as of December 31, 2021 | | |
|--|----------------|----------|
| Loan Type | \$(000) | % |
| Construction and Land Development | 1,062,917 | 14.3 |
| Farmland | 55,705 | 0.8 |
| 1-4 Family Residential Real Estate | 548,257 | 7.4 |
| Multifamily Residential Real Estate | 310,132 | 4.2 |
| Non-Farm Non-Residential Real Estate | 2,792,952 | 37.7 |
| Agricultural | 0 | 0.0 |
| Commercial and Industrial | 1,612,767 | 21.8 |
| Consumer | 9,990 | 0.1 |
| Other | 1,018,309 | 13.7 |
| Gross Loans | 7,411,029 | 100.0 |

Note: Percentages may not total 100.0 percent due to rounding.

The Federal Reserve Bank of Dallas rated the bank’s CRA performance as **Satisfactory** at the previous performance evaluation dated August 5, 2019. The bank received a **High Satisfactory** rating under the Lending Test, an **Outstanding** rating under the Investment Test, and a **High Satisfactory** rating under the Service Test.

The bank’s ability to meet various credit needs of the communities it serves has not been hampered by Veritex’s capacity to lend, financial condition and size, product offerings, prior performance, legal impediments, or other factors.

Scope of the Evaluation

The bank’s CRA performance was evaluated using the *Interagency Examination Procedures for Large Institutions*, developed by the Federal Financial Institutions Examination Council (FFIEC). While examination procedures require examiners to evaluate one full-scope AA for each state when a bank is an interstate institution, Veritex was evaluated as an intrastate bank because it closed its sole branch in the Jefferson, Kentucky Metropolitan AA as of May 3, 2021. Moreover, examiners concluded that the limited reach of the branch, which was located inside a manufacturing plant, and low lending volume and deposit market share during the review period would not allow for a meaningful analysis.

Examiners evaluated the bank’s CRA performance through the Lending, Investment, and Service Tests, considering all four of the bank’s AAs: Dallas-Fort Worth (DFW) Metropolitan AA, Austin Metropolitan AA, Houston MSA AA, and the Fannin County Nonmetropolitan AA. The DFW Metropolitan AA received a full-scope review, while the remaining AAs received a limited-scope review. Examiners considered the following factors to determine which AAs would receive a full-scope review:

- the level of the bank’s lending, investment, and service activities as well as the availability of opportunities in the AAs;
- comments received from community groups and the public regarding the institution’s CRA performance;
- population density;
- the number of other institutions in the AAs; and
- the length of time since the most recent full-scope review.

Overall, approximately 77.8 percent of total lending activity (by number of loans), 74.1 percent of total deposits, and 63.3 percent of total branches were evaluated through the full-scope review of the DFW Metropolitan AA.

The following table depicts Veritex’s assessment areas, and the scope of the review received.

Table 3

| Assessment Areas | Scope of Review Received |
|-----------------------------------|---------------------------------|
| Dallas-Fort Worth Metropolitan AA | Full-Scope |
| Austin Metropolitan AA | Limited-Scope |
| Fannin County Nonmetropolitan AA | Limited-Scope |
| Houston MSA AA | Limited-Scope |

This evaluation consists of a review of the bank's 2018, 2019, 2020 Home Mortgage Disclosure Act (HMDA) and 2019 and 2020 CRA reported small business lending data, as well as the community development loans, investments, and services extended from August 5, 2019, through April 11, 2022, including the prior period's community development investments. Small business lending carried a heavier weight when assessing the bank's CRA performance, as the volume of small business lending is greater than the volume of HMDA lending.

Evaluation Analysis

The evaluation of the bank's lending record in the individual AAs includes the use of and comparison to demographic characteristics. The primary sources for the demographic information are the 2015 – 2020 U.S. Census and 2019 and 2020 Dun & Bradstreet (D&B) data. Demographic characteristics of a particular AA are useful in analyzing the bank's record of lending, as they provide a means of estimating loan demand and identifying lending opportunities. To understand small businesses, examiners relied on D&B data, which consists of self-reported data of revenue size and geographical location by businesses entities. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The information is used to understand the bank's performance context.

In conjunction with the evaluation, examiners interviewed community leaders serving the bank's AAs receiving a full-scope review. Community contacts included representatives of a community development financial institution and a local city official whose areas of responsibility include housing.

The evaluation of the bank's record of taking action, in response to written complaints about its performance in helping to meet the credit needs in its AAs is appropriate. During the review period, the bank received a CRA complaint letter from an individual requesting the bank invest financial funds to non-profit community projects in Freedman's Town in the Houston MSA AA. In response to the request, Veritex provided a written response outlining its current community partnerships to foster financial literacy and affordable housing programs for LMI individuals/communities in the AA.

Conclusions With Respect to Performance Tests

The bank's lending performance is **High Satisfactory**. Lending activity reflects good responsiveness to AAs credit needs. The geographic distribution of loans reflects excellent penetration throughout the AAs. In addition, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank is a leader in making community development loans.

References are made to the bank's lending distribution by geography and borrower income throughout this report. Detailed information about the bank's HMDA and CRA reportable loans can be found in Appendices C, D and E.

Lending Test

The bank's lending levels reflects good responsiveness to the AAs credit needs and to the credit needs of low-income individuals and geographies and very small businesses. Table 4

summarizes the lending activity from January 1, 2018 through December 31, 2020. As the data indicates, the bank makes more small business loans than other types of loans.

Lending Inside and Outside the Assessment Areas

This performance criterion evaluates the volume and percentage of HMDA and CRA loans extended inside and outside of the bank’s delineated AAs. As depicted in the table below, Veritex extends a substantial majority of its loans, by number and dollar, within its AAs. Additionally, there were no conspicuous gaps or anomalies in the bank’s lending patterns noted.

Table 4

| Lending Inside and Outside the Assessment Area | | | | | | | | |
|---|---------------|-------------|--------------------|-------------|----------------|-------------|------------------|-------------|
| Loan Types | Inside | | | | Outside | | | |
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| Home Improvement | 22 | 88.0 | \$2,982 | 93.0 | 3 | 12.0 | \$224 | 7.0 |
| Home Purchase - Conventional | 583 | 84.2 | \$304,021 | 83.4 | 109 | 15.8 | \$60,573 | 16.6 |
| Home Purchase - VA | 6 | 75.0 | \$2,295 | 79.4 | 2 | 25.0 | \$595 | 20.6 |
| Multi-Family Housing | 64 | 84.2 | \$570,003 | 77.6 | 12 | 15.8 | \$164,914 | 22.4 |
| Other Purpose Closed-End | 40 | 78.4 | \$13,004 | 61.7 | 11 | 21.6 | \$8,071 | 38.3 |
| Refinancing | 345 | 87.1 | \$165,424 | 87.1 | 51 | 12.9 | \$24,454 | 12.9 |
| Total HMDA | 1,060 | 84.9 | \$1,057,729 | 80.3 | 188 | 15.1 | \$258,831 | 19.7 |
| Total Small Bussiness | 3,840 | 91.4 | \$670,315 | 89.5 | 363 | 8.6 | \$78,383 | 10.5 |
| TOTAL LOANS | 4,900 | 89.9 | \$1,728,044 | 83.7 | 551 | 10.1 | \$337,214 | 16.3 |

Geographic Distribution and Distribution by Borrower Income and Business Revenue Size

Consistent with the performance standards for a large institution, the bank’s geographic lending distribution considers the number and amount of loans extended in low-, moderate-, middle-, and upper-income geographies within Veritex’s AAs. The bank’s lending distribution also considers the number of HMDA loans extended to low-, moderate-, middle-, and upper-income individuals of different revenue sizes.

The bank’s distribution of lending to borrowers reflects good penetration among individuals of different income levels (including LMI individuals) and businesses of different revenue sizes, which is consistent with the bank’s performance within its only AA receiving a full-scope review. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for each AA.

The geographic distribution of loans reflects excellent penetration throughout the AAs, which is consistent with the bank’s performance within its only AA receiving a full-scope review. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for each AA.

Community Development Lending

The bank is a leader in making community development loans overall and in the full-scope AA. Community development loans originated during the evaluation period were extended for a variety of purposes, as noted in the table below. Moreover, the bank’s participation in the Small Business Administration Payroll Protection Program (PPP) reflects on Veritex’s responsiveness to the credit needs within the delineated AAs. Nine of the community development loans made in the AAs

were for affordable housing, which were particularly responsive to the credit needs of the AAs as community contacts indicated affordable housing as a need within the AA receiving a full-scope review. Several community development loans originated to borrowers outside of the bank's delineated AAs were considered as they were responsive to meeting community service needs of LMI individuals. Additionally, one of the community development loans originated outside of the bank's AA was a PPP loan used to retain jobs for 700 LMI individuals during the COVID-19 pandemic. Specific details regarding the community development lending can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 5

| Community Development Lending All Assessment Areas | | |
|---|-----------|----------------|
| Purpose | # | \$(000s) |
| Affordable Housing | 9 | 95,727 |
| Community Services | 5 | 6,285 |
| Economic Development | 13 | 45,611 |
| Revitalization and Stabilization | 11 | 207,952 |
| Total | 38 | 355,576 |

Investment Test

The bank's overall Investment Test rating is **Outstanding** given Veritex's excellent level of qualified community development investments and grants, particularly those not routinely provided by private investors. Moreover, the bank is often in a leadership position. Investments dedicated to providing affordable housing and community services to LMI were particularly responsive to meeting the credit needs of the bank's AAs. Additionally, a qualified community development investment in a minority-owned bank outside of the bank's delineated AA was considered in the evaluation as responsive and benefitting a broader statewide need. Specific details regarding investments, grants, and donations can be found in the Conclusions with Respect to Performance Tests section for each assessment area.

Table 6

| Investments, Grants, and Donations All Assessment Areas | | | | | | | | |
|--|---------------------------------------|---------------|----------------------------------|---------------|------------|--------------|------------|---------------|
| Community Development Purpose | Prior Period Investments ¹ | | Current Investments ² | | Donations | | Total | |
| | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) |
| Affordable Housing | 10 | 11,839 | 4 | 12,132 | 32 | 199 | 46 | 24,170 |
| Community Services | 15 | 21,835 | 7 | 23,605 | 174 | 1,223 | 196 | 46,663 |
| Economic Development | 4 | 12,047 | - | - | 36 | 274 | 40 | 12,321 |
| Revitalization and Stabilization | 4 | 6,477 | - | - | 12 | 50 | 16 | 6,527 |
| TOTAL | 33 | 52,198 | 11 | 35,737 | 254 | 1,746 | 298 | 89,681 |

¹ Book Value of Investment
² Original Market Value of Investment

Service Test

The bank’s overall Service Test rating is **High Satisfactory**.

Retail Services

The bank’s Service Test performance is good. Its retail and community development services reflect good responsiveness to the needs of the AAs. The bank’s delivery systems are accessible to the bank’s geographies and individuals of different income levels in its AAs. The bank’s record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI income geographies. Banking services and hours of operations do not vary in a way that inconveniences the AAs, particularly in LMI geographies or to LMI individuals.

Table 7

| Tract Income | % of Geographies | % of Population | % of Businesses | Branches | | Full-service ATMs | |
|--------------|------------------|-----------------|-----------------|-----------|--------------|-------------------|--------------|
| | | | | # | % | # | % |
| Low | 358 | 11.4 | 8.5 | 1 | 3.3 | 0 | 0.0 |
| Moderate | 683 | 25.7 | 19.2 | 4 | 13.3 | 2 | 16.7 |
| Middle | 679 | 28.5 | 25.8 | 5 | 16.7 | 1 | 8.3 |
| Upper | 785 | 34.1 | 45.8 | 20 | 66.7 | 9 | 75.0 |
| Unknown | 21 | 0.3 | 0.6 | 0 | 0.0 | 0 | 0.0 |
| Total | 2,526 | 100.0 | 100.0 | 30 | 100.0 | 12 | 100.0 |

Community Development Services

The bank provides a relatively high level of community development services. Veritex personnel provided 1,865 hours of community development services during the review period. Approximately 1,402 service hours were provided in the bank’s AA receiving a full-scope review.

The bank’s officers and personnel are involved with numerous organizations that extend community development services to LMI individuals and/or geographies. Many of the bank’s officers and personnel serve in leadership roles on boards of directors and committees for numerous organizations. Additionally, the bank is actively engaged in financial literacy initiatives that provide financial education to LMI individuals throughout its AAs. Specific details regarding community development and retail services can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 8

| Community Development Services All Assessment Areas | | | |
|--|----------------|--------------|---------------------|
| Purpose | Total Services | Total Hours | Total Organizations |
| Affordable Housing | 23 | 55 | 7 |
| Community Services | 563 | 1,581 | 47 |
| Economic Development | 90 | 229 | 13 |
| Revitalization and Stabilization | - | - | - |
| Total | 676 | 1,865 | 67 |

Fair Lending or Other Illegal Credit Practices Review

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified. The bank is in compliance with the substantive provisions of the anti-discrimination laws and regulations. Established policies and procedures are designed to ensure ongoing compliance with applicable laws and regulations.

METROPOLITAN AREAS (Full-Scope Review)

Description of Operations in the Dallas-Fort Worth Metropolitan Assessment Area

The bank's DFW Metropolitan AA includes the counties of Collin, Dallas, Denton, Ellis, Hunt, Kaufman, Rockwall, and Tarrant within the Dallas-Fort Worth-Arlington, Texas Metropolitan Statistical Area (MSA). However, the AA excludes the counties of Johnson, Parker and Wise. Refer to Appendix A for an AA map and Appendix B for additional demographic data.

- There have been no changes to the DFW Metropolitan AA since the previous evaluation.
- According to the 2015 American Community Survey, the AA consists of 1,254 census tracts: 168 (13.4 percent) are low-income census tracts, 327 (26.1 percent) are moderate-income census tracts, 342 (27.3 percent) are middle-income census tracts, 410 (32.7 percent) are upper-income, and seven (0.6 percent) are unknown income census tracts. Since the previous evaluation, the composition of each census tract category has increased, with the exception of unknown income census tracts. The number of low-income census tracts increased by three, and moderate-income census tracts increased by 20 tracts.
- According to the June 30, 2021, Federal Deposit Insurance Corporation (FDIC) Market Share Report, 164 federally-insured depository institutions operate 1,506 branches in the AA, holding deposits of \$780.6 billion. The bank ranked 15th in deposit market share, with \$5.3 billion or 0.7 percent of all deposits.
- Primary competitors in the AA include Charles Schwab Bank, SSB (42.0 percent), Bank of America, NA (16.8 percent), and JPMorgan Chase Bank, NA (13.8 percent).
- In 2019, 1,014 financial institutions serving the AA reported HMDA data. The bank ranked 135th, with 294 or 0.1 percent of the total HMDA transactions reported. Wells Fargo Bank, NA and JPMorgan Chase Bank, NA led the market, with 7.7 percent and 5.9 percent, respectively. In 2020, 1,051 financial institutions serving the AA reported HMDA data. The bank ranked 171st, with 292 or 0.1 percent of the total HMDA transactions reported. Wells Fargo Bank, NA and Quicken Loans, LLC., led the market with 6.2 percent and 5.2 percent, respectively.
- In 2019, 264 financial institutions serving the AA reported CRA data. The bank ranked 23rd, with 699 or 0.4 percent of total CRA reportable loans. JPMorgan Chase, NA and American Express, NB led the market, with 23.8 percent and 19.0 percent, respectively. In 2020, 375 financial institutions serving the AA reported CRA data. The bank ranked 21st, with 2,121 or 1.1 percent of the total CRA transactions reported. JPMorgan Chase, NA and American Express, NB led the market, with 14.5 percent and 13.6 percent, respectively.
- To augment the evaluation, interviews with leaders of a community housing organization and a small business organization serving the AA were conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions.

Table 9

| Dallas-Fort Worth Metropolitan Population Change | | | |
|--|------------------------|------------------------|-----------------------|
| Area | 2010 Population | 2015 Population | Percent Change |
| Dallas-Fort Worth Metropolitan AA | 6,039,554 | 6,433,530 | 6.5 |
| Collin County, TX | 782,341 | 862,215 | 10.2 |
| Dallas County, TX | 2,368,139 | 2,485,003 | 4.9 |
| Denton County, TX | 662,614 | 731,851 | 10.4 |
| Ellis County, TX | 149,610 | 157,058 | 5.0 |
| Hunt County, TX | 86,129 | 88,052 | 2.2 |
| Kaufman County, TX | 103,350 | 109,289 | 5.7 |
| Rockwall County, TX | 78,337 | 85,536 | 9.2 |
| Tarrant County, TX | 1,809,034 | 1,914,526 | 5.8 |
| Texas | 25,145,561 | 26,538,614 | 5.5 |
| <i>Source: 2010 U.S. Census Bureau Decennial Census 2011 - 2015 U.S. Census Bureau American Community Survey</i> | | | |

- The table above shows population estimates and percentage change between 2010 and 2015. According to the 2015 Census estimates, the AA's population was 6,433,530, reflecting a 6.5 percent increase since 2010. All of the counties within the AA exhibited a population increase, with the counties of Collin, Denton, and Rockwall experiencing the largest increase.
- The city of Dallas serves as the county seat for Dallas County, Texas, and the city of Fort Worth serves as the county seat for Tarrant County, Texas, the two largest counties by population in the AA.

Table 10

| Dallas-Fort Worth Metropolitan 2020 Median Family Income Change | | | |
|--|----------------------------------|----------------------------------|-----------------------|
| Area | 2010 Median Family Income | 2015 Median Family Income | Percent Change |
| Dallas-Fort Worth Metropolitan AA | \$72,403 | \$70,279 | -2.9 |
| Collin County, TX | \$103,216 | \$100,839 | -2.3 |
| Dallas County, TX | \$58,639 | \$55,897 | -4.7 |
| Denton County, TX | \$94,620 | \$91,186 | -3.6 |
| Ellis County, TX | \$75,138 | \$71,647 | -4.6 |
| Hunt County, TX | \$57,687 | \$57,882 | 0.3 |
| Kaufman County, TX | \$71,611 | \$68,572 | -4.2 |
| Rockwall County, TX | \$91,079 | \$96,065 | 5.5 |
| Tarrant County, TX | \$71,164 | \$69,896 | -1.8 |
| Dallas-Plano-Irving, TX MD | \$73,150 | \$71,149 | -2.7 |
| Fort Worth-Arlington-Grapevine, TX MD | \$70,756 | \$69,339 | -2.0 |
| Texas | \$63,314 | \$62,717 | -0.9 |
| <i>Source: 2006 - 2010 U.S. Census Bureau American Community Survey 2011 - 2015 U.S. Census Bureau American Community Survey Median Family Incomes have been inflation-adjusted and are expressed in 2015 dollars.</i> | | | |

- There are approximately 1,564,950 families in the AA. By family income, approximately 23.5 percent of these families are classified as low-income, 16.4 percent are moderate-income, 18.1 percent are middle-income, and 42.0 percent are upper-income families.
- Of the families in the AA, 11.5 percent are living below poverty, which is lower than the family poverty rate for the state of Texas, at 13.5 percent.
- As indicated on Table 10, the median family income decreased in every county within the AA, with the exception of the counties of Hunt and Rockwall, which had an increase in median family income. The counties of Dallas and Ellis experienced the highest decrease in median family income. The median family income for the state of Texas experienced a slight decrease.

Table 11

| Dallas-Fort Worth Metropolitan Housing Cost Burden | | | | | | |
|---|------------------------------|------------------------|--------------------|-----------------------------|------------------------|-------------------|
| Area | Cost Burden - Renters | | | Cost Burden - Owners | | |
| | Low Income | Moderate Income | All Renters | Low Income | Moderate Income | All Owners |
| Dallas-Fort Worth Metropolitan AA | 80.8 | 45.9 | 42.6 | 65.0 | 39.5 | 20.5 |
| Collin County, TX | 85.5 | 63.3 | 38.7 | 67.6 | 52.2 | 18.4 |
| Dallas County, TX | 79.4 | 38.6 | 43.3 | 63.3 | 34.7 | 23.1 |
| Denton County, TX | 84.6 | 54.9 | 41.8 | 73.3 | 50.0 | 19.3 |
| Ellis County, TX | 77.6 | 40.3 | 42.4 | 61.2 | 28.9 | 17.0 |
| Hunt County, TX | 75.3 | 21.1 | 45.1 | 51.6 | 22.5 | 20.1 |
| Kaufman County, TX | 76.2 | 29.8 | 42.0 | 63.8 | 38.5 | 22.7 |
| Rockwall County, TX | 83.4 | 62.3 | 42.4 | 74.3 | 41.4 | 19.0 |
| Tarrant County, TX | 81.5 | 49.3 | 43.3 | 65.9 | 40.3 | 19.4 |
| Texas | 77.5 | 46.7 | 42.4 | 59.1 | 33.8 | 19.4 |

Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy

- In 2020, the AA contained 1,340,650 housing units with a median age of 35 years. The AA median housing value of \$157,758 is above that of the state of Texas median housing value of \$136,000.
- Per Table 11, the AAs' housing affordability for all renters and owners is similar to the affordability of the state of Texas.
- Owner-occupied units in the AA comprises 54.6 percent of the housing stock, with rental and vacant properties representing 37.7 percent and 7.7 percent, respectively. Of the owner-occupied housing units, 5.4 percent are located in low-income census tracts, 19.9 percent are in moderate-income census tracts, 30.6 percent are in middle-income census tracts, 44.1 percent are in upper-income census tracts, and 0.1 percent are in unknown income census tracts.

Table 12

| Dallas-Fort Worth Metropolitan Unemployment Rates | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|
| Area | 2016 | 2017 | 2018 | 2019 | 2020 |
| Dallas-Fort Worth Metropolitan AA | 3.9 | 3.7 | 3.6 | 3.3 | 7.1 |
| Collin County, TX | 3.5 | 3.5 | 3.3 | 3.1 | 6.3 |
| Dallas County, TX | 4.0 | 3.9 | 3.8 | 3.5 | 7.7 |
| Denton County, TX | 3.4 | 3.4 | 3.2 | 3.0 | 6.5 |
| Ellis County, TX | 3.8 | 3.5 | 3.3 | 3.1 | 6.0 |
| Hunt County, TX | 4.3 | 4.0 | 3.8 | 3.6 | 6.5 |
| Kaufman County, TX | 3.8 | 3.6 | 3.5 | 3.2 | 6.5 |
| Rockwall County, TX | 3.5 | 3.4 | 3.2 | 3.1 | 6.0 |
| Tarrant County, TX | 4.0 | 3.7 | 3.5 | 3.3 | 7.3 |
| Texas | 4.6 | 4.3 | 3.9 | 3.5 | 7.6 |

Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics

- The most common industries in the AA are health care and social assistance, retail trade, government entities, and food services.
- Major employers in the DFW area are Wal-Mart, American Airlines, and Texas Health Resources.
- According to D&B, 387,887 businesses operated in the AA in 2020, of which 358,232 or 92.4 percent, reported revenues of less than \$1 million.
- In 2020, unemployment rates increased significantly primarily due to the COVID-19 pandemic. Prior to 2020, the AA, counties, and the state of Texas experienced relatively low unemployment rates.

Community Contacts and Community Development Opportunities

As part of the evaluation of the bank’s CRA performance in the DFW Metropolitan AA, representatives of a local municipality, responsible for affordable housing, and a local community development financial institution were interviewed. The affordable housing contact highlighted a need for banks to partner with local small nonprofit organizations that assist LMI families with funds to secure affordable housing. The contact also indicated the need for banks in the AA to provide financial literacy and credit counseling to LMI individuals. The community development financial institution contact identified three opportunity zones located in the southern portion of Dallas County, Texas that banks could partner with a community development financial institution in providing loans for small business owners. This contact specifically mentioned Veritex as responsive to the community development needs in the AA, stating the bank is a financial institution making an effort in the community.

The following table details selected characteristics of the AA.

Table 13

| 2020 Dallas-Fort Worth Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 168 | 13.4 | 152,918 | 9.8 | 52,237 | 34.2 | 367,715 | 23.5 |
| Moderate | 327 | 26.1 | 365,492 | 23.4 | 69,005 | 18.9 | 256,681 | 16.4 |
| Middle | 342 | 27.3 | 461,501 | 29.5 | 38,209 | 8.3 | 283,147 | 18.1 |
| Upper | 410 | 32.7 | 583,551 | 37.3 | 20,579 | 3.5 | 657,407 | 42.0 |
| Unknown | 7 | 0.6 | 1,488 | 0.1 | 273 | 18.3 | 0 | 0.0 |
| Total AA | 1,254 | 100.0 | 1,564,950 | 100.0 | 180,303 | 11.5 | 1,564,950 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 289,329 | 72,062 | 5.4 | 24.9 | 178,459 | 61.7 | 38,808 | 13.4 |
| Moderate | 600,492 | 266,507 | 19.9 | 44.4 | 279,714 | 46.6 | 54,271 | 9.0 |
| Middle | 720,874 | 409,965 | 30.6 | 56.9 | 261,440 | 36.3 | 49,469 | 6.9 |
| Upper | 838,433 | 590,868 | 44.1 | 70.5 | 202,082 | 24.1 | 45,483 | 5.4 |
| Unknown | 4,922 | 1,248 | 0.1 | 25.4 | 3,133 | 63.7 | 541 | 11.0 |
| Total AA | 2,454,050 | 1,340,650 | 100.0 | 54.6 | 924,828 | 37.7 | 188,572 | 7.7 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 29,263 | 7.5 | 26,193 | 7.3 | 2,860 | 11.3 | 210 | 4.9 |
| Moderate | 76,408 | 19.7 | 69,348 | 19.4 | 6,516 | 25.7 | 544 | 12.7 |
| Middle | 105,179 | 27.1 | 97,713 | 27.3 | 6,491 | 25.6 | 975 | 22.8 |
| Upper | 174,803 | 45.1 | 163,348 | 45.6 | 8,932 | 35.2 | 2,523 | 58.9 |
| Unknown | 2,234 | 0.6 | 1,630 | 0.5 | 573 | 2.3 | 31 | 0.7 |
| Total AA | 387,887 | 100.0 | 358,232 | 100.0 | 25,372 | 100.0 | 4,283 | 100.0 |
| Percentage of Total Businesses: | | | 92.4 | | 6.5 | | 1.1 | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 110 | 3.2 | 103 | 3.1 | 7 | 18.9 | 0 | 0.0 |
| Moderate | 419 | 12.3 | 410 | 12.2 | 9 | 24.3 | 0 | 0.0 |
| Middle | 1,106 | 32.6 | 1,103 | 32.9 | 3 | 8.1 | 0 | 0.0 |
| Upper | 1,750 | 51.6 | 1,730 | 51.6 | 17 | 45.9 | 3 | 100.0 |
| Unknown | 9 | 0.3 | 8 | 0.2 | 1 | 2.7 | 0 | 0.0 |
| Total AA | 3,394 | 100.0 | 3,354 | 100.0 | 37 | 100.0 | 3 | 100.0 |
| Percentage of Total Farms: | | | 98.8 | | 1.1 | | 0.1 | |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Conclusions With Respect to Performance Tests

LENDING TEST

The bank's lending performance is good. Lending activity reflects good responsiveness to AA's credit needs. The geographic distribution of loans reflects excellent penetration throughout the AA. In addition, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank is a leader in making community development loans.

Details of the bank's 2018 mortgage lending and information regarding lending by aggregate lenders can be found in Appendix C.

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information, considering performance context and aggregate lending data. Based on the lending data reviewed and performance context, the bank's geographic distribution of loans reflects excellent penetration throughout the AA, particularly in LMI census tracts. The bank's lending distribution in middle- and upper-income geographies did not affect conclusions about the bank's performance considering its lending in LMI geographies. There were no conspicuous gaps or anomalies in the lending patterns.

Residential Real Estate (HMDA) Lending

The bank's geographic distribution of HMDA loans reflects good penetration throughout the DFW Metropolitan AA. The bank's performance was compared to demographics and the performance of the aggregate lenders. Other factors considered included limited availability of owner-occupied housing units in the AA's census tracts as well as the high level of competition. The DFW Metropolitan AA is one of the busiest markets in apartment construction among large United States metropolitan areas, resulting in limited availability of owner-occupied housing. Additionally, the housing lending market in the AA is highly competitive, with many large national and regional institutions competing for loans. Home improvement and multifamily lending was not considered in the evaluation of the bank's performance due to the limited volume, which would not render a meaningful analysis.

Home Purchase Lending

The bank's geographic distribution of home purchase lending in the DFW Metropolitan AA during the review period is good. In 2019, the bank's home purchase lending exceeded aggregate HMDA lenders in LMI census tracts and outperformed the AA demographics in low-income census tracts. In 2020, the bank's home purchase lending fell below the AA demographics in LMI census tracts. While the bank's performance in LMI census tracts is below the demographic data for 2020, it is still good considering the limited availability of homes available for purchase in LMI tracts and fierce competition from large regional and national lenders that are well-established in the AA. Veritex's performance demonstrates the bank's willingness to originate home purchase loans in LMI census tracts.

Home Refinance Lending

The bank's geographic distribution of refinance lending in the DFW Metropolitan AA during the review period is good. In 2019, the bank did not originate any loans in low-income census tracts; however, Veritex outperformed the aggregate HMDA lenders in 2020. In both 2019 and 2020, the bank outperformed aggregate HMDA lenders in moderate-income census tracts. While the bank outperformed the aggregate HMDA lenders, both the bank and the aggregate HMDA lenders did not meet the AA demographics. While the bank's performance is lower than the demographic data for the AA, it is good considering the high level of competition for home refinancing posed by large regional and national lenders that are well-established in the AA.

Table 14

| Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: Dallas-Fort Worth Metropolitan | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|----------------|--------------|--------------|------------|--------------|--------------|----------------|--------------|--------------|-----------------------------------|
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 25 | 12.8 | 3.6 | 4,737 | 5.8 | 2.3 | 4 | 3.7 | 3.5 | 765 | 1.1 | 2.4 | 5.4 |
| Moderate | 66 | 33.7 | 13.5 | 13,633 | 16.6 | 9.4 | 12 | 11.0 | 12.8 | 3,001 | 4.2 | 9.2 | 19.9 |
| Middle | 21 | 10.7 | 32.9 | 7,700 | 9.4 | 27.7 | 22 | 20.2 | 34.6 | 4,796 | 6.7 | 29.2 | 30.6 |
| Upper | 84 | 42.9 | 49.8 | 56,265 | 68.3 | 60.3 | 71 | 65.1 | 48.9 | 62,650 | 88.0 | 59.0 | 44.1 |
| Unknown | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.2 | 0.1 |
| Total | 196 | 100.0 | 100.0 | 82,335 | 100.0 | 100.0 | 109 | 100.0 | 100.0 | 71,212 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 2.2 | 0 | 0.0 | 1.6 | 7 | 4.4 | 1.8 | 1,337 | 2.0 | 1.5 | 5.4 |
| Moderate | 9 | 12.7 | 11.4 | 1,425 | 4.3 | 7.2 | 14 | 8.8 | 8.4 | 2,826 | 4.2 | 5.7 | 19.9 |
| Middle | 14 | 19.7 | 29.8 | 4,262 | 12.9 | 23.2 | 30 | 18.9 | 26.9 | 7,622 | 11.3 | 21.7 | 30.6 |
| Upper | 46 | 64.8 | 56.5 | 26,176 | 79.3 | 68.0 | 108 | 67.9 | 62.8 | 55,585 | 82.5 | 71.0 | 44.1 |
| Unknown | 2 | 2.8 | 0.1 | 1,149 | 3.5 | 0.1 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 0.1 |
| Total | 71 | 100.0 | 100.0 | 33,012 | 100.0 | 100.0 | 159 | 100.0 | 100.0 | 67,370 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 1 | 16.7 | 2.8 | 20 | 3.1 | 2.1 | 0 | 0.0 | 1.9 | 0 | 0.0 | 1.4 | 5.4 |
| Moderate | 2 | 33.3 | 11.8 | 55 | 8.5 | 9.2 | 0 | 0.0 | 9.2 | 0 | 0.0 | 6.8 | 19.9 |
| Middle | 0 | 0.0 | 27.0 | 0 | 0.0 | 23.1 | 0 | 0.0 | 23.4 | 0 | 0.0 | 19.5 | 30.6 |
| Upper | 3 | 50.0 | 58.3 | 571 | 88.4 | 65.4 | 1 | 100.0 | 65.5 | 68 | 100.0 | 72.2 | 44.1 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 0.1 |
| Total | 6 | 100.0 | 100.0 | 646 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 68 | 100.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | Multi-family Units % |
| Low | 1 | 10.0 | 22.8 | 10,526 | 17.5 | 16.7 | 4 | 28.6 | 22.0 | 64,497 | 33.3 | 17.0 | 22.5 |
| Moderate | 2 | 20.0 | 33.0 | 27,343 | 45.4 | 22.9 | 6 | 42.9 | 37.0 | 20,904 | 10.8 | 25.8 | 28.0 |
| Middle | 4 | 40.0 | 23.5 | 13,235 | 22.0 | 26.1 | 2 | 14.3 | 24.4 | 36,183 | 18.7 | 27.5 | 26.1 |
| Upper | 3 | 30.0 | 20.6 | 9,128 | 15.2 | 34.3 | 2 | 14.3 | 16.4 | 72,391 | 37.3 | 29.7 | 22.9 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.0 | 0.6 |
| Total | 10 | 100.0 | 100.0 | 60,232 | 100.0 | 100.0 | 14 | 100.0 | 100.0 | 193,975 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Low | 27 | 9.2 | 3.1 | 15,283 | 8.5 | 3.4 | 15 | 5.1 | 2.6 | 66,599 | 19.8 | 2.6 | 5.4 |
| Moderate | 79 | 26.9 | 13.0 | 42,456 | 23.5 | 10.0 | 35 | 11.9 | 10.9 | 27,109 | 8.0 | 8.3 | 19.9 |
| Middle | 41 | 13.9 | 31.8 | 25,517 | 14.1 | 26.2 | 55 | 18.8 | 30.5 | 48,785 | 14.5 | 25.3 | 30.6 |
| Upper | 145 | 49.3 | 51.9 | 96,178 | 53.3 | 60.3 | 188 | 64.2 | 55.9 | 194,369 | 57.7 | 63.6 | 44.1 |
| Unknown | 2 | 0.7 | 0.1 | 1,149 | 0.6 | 0.1 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.2 | 0.1 |
| Total | 294 | 100.0 | 100.0 | 180,583 | 100.0 | 100.0 | 293 | 100.0 | 100.0 | 336,862 | 100.0 | 100.0 | 100.0 |

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.
Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business loans reflects excellent penetration throughout the AA, taking into consideration the performance of the aggregate lenders and demographics. As illustrated in the table below, the bank outperformed the aggregate lenders as well as the AA demographics in 2019 and 2020. Based on this performance, the bank’s small business lending is responsive to the needs of small businesses located in LMI geographies and reflects favorably on the bank.

Table 15

| Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|---|-----------|------------|----------------|-------------|------------|-------------|-----------|-------------|----------------|------------|------------|---------------------------|
| Assessment Area: Dallas-Fort Worth Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Low | 62 | 8.9 | 6.9 | 13,954 | 8.9 | 8.2 | 191 | 9.0 | 7.2 | 30,078 | 10.0 | 8.8 | 7.5 |
| Moderate | 156 | 22.4 | 19.0 | 41,524 | 26.6 | 21.7 | 468 | 22.1 | 19.1 | 76,109 | 25.4 | 21.6 | 19.7 |
| Middle | 159 | 22.8 | 24.9 | 32,475 | 20.8 | 23.1 | 498 | 23.5 | 25.5 | 76,010 | 25.3 | 24.2 | 27.1 |
| Upper | 314 | 45.1 | 47.2 | 67,379 | 43.1 | 45.0 | 943 | 44.5 | 46.9 | 114,735 | 38.3 | 43.5 | 45.1 |
| Unknown | 6 | 0.9 | 0.7 | 943 | 0.6 | 1.4 | 19 | 0.9 | 0.7 | 2,980 | 1.0 | 1.5 | 0.6 |
| Tract-Unk | 0 | 0.0 | 1.3 | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.4 | 0.0 |
| Total | 697 | 100.0 | 100.0 | 156,275 | 100.0 | 100.0 | 2,119 | 100.0 | 100.0 | 299,912 | 100.0 | 100.0 | 100.0 |

Source: 2020 FFIEC Census Data
 2020 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and Businesses of Different Sizes

The bank’s distribution of lending to borrowers reflects a good penetration among businesses of different revenue sizes and poor penetration to individuals of different income levels, including LMI individuals. The bank’s lending activity reflects reasonable responsiveness to the credit needs of the AA despite the HMDA lending by borrower income in the AA being poor. Given the bank’s strategic focus on commercial lending, the overall borrower distribution lending is good. The distribution of the remainder of bank lending to middle- and upper-income borrowers did not affect conclusions about the bank’s performance considering its lending to LMI borrowers.

Residential Real Estate (HMDA) Lending

HMDA lending by borrower income in the AA is poor when compared to demographic characteristics of the community, as well as the performance of aggregate HMDA lenders. The bank’s performance to LMI borrowers falls below the AA demographics; however, it was comparable to the performance of aggregate HMDA lenders in the low-income census tracts. Several factors may account for the limited level of lending, including LMI families’ difficulty in meeting underwriting criteria such as down payment requirements and closing costs, and limited availability of affordable housing in the AA. Home affordability in the AA continues to decline due to strong demand, tight inventories, and rising construction costs. Furthermore, the availability of affordable housing for LMI families in the AA is limited, and the HMDA lending market is highly competitive as there are large national and regional financial institutions competing for loans.

Further, the bank's primary lending focus is commercial lending as illustrated in the composition of the bank's loan portfolio. Residential mortgage lending to consumers is more of an ancillary activity to support the bank's commercial lending focus. Home improvement lending was not considered in the evaluation of the bank's performance due to the limited volume, which would not render a meaningful analysis. Additionally, multifamily loans were not considered in the borrower analysis because individual incomes are not reported for such loans.

Home Purchase Lending

The borrower distribution of home purchase lending is poor. The bank originated a limited number of home purchase loans to LMI borrowers in 2019 and 2020. During the review period, the bank and aggregate lenders' performance fell below the AA demographic of LMI borrowers in the AA. Several factors may account for the limited level of lending, including LMI families' difficulty in meeting underwriting criteria, limited availability of affordable housing in the AA, and the high level of competition from other lenders.

Home Refinance Lending

The borrower distribution of home refinance lending is poor. In 2019 and 2020, the bank originated a limited number of home refinance loans to LMI borrowers. Aggregate lenders also struggled to originate loans to LMI borrowers, as both the bank and aggregate lenders fell below the AA demographic of LMI borrowers.

Table 16

| Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Dallas-Fort Worth Metropolitan | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|----------------|--------------|--------------|------------|--------------|--------------|----------------|--------------|--------------|-----------------------------|
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 3.3 | 0 | 0.0 | 1.6 | 1 | 0.9 | 4.0 | 295 | 0.4 | 2.0 | 23.5 |
| Moderate | 3 | 1.5 | 16.1 | 602 | 0.7 | 10.5 | 8 | 7.3 | 18.5 | 1,620 | 2.3 | 12.7 | 16.4 |
| Middle | 9 | 4.6 | 22.6 | 2,072 | 2.5 | 18.9 | 11 | 10.1 | 24.2 | 2,848 | 4.0 | 21.2 | 18.1 |
| Upper | 78 | 39.8 | 44.1 | 47,972 | 58.3 | 55.7 | 66 | 60.6 | 43.3 | 54,868 | 77.0 | 53.8 | 42.0 |
| Unknown | 106 | 54.1 | 13.9 | 31,689 | 38.5 | 13.4 | 23 | 21.1 | 10.0 | 11,581 | 16.3 | 10.3 | 0.0 |
| Total | 196 | 100.0 | 100.0 | 82,335 | 100.0 | 100.0 | 109 | 100.0 | 100.0 | 71,212 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 4.4 | 0 | 0.0 | 2.0 | 3 | 1.9 | 2.5 | 343 | 0.5 | 1.1 | 23.5 |
| Moderate | 4 | 5.6 | 11.7 | 617 | 1.9 | 6.7 | 12 | 7.5 | 9.1 | 1,951 | 2.9 | 5.5 | 16.4 |
| Middle | 9 | 12.7 | 18.1 | 2,412 | 7.3 | 13.4 | 19 | 11.9 | 17.2 | 3,655 | 5.4 | 13.4 | 18.1 |
| Upper | 44 | 62.0 | 47.8 | 21,972 | 66.6 | 59.0 | 112 | 70.4 | 51.5 | 58,198 | 86.4 | 60.4 | 42.0 |
| Unknown | 14 | 19.7 | 18.1 | 8,011 | 24.3 | 18.9 | 13 | 8.2 | 19.7 | 3,223 | 4.8 | 19.6 | 0.0 |
| Total | 71 | 100.0 | 100.0 | 33,012 | 100.0 | 100.0 | 159 | 100.0 | 100.0 | 67,370 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 5.0 | 0 | 0.0 | 3.1 | 0 | 0.0 | 3.7 | 0 | 0.0 | 2.2 | 23.5 |
| Moderate | 0 | 0.0 | 11.4 | 0 | 0.0 | 8.5 | 0 | 0.0 | 10.4 | 0 | 0.0 | 7.8 | 16.4 |
| Middle | 1 | 16.7 | 17.8 | 20 | 3.1 | 14.3 | 0 | 0.0 | 16.1 | 0 | 0.0 | 12.7 | 18.1 |
| Upper | 4 | 66.7 | 61.2 | 596 | 92.3 | 68.2 | 1 | 100.0 | 65.7 | 68 | 100.0 | 72.5 | 42.0 |
| Unknown | 1 | 16.7 | 4.6 | 30 | 4.6 | 5.8 | 0 | 0.0 | 4.0 | 0 | 0.0 | 4.8 | 0.0 |
| Total | 6 | 100.0 | 100.0 | 646 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 68 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 1 | 0.4 | 3.7 | 100 | 0.1 | 1.7 | 4 | 1.4 | 3.1 | 638 | 0.4 | 1.5 | 23.5 |
| Moderate | 7 | 2.5 | 14.2 | 1,219 | 1.0 | 9.1 | 23 | 8.2 | 12.9 | 4,054 | 2.8 | 8.7 | 16.4 |
| Middle | 19 | 6.7 | 20.5 | 4,504 | 3.7 | 16.8 | 33 | 11.8 | 19.6 | 7,265 | 5.1 | 16.6 | 18.1 |
| Upper | 136 | 47.9 | 45.2 | 74,798 | 62.1 | 56.5 | 183 | 65.6 | 46.6 | 116,126 | 81.3 | 56.6 | 42.0 |
| Unknown | 121 | 42.6 | 16.4 | 39,730 | 33.0 | 15.9 | 36 | 12.9 | 17.8 | 14,804 | 10.4 | 16.5 | 0.0 |
| Total | 284 | 100.0 | 100.0 | 120,351 | 100.0 | 100.0 | 279 | 100.0 | 100.0 | 142,887 | 100.0 | 100.0 | 100.0 |

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.
Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Small Business Lending

The bank's borrower distribution of small business loans by revenue size of businesses is good. While the bank performed similarly to the aggregate lenders, they both fell below the AA demographics as illustrated in the table below. Given that the demographic data is not reflective of small business loan demand, more weight was given to the bank's performance in comparison

to aggregate lending, as it may be a better indicator of loan demand. Furthermore, Veritex originated less than 2.0 percent of the total CRA reportable loans in both years, which demonstrates the competitive market in which the bank operates in the AA. Moreover, the bank extended almost half (48.5 percent) of its small business loans in amounts of \$100,000 or less, which is considered responsive as small businesses usually require smaller dollar loan amounts.

Table 17

| Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|---------|-------|-------|-------|---------|-------|---------|--------------------------|
| Assessment Area: Dallas-Fort Worth Metropolitan | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | | Agg | | | Bank | | | Agg | | | |
| | # | ##% | ###% | \$(000) | \$% | \$\$\$% | # | ##% | ###% | \$(000) | \$% | \$\$\$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 301 | 43.2 | 46.9 | 55,004 | 35.2 | 34.0 | 942 | 44.5 | 37.7 | 75,347 | 25.1 | 24.5 | 92.4 |
| Over \$1 Million | 311 | 44.6 | | 89,132 | 57.0 | | 818 | 38.6 | | 186,600 | 62.2 | | 6.5 |
| Revenue Unknown | 85 | 12.2 | | 12,139 | 7.8 | | 359 | 16.9 | | 37,965 | 12.7 | | 1.1 |
| Total | 697 | 100.0 | | 156,275 | 100.0 | | 2,119 | 100.0 | | 299,912 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 338 | 48.5 | 93.7 | 17,471 | 11.2 | 39.8 | 1,341 | 63.3 | 87.7 | 51,974 | 17.3 | 32.7 | |
| \$100,001 - \$250,000 | 167 | 24.0 | 3.1 | 31,566 | 20.2 | 14.6 | 441 | 20.8 | 7.0 | 76,179 | 25.4 | 19.9 | |
| \$250,001 - \$1 Million | 192 | 27.5 | 3.1 | 107,238 | 68.6 | 45.6 | 337 | 15.9 | 5.3 | 171,759 | 57.3 | 47.4 | |
| Total | 697 | 100.0 | 100.0 | 156,275 | 100.0 | 100.0 | 2,119 | 100.0 | 100.0 | 299,912 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 181 | 60.1 | | 9,408 | 17.1 | | 799 | 84.8 | | 25,907 | 34.4 | | |
| \$100,001 - \$250,000 | 54 | 17.9 | | 10,120 | 18.4 | | 75 | 8.0 | | 13,280 | 17.6 | | |
| \$250,001 - \$1 Million | 66 | 21.9 | | 35,476 | 64.5 | | 68 | 7.2 | | 36,160 | 48.0 | | |
| Total | 301 | 100.0 | | 55,004 | 100.0 | | 942 | 100.0 | | 75,347 | 100.0 | | |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

Community Development Lending

The bank is a leader in making community development loans in the AA. During the review period, the bank originated a total of 22 qualifying community development loans in the AA for a variety of purposes, totaling \$228.3 million. Activities that provide revitalization and stabilization to LMI individuals or geographies represent the majority of the bank’s community development activity. The proceeds from four of the loans were to renovate multifamily apartment housing for LMI individuals. These loans were particularly responsive to the credit needs of the AA, as a community contact identified affordable housing as a need. Additionally, five of the community development loans were made under the PPP, implemented in response to the ongoing COVID-19 pandemic’s impact on small businesses. The program was specifically enacted to support smaller businesses and retain jobs. The bank’s participation in this program reflects timely responsiveness to the needs of the community and represents the bank’s use of flexible lending practices to meet the needs of the AA. The table below summarizes the bank’s community development loans.

Table 18

| Community Development Lending | | |
|----------------------------------|-----------|----------------|
| Purpose | # | \$000s |
| Affordable Housing | 4 | 55,380 |
| Community Services | 2 | 1,653 |
| Economic Development | 7 | 33,562 |
| Revitalization and Stabilization | 9 | 137,674 |
| Totals | 22 | 228,269 |

INVESTMENT TEST

The bank has an excellent level of qualified community development investments and grants, exhibiting good responsiveness to credit and community development needs. The bank's investments and donations were primarily focused on community services. While donation volume remained similar to the bank's previous evaluation, Veritex's investments increased slightly during this review period. The bank's investments were focused on general obligation bonds targeted to school districts with over 70 percent of students considered economically disadvantaged. Table 19 below reflects other notable investments made by the bank, including mortgage-backed securities targeting LMI borrowers residing in the DFA Metropolitan AA, as well as the Houston MSA AA and Fannin County Nonmetropolitan AA. These efforts represent responsiveness to needs in the AA, as affordable housing was a primary need identified by a community contact.

Table 19

| Investments, Grants, and Donations | | | | | | | | |
|------------------------------------|---------------------------------------|---------------|----------------------------------|---------------|------------|--------------|------------|---------------|
| Community Development Purpose | Prior Period Investments ¹ | | Current Investments ² | | Donations | | Total | |
| | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) |
| Affordable Housing | 7 | 6,434 | 3 | 10,132 | 12 | 80 | 22 | 16,646 |
| Community Services | 11 | 9,034 | 6 | 18,605 | 105 | 849 | 122 | 28,488 |
| Economic Development | 3 | 1,250 | - | - | 20 | 160 | 23 | 1,410 |
| Revitalization and Stabilization | 1 | 2,000 | - | - | 3 | 4 | 4 | 2,004 |
| TOTAL | 22 | 18,718 | 9 | 28,737 | 140 | 1,093 | 171 | 48,548 |

¹ Book Value of Investment
² Original Market Value of Investment

Service Test

The bank's Service Test performance is good. Its retail and community development services reflect good responsiveness to the needs of the AA.

Retail Services

The bank's delivery systems are accessible to the geographies and individuals of different income levels in the DFW Metropolitan AA. As of December 31, 2021, the bank operates 19 branch offices and eight ATMs in this AA, which was compared to the distribution of the population and businesses among the tract categories within the AA. The table below summarizes the bank's retail locations in the DFW Metropolitan AA.

Table 20

| Tract Income | % of Geographies | % of Population | % of Businesses | Branches | | Full-Service ATMs | |
|--------------|------------------|-----------------|-----------------|-----------|--------------|-------------------|--------------|
| | | | | # | % | # | % |
| Low | 13.4 | 11.3 | 7.5 | 1 | 5.3 | 0 | 0.0 |
| Moderate | 26.1 | 25.6 | 19.7 | 3 | 15.8 | 1 | 12.5 |
| Middle | 27.3 | 29.0 | 27.2 | 3 | 15.8 | 1 | 12.5 |
| Upper | 32.7 | 34.1 | 45.1 | 12 | 63.2 | 6 | 75.0 |
| Unknown | 0.6 | 0.1 | 0.6 | 0 | 0.0 | 0 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 19 | 100.0 | 8 | 100.0 |

During the evaluation period, the bank opened three branches (one in a middle-income tract and two in upper-income tracts) and closed five branches (two in moderate-income tracts, one in a middle-income tract, and two in upper-income tracts) in the AA. The bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including accessibility to LMI geographies. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly in LMI geographies or to LMI individuals. The level of branch services and hours offered are basically the same throughout the AA.

Community Development Services

The bank is a leader in providing community development services in the AA, extending 1,402 hours during the review period. The bank's officers and employees served in various capacities, including directors and committee members, for 31 community development organizations offering services focused on LMI individuals. In addition to these hours, the bank also partnered with local organizations to provide financial education and literacy to LMI individuals. This is particularly responsive as a community contact in the AA indicated a need for financial education and literacy for small businesses and LMI individuals. The table below shows the number of hours by type of involvement.

Table 21

| Community Development Services | | | |
|----------------------------------|----------------|--------------|---------------------|
| Purpose | Total Services | Total Hours | Total Organizations |
| Affordable Housing | 3 | 18 | 2 |
| Community Services | 376 | 1,223 | 22 |
| Economic Development | 54 | 161 | 7 |
| Revitalization and Stabilization | - | - | - |
| Total | 433 | 1,402 | 31 |

METROPOLITAN AREAS (Limited-Scope Review)

Description of Operations

- **Austin Metropolitan Assessment Area**
 - As of May 1, 2019, the bank ceased operations in the AA due to the remaining branches being closed. The branch was closed prior to the release of the FDIC's Deposit Market Share Report as of June 30, 2019; therefore, the information is not available.
- **Houston MSA Assessment Area**
 - As of June 30, 2021, the bank operated 11 branches in the AA, representing 36.7 percent of its branches.
 - As of June 30, 2021, the bank had \$1.8 billion in deposits in the AA, representing a market share of 0.5 percent. The \$1.8 billion also represents 25.4 percent of the bank's total deposits.

Conclusions With Respect to Performance Tests

Facts and data reviewed to assess the bank's performance in these AAs, such as detailed demographic information and HMDA and CRA lending, can be found in Appendix D. Conclusions regarding performance are as follows:

Table 22

| Assessment Area | Lending Test | Investment Test | Service Test |
|------------------------|---------------------|------------------------|---------------------|
| Austin Metropolitan AA | Consistent | Consistent | Consistent |
| Houston MSA AA | Consistent | Consistent | Consistent |

The bank's lending, investment, and service performance in the Austin Metropolitan AA and the Houston MSA AA are consistent with the bank's overall performance. Given the bank's limited lending and the short time it operated in the Austin Metropolitan AA, the bank's performance in this AA carried the least weight when rating overall performance in meeting the credit and community development needs of the communities served.

NONMETROPOLITAN AREA (Limited-Scope-Review)

Description of Operations

- **Fannin County Nonmetropolitan Assessment Area**
 - As of June 30, 2021, the bank operated one branch in the AA, representing 3.3 percent of its branches.
 - As of June 30, 2021, the bank had \$36.8 million in deposits in this AA, representing a market share of 6.4 percent. The \$36.8 million also represents 0.5 percent of the bank's total deposits.

Conclusions With Respect to Performance Tests

Facts and data reviewed to assess the bank's performance in these AAs, such as detailed demographic information and HMDA and CRA lending, can be found in Appendix E. Conclusions regarding performance are as follows:

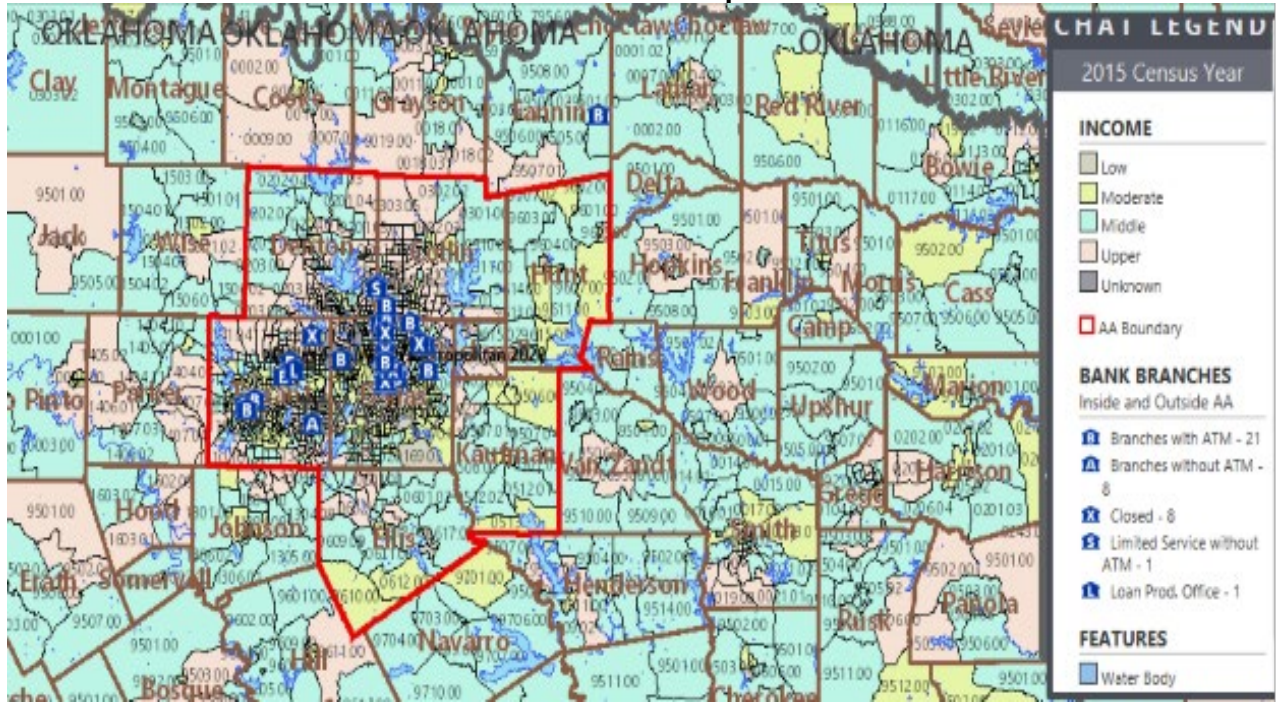
Table 23

| Assessment Area | Lending Test | Investment Test | Service Test |
|-------------------------------|---------------------|------------------------|---------------------|
| Fannin County Nonmetropolitan | Consistent | Consistent | Consistent |

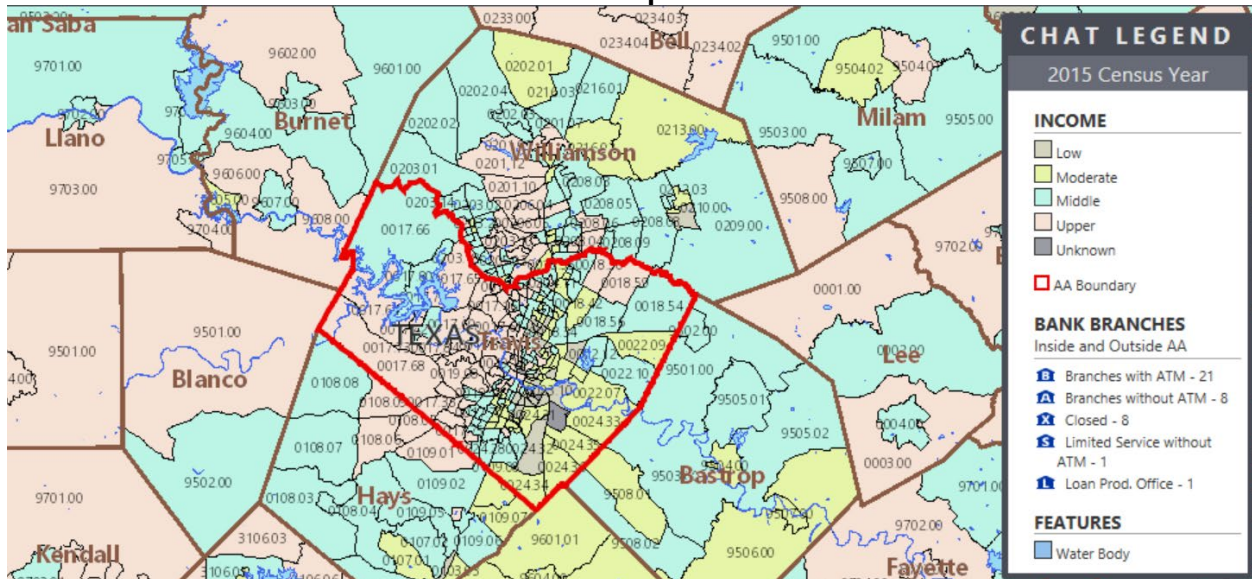
The bank's lending, investment, and service performance in the Fannin County Nonmetropolitan AA is consistent with the bank's performance overall.

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

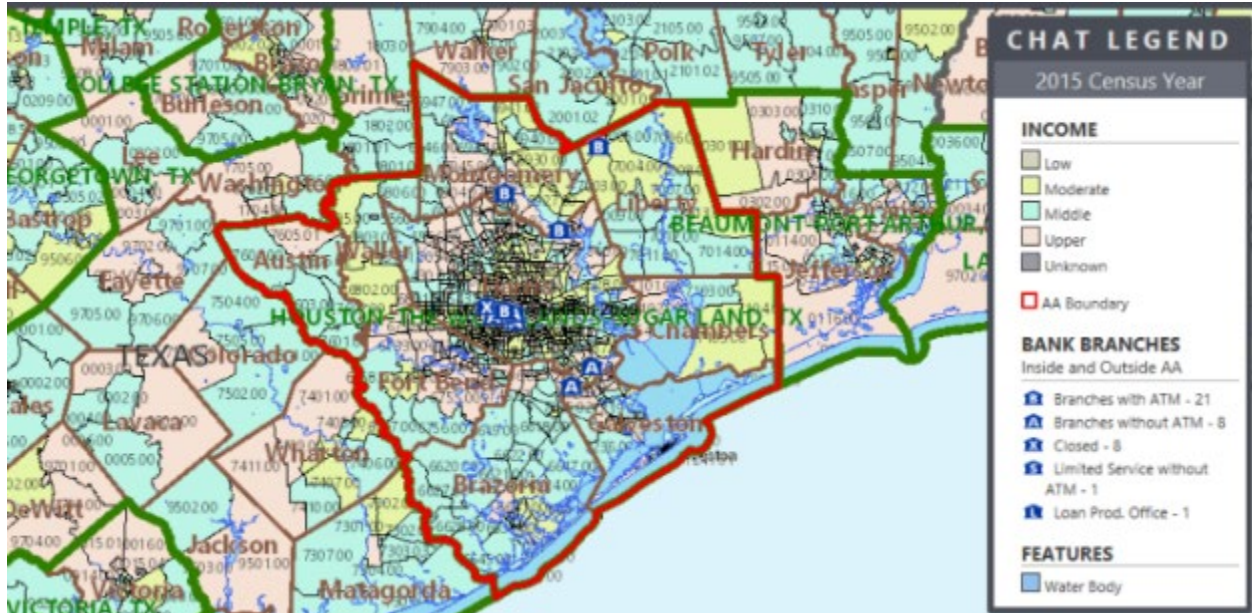
Dallas-Fort Worth Metropolitan AA



Austin Metropolitan AA



Houston MSA AA



Fannin County Nonmetropolitan AA



APPENDIX B – FULL-SCOPE ASSESSMENT AREA DEMOGRAPHIC INFORMATION

Table B-1

| 2019 Dallas-Fort Worth Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 168 | 13.4 | 152,918 | 9.8 | 52,237 | 34.2 | 367,715 | 23.5 |
| Moderate | 327 | 26.1 | 365,492 | 23.4 | 69,005 | 18.9 | 256,681 | 16.4 |
| Middle | 342 | 27.3 | 461,501 | 29.5 | 38,209 | 8.3 | 283,147 | 18.1 |
| Upper | 410 | 32.7 | 583,551 | 37.3 | 20,579 | 3.5 | 657,407 | 42.0 |
| Unknown | 7 | 0.6 | 1,488 | 0.1 | 273 | 18.3 | 0 | 0.0 |
| Total AA | 1,254 | 100.0 | 1,564,950 | 100.0 | 180,303 | 11.5 | 1,564,950 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 289,329 | 72,062 | 5.4 | 24.9 | 178,459 | 61.7 | 38,808 | 13.4 |
| Moderate | 600,492 | 266,507 | 19.9 | 44.4 | 279,714 | 46.6 | 54,271 | 9.0 |
| Middle | 720,874 | 409,965 | 30.6 | 56.9 | 261,440 | 36.3 | 49,469 | 6.9 |
| Upper | 838,433 | 590,868 | 44.1 | 70.5 | 202,082 | 24.1 | 45,483 | 5.4 |
| Unknown | 4,922 | 1,248 | 0.1 | 25.4 | 3,133 | 63.7 | 541 | 11.0 |
| Total AA | 2,454,050 | 1,340,650 | 100.0 | 54.6 | 924,828 | 37.7 | 188,572 | 7.7 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 28,221 | 7.5 | 25,111 | 7.3 | 2,912 | 11.2 | 198 | 4.6 |
| Moderate | 74,811 | 19.9 | 67,557 | 19.5 | 6,705 | 25.9 | 549 | 12.8 |
| Middle | 102,136 | 27.1 | 94,508 | 27.3 | 6,636 | 25.6 | 992 | 23.2 |
| Upper | 169,118 | 44.9 | 157,552 | 45.5 | 9,060 | 35.0 | 2,506 | 58.6 |
| Unknown | 2,131 | 0.6 | 1,525 | 0.4 | 573 | 2.2 | 33 | 0.8 |
| Total AA | 376,417 | 100.0 | 346,253 | 100.0 | 25,886 | 100.0 | 4,278 | 100.0 |
| Percentage of Total Businesses: | | | | 92.0 | | 6.9 | | 1.1 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 116 | 3.4 | 111 | 3.3 | 5 | 13.5 | 0 | 0.0 |
| Moderate | 430 | 12.7 | 422 | 12.6 | 8 | 21.6 | 0 | 0.0 |
| Middle | 1,120 | 33.1 | 1,116 | 33.4 | 4 | 10.8 | 0 | 0.0 |
| Upper | 1,704 | 50.4 | 1,682 | 50.3 | 19 | 51.4 | 3 | 100.0 |
| Unknown | 13 | 0.4 | 12 | 0.4 | 1 | 2.7 | 0 | 0.0 |
| Total AA | 3,383 | 100.0 | 3,343 | 100.0 | 37 | 100.0 | 3 | 100.0 |
| Percentage of Total Farms: | | | | 98.8 | | 1.1 | | 0.1 |
| Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table B-2

| 2018 Dallas-Fort Worth Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 171 | 13.6 | 155,220 | 9.9 | 52,877 | 34.1 | 368,751 | 23.6 |
| Moderate | 324 | 25.8 | 363,190 | 23.2 | 68,365 | 18.8 | 257,020 | 16.4 |
| Middle | 348 | 27.8 | 468,239 | 29.9 | 38,559 | 8.2 | 283,292 | 18.1 |
| Upper | 404 | 32.2 | 576,813 | 36.9 | 20,229 | 3.5 | 655,887 | 41.9 |
| Unknown | 7 | 0.6 | 1,488 | 0.1 | 273 | 18.3 | 0 | 0.0 |
| Total AA | 1,254 | 100.0 | 1,564,950 | 100.0 | 180,303 | 11.5 | 1,564,950 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 293,476 | 74,103 | 5.5 | 25.3 | 180,031 | 61.3 | 39,342 | 13.4 |
| Moderate | 596,345 | 264,466 | 19.7 | 44.3 | 278,142 | 46.6 | 53,737 | 9.0 |
| Middle | 732,083 | 416,446 | 31.1 | 56.9 | 265,346 | 36.2 | 50,291 | 6.9 |
| Upper | 827,224 | 584,387 | 43.6 | 70.6 | 198,176 | 24.0 | 44,661 | 5.4 |
| Unknown | 4,922 | 1,248 | 0.1 | 25.4 | 3,133 | 63.7 | 541 | 11.0 |
| Total AA | 2,454,050 | 1,340,650 | 100.0 | 54.6 | 924,828 | 37.7 | 188,572 | 7.7 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 28,172 | 7.6 | 24,899 | 7.3 | 3,036 | 11.6 | 237 | 4.9 |
| Moderate | 72,875 | 19.7 | 65,434 | 19.3 | 6,788 | 25.9 | 653 | 13.6 |
| Middle | 102,668 | 27.7 | 94,467 | 27.8 | 7,026 | 26.8 | 1,175 | 24.4 |
| Upper | 164,596 | 44.4 | 153,106 | 45.1 | 8,769 | 33.5 | 2,721 | 56.5 |
| Unknown | 2,054 | 0.6 | 1,437 | 0.4 | 586 | 2.2 | 31 | 0.6 |
| Total AA | 370,365 | 100.0 | 339,343 | 100.0 | 26,205 | 100.0 | 4,817 | 100.0 |
| Percentage of Total Businesses: | | | | 91.6 | | 7.1 | | 1.3 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 113 | 3.5 | 106 | 3.3 | 7 | 18.4 | 0 | 0.0 |
| Moderate | 424 | 13.0 | 416 | 12.9 | 8 | 21.1 | 0 | 0.0 |
| Middle | 1,095 | 33.5 | 1,086 | 33.7 | 7 | 18.4 | 2 | 28.6 |
| Upper | 1,624 | 49.7 | 1,604 | 49.8 | 15 | 39.5 | 5 | 71.4 |
| Unknown | 12 | 0.4 | 11 | 0.3 | 1 | 2.6 | 0 | 0.0 |
| Total AA | 3,268 | 100.0 | 3,223 | 100.0 | 38 | 100.0 | 7 | 100.0 |
| Percentage of Total Farms: | | | | 98.6 | | 1.2 | | 0.2 |
| Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

APPENDIX C – FULL-SCOPE ASSESSMENT AREA LENDING TABLES

Table C-1

| Distribution of 2018 Home Mortgage Lending By Income Level of Geography | | | | | | | |
|---|--------------------------|--------------|--------------|----------------|--------------|--------------|-----------------------------------|
| Assessment Area: Dallas-Fort Worth Metropolitan | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans | | | | | | Owner Occupied Units % |
| | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | % | \$% | |
| Home Purchase Loans | | | | | | | |
| Low | 11 | 6.4 | 3.4 | 1,857 | 1.8 | 2.2 | 5.5 |
| Moderate | 17 | 9.8 | 13.2 | 3,457 | 3.4 | 9.0 | 19.7 |
| Middle | 36 | 20.8 | 32.1 | 14,461 | 14.2 | 26.7 | 31.1 |
| Upper | 109 | 63.0 | 51.2 | 82,357 | 80.6 | 62.1 | 43.6 |
| Unknown | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 0.1 |
| Total | 173 | 100.0 | 100.0 | 102,132 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | |
| Low | 2 | 3.5 | 2.3 | 289 | 0.8 | 1.4 | 5.5 |
| Moderate | 4 | 7.0 | 14.2 | 1,105 | 2.9 | 9.1 | 19.7 |
| Middle | 6 | 10.5 | 33.7 | 1,888 | 5.0 | 26.9 | 31.1 |
| Upper | 45 | 78.9 | 49.6 | 34,834 | 91.4 | 62.6 | 43.6 |
| Unknown | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 0.1 |
| Total | 57 | 100.0 | 100.0 | 38,116 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | |
| Low | 0 | 0.0 | 2.3 | 0 | 0.0 | 1.8 | 5.5 |
| Moderate | 2 | 14.3 | 12.0 | 65 | 3.0 | 9.8 | 19.7 |
| Middle | 4 | 28.6 | 27.2 | 402 | 18.8 | 23.3 | 31.1 |
| Upper | 8 | 57.1 | 58.4 | 1,670 | 78.1 | 65.0 | 43.6 |
| Unknown | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 0.1 |
| Total | 14 | 100.0 | 100.0 | 2,137 | 100.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | Multi-family Units % |
| Low | 2 | 28.6 | 24.1 | 5,910 | 12.3 | 18.9 | 22.7 |
| Moderate | 4 | 57.1 | 31.9 | 37,304 | 77.5 | 23.5 | 27.8 |
| Middle | 1 | 14.3 | 24.8 | 4,950 | 10.3 | 25.7 | 26.6 |
| Upper | 0 | 0.0 | 18.4 | 0 | 0.0 | 29.7 | 22.4 |
| Unknown | 0 | 0.0 | 0.8 | 0 | 0.0 | 2.3 | 0.6 |
| Total | 7 | 100.0 | 100.0 | 48,164 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | Owner Occupied Units % |
| Low | 18 | 6.8 | 3.2 | 8,506 | 4.4 | 3.9 | 5.5 |
| Moderate | 27 | 10.2 | 13.7 | 41,931 | 21.6 | 10.7 | 19.7 |
| Middle | 51 | 19.3 | 32.3 | 22,212 | 11.5 | 26.5 | 31.1 |
| Upper | 168 | 63.6 | 50.7 | 121,114 | 62.5 | 58.6 | 43.6 |
| Unknown | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.3 | 0.1 |
| Total | 264 | 100.0 | 100.0 | 193,763 | 100.0 | 100.0 | 100.0 |

Source: 2018 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. Percentages may not total 100.0 percent due to rounding.

Table C-2

**Distribution of 2018 Home Mortgage Lending By Borrower Income Level
Assessment Area: Dallas-Fort Worth Metropolitan**

| Borrower Income Level | Bank And Aggregate Loans | | | | | Families by Family Income % | |
|----------------------------------|--------------------------|--------------|--------------|----------------|--------------|--------------------------------|--------------|
| | Bank | | Agg | Bank | | | Agg |
| | # | % | % | \$(000) | % | | % |
| Home Purchase Loans | | | | | | | |
| Low | 1 | 0.6 | 3.0 | 25 | 0.0 | 1.5 | 23.6 |
| Moderate | 4 | 2.3 | 13.6 | 773 | 0.8 | 8.9 | 16.4 |
| Middle | 14 | 8.1 | 21.1 | 3,024 | 3.0 | 17.8 | 18.1 |
| Upper | 111 | 64.2 | 46.6 | 82,909 | 81.2 | 58.3 | 41.9 |
| Unknown | 43 | 24.9 | 15.7 | 15,401 | 15.1 | 13.5 | 0.0 |
| Total | 173 | 100.0 | 100.0 | 102,132 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | |
| Low | 0 | 0.0 | 6.7 | 0 | 0.0 | 3.4 | 23.6 |
| Moderate | 1 | 1.8 | 14.6 | 205 | 0.5 | 9.5 | 16.4 |
| Middle | 5 | 8.8 | 20.8 | 850 | 2.2 | 16.6 | 18.1 |
| Upper | 43 | 75.4 | 44.3 | 33,880 | 88.9 | 58.0 | 41.9 |
| Unknown | 8 | 14.0 | 13.5 | 3,181 | 8.3 | 12.5 | 0.0 |
| Total | 57 | 100.0 | 100.0 | 38,116 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | |
| Low | 0 | 0.0 | 4.8 | 0 | 0.0 | 3.1 | 23.6 |
| Moderate | 0 | 0.0 | 9.9 | 0 | 0.0 | 7.2 | 16.4 |
| Middle | 2 | 14.3 | 16.1 | 110 | 5.1 | 12.8 | 18.1 |
| Upper | 10 | 71.4 | 61.9 | 1,957 | 91.6 | 65.8 | 41.9 |
| Unknown | 2 | 14.3 | 7.2 | 70 | 3.3 | 11.1 | 0.0 |
| Total | 14 | 100.0 | 100.0 | 2,137 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | |
| Low | 1 | 0.4 | 3.9 | 25 | 0.0 | 1.9 | 23.6 |
| Moderate | 6 | 2.3 | 13.4 | 1,178 | 0.8 | 8.8 | 16.4 |
| Middle | 24 | 9.3 | 20.3 | 4,400 | 3.0 | 17.2 | 18.1 |
| Upper | 173 | 67.3 | 45.7 | 121,344 | 83.3 | 57.7 | 41.9 |
| Unknown | 53 | 20.6 | 16.7 | 18,652 | 12.8 | 14.4 | 0.0 |
| Total | 257 | 100.0 | 100.0 | 145,599 | 100.0 | 100.0 | 100.0 |

Source: 2018 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Percentages may not total 100.0 percent due to rounding.

Multifamily loans are not included in the borrower distribution analysis.

APPENDIX D – METROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS

Table D-1

| 2020 Houston Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 159 | 14.8 | 160,151 | 10.5 | 57,356 | 35.8 | 373,429 | 24.4 |
| Moderate | 311 | 29.0 | 372,532 | 24.3 | 72,108 | 19.4 | 246,391 | 16.1 |
| Middle | 274 | 25.6 | 429,200 | 28.0 | 43,450 | 10.1 | 261,326 | 17.1 |
| Upper | 316 | 29.5 | 566,033 | 37.0 | 21,915 | 3.9 | 649,080 | 42.4 |
| Unknown | 12 | 1.1 | 2,310 | 0.2 | 999 | 43.2 | 0 | 0.0 |
| Total AA | 1,072 | 100.0 | 1,530,226 | 100.0 | 195,828 | 12.8 | 1,530,226 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 292,804 | 68,379 | 5.2 | 23.4 | 178,780 | 61.1 | 45,645 | 15.6 |
| Moderate | 607,454 | 279,883 | 21.3 | 46.1 | 258,286 | 42.5 | 69,285 | 11.4 |
| Middle | 652,813 | 386,484 | 29.4 | 59.2 | 210,164 | 32.2 | 56,165 | 8.6 |
| Upper | 843,248 | 579,096 | 44.1 | 68.7 | 202,006 | 24.0 | 62,146 | 7.4 |
| Unknown | 6,188 | 789 | 0.1 | 12.8 | 4,775 | 77.2 | 624 | 10.1 |
| Total AA | 2,402,507 | 1,314,631 | 100.0 | 54.7 | 854,011 | 35.5 | 233,865 | 9.7 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 34,026 | 9.8 | 30,123 | 9.4 | 3,691 | 14.5 | 212 | 5.7 |
| Moderate | 66,734 | 19.1 | 60,540 | 18.9 | 5,724 | 22.4 | 470 | 12.6 |
| Middle | 83,358 | 23.9 | 77,062 | 24.1 | 5,573 | 21.8 | 723 | 19.4 |
| Upper | 164,112 | 47.0 | 151,306 | 47.3 | 10,494 | 41.1 | 2,312 | 62.1 |
| Unknown | 637 | 0.2 | 580 | 0.2 | 50 | 0.2 | 7 | 0.2 |
| Total AA | 348,867 | 100.0 | 319,611 | 100.0 | 25,532 | 100.0 | 3,724 | 100.0 |
| Percentage of Total Businesses: | | | | 91.6 | | 7.3 | | 1.1 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 87 | 3.2 | 82 | 3.0 | 5 | 10.2 | 0 | 0.0 |
| Moderate | 371 | 13.5 | 356 | 13.2 | 13 | 26.5 | 2 | 25.0 |
| Middle | 932 | 33.9 | 911 | 33.8 | 16 | 32.7 | 5 | 62.5 |
| Upper | 1,360 | 49.4 | 1,344 | 49.9 | 15 | 30.6 | 1 | 12.5 |
| Unknown | 3 | 0.1 | 3 | 0.1 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 2,753 | 100.0 | 2,696 | 100.0 | 49 | 100.0 | 8 | 100.0 |
| Percentage of Total Farms: | | | | 97.9 | | 1.8 | | 0.3 |

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-2

| 2019 Houston Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 159 | 14.8 | 160,151 | 10.5 | 57,356 | 35.8 | 373,429 | 24.4 |
| Moderate | 311 | 29.0 | 372,532 | 24.3 | 72,108 | 19.4 | 246,391 | 16.1 |
| Middle | 274 | 25.6 | 429,200 | 28.0 | 43,450 | 10.1 | 261,326 | 17.1 |
| Upper | 316 | 29.5 | 566,033 | 37.0 | 21,915 | 3.9 | 649,080 | 42.4 |
| Unknown | 12 | 1.1 | 2,310 | 0.2 | 999 | 43.2 | 0 | 0.0 |
| Total AA | 1,072 | 100.0 | 1,530,226 | 100.0 | 195,828 | 12.8 | 1,530,226 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 292,804 | 68,379 | 5.2 | 23.4 | 178,780 | 61.1 | 45,645 | 15.6 |
| Moderate | 607,454 | 279,883 | 21.3 | 46.1 | 258,286 | 42.5 | 69,285 | 11.4 |
| Middle | 652,813 | 386,484 | 29.4 | 59.2 | 210,164 | 32.2 | 56,165 | 8.6 |
| Upper | 843,248 | 579,096 | 44.1 | 68.7 | 202,006 | 24.0 | 62,146 | 7.4 |
| Unknown | 6,188 | 789 | 0.1 | 12.8 | 4,775 | 77.2 | 624 | 10.1 |
| Total AA | 2,402,507 | 1,314,631 | 100.0 | 54.7 | 854,011 | 35.5 | 233,865 | 9.7 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 33,235 | 9.8 | 29,215 | 9.5 | 3,827 | 14.7 | 193 | 5.3 |
| Moderate | 65,226 | 19.3 | 58,877 | 19.1 | 5,900 | 22.6 | 449 | 12.4 |
| Middle | 80,681 | 23.8 | 74,341 | 24.1 | 5,640 | 21.6 | 700 | 19.3 |
| Upper | 158,709 | 46.9 | 145,790 | 47.2 | 10,635 | 40.8 | 2,284 | 62.9 |
| Unknown | 611 | 0.2 | 551 | 0.2 | 54 | 0.2 | 6 | 0.2 |
| Total AA | 338,462 | 100.0 | 308,774 | 100.0 | 26,056 | 100.0 | 3,632 | 100.0 |
| Percentage of Total Businesses: | | | | 91.2 | | 7.7 | | 1.1 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 85 | 3.1 | 80 | 2.9 | 5 | 10.4 | 0 | 0.0 |
| Moderate | 378 | 13.6 | 363 | 13.4 | 13 | 27.1 | 2 | 25.0 |
| Middle | 936 | 33.8 | 916 | 33.7 | 15 | 31.3 | 5 | 62.5 |
| Upper | 1,370 | 49.4 | 1,354 | 49.9 | 15 | 31.3 | 1 | 12.5 |
| Unknown | 3 | 0.1 | 3 | 0.1 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 2,772 | 100.0 | 2,716 | 100.0 | 48 | 100.0 | 8 | 100.0 |
| Percentage of Total Farms: | | | | 98.0 | | 1.7 | | 0.3 |
| Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table D-3

| 2018 Houston Metropolitan AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 147 | 18.7 | 149,367 | 14.6 | 53,938 | 36.1 | 284,253 | 27.7 |
| Moderate | 250 | 31.8 | 299,321 | 29.2 | 59,486 | 19.9 | 175,776 | 17.1 |
| Middle | 167 | 21.2 | 264,767 | 25.8 | 26,277 | 9.9 | 174,162 | 17.0 |
| Upper | 216 | 27.5 | 309,207 | 30.2 | 12,154 | 3.9 | 390,776 | 38.1 |
| Unknown | 6 | 0.8 | 2,305 | 0.2 | 999 | 43.3 | 0 | 0.0 |
| Total AA | 786 | 100.0 | 1,024,967 | 100.0 | 152,854 | 14.9 | 1,024,967 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 273,277 | 61,489 | 7.5 | 22.5 | 169,483 | 62.0 | 42,305 | 15.5 |
| Moderate | 482,194 | 212,383 | 25.8 | 44.0 | 219,074 | 45.4 | 50,737 | 10.5 |
| Middle | 400,925 | 229,483 | 27.9 | 57.2 | 141,627 | 35.3 | 29,815 | 7.4 |
| Upper | 497,660 | 319,502 | 38.8 | 64.2 | 140,932 | 28.3 | 37,226 | 7.5 |
| Unknown | 6,179 | 789 | 0.1 | 12.8 | 4,766 | 77.1 | 624 | 10.1 |
| Total AA | 1,660,235 | 823,646 | 100.0 | 49.6 | 675,882 | 40.7 | 160,707 | 9.7 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 30,836 | 13.3 | 26,845 | 12.9 | 3,778 | 17.9 | 213 | 7.9 |
| Moderate | 52,749 | 22.7 | 47,182 | 22.6 | 5,168 | 24.5 | 399 | 14.9 |
| Middle | 50,033 | 21.5 | 45,858 | 22.0 | 3,723 | 17.6 | 452 | 16.8 |
| Upper | 98,378 | 42.3 | 88,385 | 42.3 | 8,380 | 39.7 | 1,613 | 60.1 |
| Unknown | 580 | 0.2 | 524 | 0.3 | 50 | 0.2 | 6 | 0.2 |
| Total AA | 232,576 | 100.0 | 208,794 | 100.0 | 21,099 | 100.0 | 2,683 | 100.0 |
| Percentage of Total Businesses: | | | | 89.8 | 9.1 | | 1.2 | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 80 | 6.2 | 75 | 6.0 | 5 | 18.5 | 0 | 0.0 |
| Moderate | 158 | 12.2 | 150 | 11.9 | 8 | 29.6 | 0 | 0.0 |
| Middle | 270 | 20.9 | 265 | 21.0 | 3 | 11.1 | 2 | 50.0 |
| Upper | 780 | 60.4 | 767 | 60.9 | 11 | 40.7 | 2 | 50.0 |
| Unknown | 3 | 0.2 | 3 | 0.2 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 1,291 | 100.0 | 1,260 | 100.0 | 27 | 100.0 | 4 | 100.0 |
| Percentage of Total Farms: | | | | 97.6 | 2.1 | | 0.3 | |
| <i>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i> | | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

Table D-4

| Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|----------------|--------------|--------------|------------|--------------|--------------|----------------|--------------|--------------|-------------------------------|
| Assessment Area: Houston Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | \$% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 1 | 2.0 | 2.7 | 142 | 0.8 | 2.0 | 5 | 9.1 | 2.7 | 1,414 | 4.6 | 2.1 | 5.2 |
| Moderate | 17 | 34.0 | 13.5 | 3,464 | 20.0 | 9.5 | 3 | 5.5 | 13.3 | 2,219 | 7.2 | 9.6 | 21.3 |
| Middle | 14 | 28.0 | 27.9 | 3,404 | 19.7 | 22.3 | 7 | 12.7 | 27.6 | 3,126 | 10.1 | 22.2 | 29.4 |
| Upper | 18 | 36.0 | 55.9 | 10,296 | 59.5 | 66.2 | 40 | 72.7 | 56.3 | 24,248 | 78.2 | 66.0 | 44.1 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 0.1 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 50 | 100.0 | 100.0 | 17,306 | 100.0 | 100.0 | 55 | 100.0 | 100.0 | 31,007 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 1 | 14.3 | 2.6 | 69 | 1.9 | 1.7 | 1 | 2.2 | 1.9 | 170 | 0.8 | 1.5 | 5.2 |
| Moderate | 2 | 28.6 | 12.5 | 1,271 | 35.0 | 8.1 | 6 | 13.3 | 9.0 | 2,049 | 10.1 | 6.4 | 21.3 |
| Middle | 1 | 14.3 | 26.1 | 138 | 3.8 | 19.7 | 5 | 11.1 | 22.4 | 1,257 | 6.2 | 17.6 | 29.4 |
| Upper | 3 | 42.9 | 58.8 | 2,153 | 59.3 | 70.5 | 33 | 73.3 | 66.7 | 16,890 | 82.9 | 74.5 | 44.1 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.1 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 7 | 100.0 | 100.0 | 3,631 | 100.0 | 100.0 | 45 | 100.0 | 100.0 | 20,366 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 3.0 | 0 | 0.0 | 2.4 | 0 | 0.0 | 2.1 | 0 | 0.0 | 1.5 | 5.2 |
| Moderate | 0 | 0.0 | 13.4 | 0 | 0.0 | 10.8 | 0 | 0.0 | 11.7 | 0 | 0.0 | 9.0 | 21.3 |
| Middle | 0 | 0.0 | 25.9 | 0 | 0.0 | 20.4 | 0 | 0.0 | 20.9 | 0 | 0.0 | 16.6 | 29.4 |
| Upper | 0 | 0.0 | 57.6 | 0 | 0.0 | 66.3 | 0 | 0.0 | 65.4 | 0 | 0.0 | 73.0 | 44.1 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.1 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | Multi-family Units % |
| Low | 4 | 25.0 | 20.9 | 11,870 | 14.9 | 12.7 | 5 | 29.4 | 21.1 | 12,235 | 6.5 | 15.5 | 25.2 |
| Moderate | 2 | 12.5 | 28.1 | 24,786 | 31.1 | 19.7 | 7 | 41.2 | 30.2 | 80,129 | 42.6 | 21.0 | 27.6 |
| Middle | 4 | 25.0 | 21.4 | 14,011 | 17.6 | 24.2 | 1 | 5.9 | 22.7 | 2,000 | 1.1 | 22.7 | 21.3 |
| Upper | 6 | 37.5 | 29.6 | 29,028 | 36.4 | 43.4 | 4 | 23.5 | 26.0 | 93,573 | 49.8 | 40.8 | 25.2 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.7 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 16 | 100.0 | 100.0 | 79,695 | 100.0 | 100.0 | 17 | 100.0 | 100.0 | 187,937 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Low | 6 | 7.6 | 2.7 | 12,081 | 11.9 | 3.0 | 11 | 9.4 | 2.4 | 13,819 | 5.8 | 2.3 | 5.2 |
| Moderate | 22 | 27.8 | 13.4 | 29,545 | 29.0 | 10.2 | 16 | 13.7 | 11.6 | 84,397 | 35.3 | 8.7 | 21.3 |
| Middle | 20 | 25.3 | 27.6 | 17,674 | 17.4 | 22.0 | 13 | 11.1 | 25.6 | 6,383 | 2.7 | 20.4 | 29.4 |
| Upper | 31 | 39.2 | 56.2 | 42,527 | 41.8 | 64.7 | 77 | 65.8 | 60.4 | 134,711 | 56.3 | 68.6 | 44.1 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.1 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 79 | 100.0 | 100.0 | 101,827 | 100.0 | 100.0 | 117 | 100.0 | 100.0 | 239,310 | 100.0 | 100.0 | 100.0 |

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. Percentages may not total 100.0 percent due to rounding.

Table D-5

| Distribution of 2018 Home Mortgage Lending By Income Level of Geography | | | | | | | |
|---|--------------------------|--------------|--------------|--------------|--------------|--------------|-----------------------------------|
| Assessment Area: Houston Metropolitan | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans | | | | | | Owner Occupied Units % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | |
| Low | 0 | 0.0 | 4.3 | 0 | 0.0 | 3.4 | 7.5 |
| Moderate | 0 | 0.0 | 16.1 | 0 | 0.0 | 11.2 | 25.8 |
| Middle | 0 | 0.0 | 31.9 | 0 | 0.0 | 24.5 | 27.9 |
| Upper | 4 | 100.0 | 47.7 | 1,381 | 100.0 | 60.8 | 38.8 |
| Unknown | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.0 | 0.1 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 4 | 100.0 | 100.0 | 1,381 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | |
| Low | 0 | 0.0 | 4.1 | 0 | 0.0 | 2.8 | 7.5 |
| Moderate | 0 | 0.0 | 19.9 | 0 | 0.0 | 12.9 | 25.8 |
| Middle | 0 | 0.0 | 31.3 | 0 | 0.0 | 22.7 | 27.9 |
| Upper | 2 | 100.0 | 44.7 | 956 | 100.0 | 61.5 | 38.8 |
| Unknown | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 0.1 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 2 | 100.0 | 100.0 | 956 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | |
| Low | 0 | 0.0 | 4.8 | 0 | 0.0 | 3.6 | 7.5 |
| Moderate | 0 | 0.0 | 16.4 | 0 | 0.0 | 13.0 | 25.8 |
| Middle | 0 | 0.0 | 24.8 | 0 | 0.0 | 19.9 | 27.9 |
| Upper | 1 | 100.0 | 54.0 | 131 | 100.0 | 63.4 | 38.8 |
| Unknown | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 0.1 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 1 | 100.0 | 100.0 | 131 | 100.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 24.8 | 0 | 0.0 | 15.8 | 28.6 |
| Moderate | 0 | 0.0 | 34.0 | 0 | 0.0 | 30.8 | 29.1 |
| Middle | 0 | 0.0 | 16.1 | 0 | 0.0 | 20.7 | 18.6 |
| Upper | 0 | 0.0 | 24.5 | 0 | 0.0 | 31.9 | 22.9 |
| Unknown | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.7 | 0.9 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 4.3 | 0 | 0.0 | 5.2 | 7.5 |
| Moderate | 0 | 0.0 | 17.4 | 0 | 0.0 | 14.6 | 25.8 |
| Middle | 0 | 0.0 | 31.9 | 0 | 0.0 | 23.9 | 27.9 |
| Upper | 7 | 100.0 | 46.3 | 2,468 | 100.0 | 56.2 | 38.8 |
| Unknown | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.2 | 0.1 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 7 | 100.0 | 100.0 | 2,468 | 100.0 | 100.0 | 100.0 |

Source: 2018 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-6

| Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: Houston Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Low | 26 | 13.1 | 9.7 | 10,954 | 16.7 | 11.7 | 71 | 8.9 | 9.7 | 16,414 | 11.6 | 11.8 | 9.8 |
| Moderate | 28 | 14.1 | 17.7 | 12,606 | 19.2 | 19.6 | 136 | 17.0 | 18.1 | 28,216 | 19.9 | 19.1 | 19.1 |
| Middle | 32 | 16.1 | 23.2 | 8,268 | 12.6 | 22.7 | 180 | 22.6 | 23.4 | 29,511 | 20.8 | 22.8 | 23.9 |
| Upper | 112 | 56.3 | 47.9 | 33,786 | 51.4 | 45.1 | 410 | 51.4 | 48.1 | 67,820 | 47.7 | 45.8 | 47.0 |
| Unknown | 1 | 0.5 | 0.1 | 76 | 0.1 | 0.2 | 1 | 0.1 | 0.1 | 144 | 0.1 | 0.1 | 0.2 |
| Tract-Unk | 0 | 0.0 | 1.4 | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.5 | |
| Total | 199 | 100.0 | 100.0 | 65,690 | 100.0 | 100.0 | 798 | 100.0 | 100.0 | 142,105 | 100.0 | 100.0 | 100.0 |

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table D-7

| Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|---------------|--------------|--------------|------------|--------------|--------------|---------------|--------------|--------------|-----------------------------|
| Assessment Area: Houston Metropolitan | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | | Agg | | | Bank | | | Agg | | | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 3.0 | 0 | 0.0 | 1.4 | 0 | 0.0 | 3.2 | 0 | 0.0 | 1.6 | 24.4 |
| Moderate | 1 | 2.0 | 16.3 | 120 | 0.7 | 10.4 | 1 | 1.8 | 18.7 | 215 | 0.7 | 12.6 | 16.1 |
| Middle | 0 | 0.0 | 23.3 | 0 | 0.0 | 18.7 | 5 | 9.1 | 23.6 | 1,050 | 3.4 | 19.8 | 17.1 |
| Upper | 10 | 20.0 | 44.5 | 4,415 | 25.5 | 57.0 | 30 | 54.5 | 44.3 | 20,502 | 66.1 | 56.0 | 42.4 |
| Unknown | 39 | 78.0 | 13.0 | 12,771 | 73.8 | 12.5 | 19 | 34.5 | 10.2 | 9,240 | 29.8 | 10.1 | 0.0 |
| Total | 50 | 100.0 | 100.0 | 17,306 | 100.0 | 100.0 | 55 | 100.0 | 100.0 | 31,007 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 4.3 | 0 | 0.0 | 2.1 | 0 | 0.0 | 1.7 | 0 | 0.0 | 0.8 | 24.4 |
| Moderate | 0 | 0.0 | 10.1 | 0 | 0.0 | 5.6 | 2 | 4.4 | 7.7 | 451 | 2.2 | 4.5 | 16.1 |
| Middle | 0 | 0.0 | 16.5 | 0 | 0.0 | 11.3 | 3 | 6.7 | 15.0 | 1,068 | 5.2 | 11.0 | 17.1 |
| Upper | 2 | 28.6 | 49.5 | 1,536 | 42.3 | 60.7 | 31 | 68.9 | 54.0 | 16,482 | 80.9 | 62.9 | 42.4 |
| Unknown | 5 | 71.4 | 19.6 | 2,095 | 57.7 | 20.2 | 9 | 20.0 | 21.6 | 2,365 | 11.6 | 20.8 | 0.0 |
| Total | 7 | 100.0 | 100.0 | 3,631 | 100.0 | 100.0 | 45 | 100.0 | 100.0 | 20,366 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 5.2 | 0 | 0.0 | 3.1 | 0 | 0.0 | 3.9 | 0 | 0.0 | 2.0 | 24.4 |
| Moderate | 0 | 0.0 | 11.6 | 0 | 0.0 | 8.1 | 0 | 0.0 | 9.9 | 0 | 0.0 | 6.8 | 16.1 |
| Middle | 0 | 0.0 | 17.5 | 0 | 0.0 | 12.9 | 0 | 0.0 | 16.1 | 0 | 0.0 | 12.1 | 17.1 |
| Upper | 0 | 0.0 | 61.9 | 0 | 0.0 | 70.4 | 0 | 0.0 | 67.1 | 0 | 0.0 | 74.7 | 42.4 |
| Unknown | 0 | 0.0 | 3.8 | 0 | 0.0 | 5.5 | 0 | 0.0 | 3.1 | 0 | 0.0 | 4.3 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 3.3 | 0 | 0.0 | 1.6 | 0 | 0.0 | 2.4 | 0 | 0.0 | 1.2 | 24.4 |
| Moderate | 1 | 1.6 | 14.3 | 120 | 0.5 | 9.1 | 3 | 3.0 | 12.8 | 666 | 1.3 | 8.4 | 16.1 |
| Middle | 2 | 3.2 | 20.9 | 344 | 1.6 | 16.5 | 8 | 8.0 | 18.5 | 2,118 | 4.1 | 15.1 | 17.1 |
| Upper | 15 | 23.8 | 45.2 | 6,477 | 29.3 | 57.3 | 61 | 61.0 | 47.3 | 36,984 | 72.0 | 58.2 | 42.4 |
| Unknown | 45 | 71.4 | 16.3 | 15,191 | 68.6 | 15.5 | 28 | 28.0 | 19.0 | 11,605 | 22.6 | 17.1 | 0.0 |
| Total | 63 | 100.0 | 100.0 | 22,132 | 100.0 | 100.0 | 100 | 100.0 | 100.0 | 51,373 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | | | | | | | | | |
| Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |
| Multifamily loans are not included in the borrower distribution analysis. | | | | | | | | | | | | | |

Table D-8

| Distribution of 2018 Home Mortgage Lending By Borrower Income Level | | | | | | | |
|---|--------------------------|--------------|--------------|--------------|--------------|--------------|--------------------------------|
| Assessment Area: Houston Metropolitan | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans | | | | | | Families by Family Income % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | |
| Low | 0 | 0.0 | 3.6 | 0 | 0.0 | 1.8 | 27.7 |
| Moderate | 0 | 0.0 | 17.5 | 0 | 0.0 | 11.3 | 17.1 |
| Middle | 0 | 0.0 | 21.0 | 0 | 0.0 | 16.9 | 17.0 |
| Upper | 2 | 50.0 | 41.1 | 943 | 68.3 | 56.2 | 38.1 |
| Unknown | 2 | 50.0 | 16.7 | 438 | 31.7 | 13.8 | 0.0 |
| Total | 4 | 100.0 | 100.0 | 1,381 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | |
| Low | 0 | 0.0 | 8.0 | 0 | 0.0 | 4.2 | 27.7 |
| Moderate | 0 | 0.0 | 15.9 | 0 | 0.0 | 10.2 | 17.1 |
| Middle | 1 | 50.0 | 20.6 | 300 | 31.4 | 15.4 | 17.0 |
| Upper | 1 | 50.0 | 42.3 | 656 | 68.6 | 57.5 | 38.1 |
| Unknown | 0 | 0.0 | 13.1 | 0 | 0.0 | 12.7 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 956 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | |
| Low | 0 | 0.0 | 6.2 | 0 | 0.0 | 4.1 | 27.7 |
| Moderate | 0 | 0.0 | 13.4 | 0 | 0.0 | 9.7 | 17.1 |
| Middle | 0 | 0.0 | 17.7 | 0 | 0.0 | 13.0 | 17.0 |
| Upper | 0 | 0.0 | 57.0 | 0 | 0.0 | 63.0 | 38.1 |
| Unknown | 1 | 100.0 | 5.8 | 131 | 100.0 | 10.1 | 0.0 |
| Total | 1 | 100.0 | 100.0 | 131 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | |
| Low | 0 | 0.0 | 4.5 | 0 | 0.0 | 2.2 | 27.7 |
| Moderate | 0 | 0.0 | 16.2 | 0 | 0.0 | 10.8 | 17.1 |
| Middle | 1 | 14.3 | 19.8 | 300 | 12.2 | 16.0 | 17.0 |
| Upper | 3 | 42.9 | 40.0 | 1,599 | 64.8 | 55.2 | 38.1 |
| Unknown | 3 | 42.9 | 19.5 | 569 | 23.1 | 15.8 | 0.0 |
| Total | 7 | 100.0 | 100.0 | 2,468 | 100.0 | 100.0 | 100.0 |
| Source: 2018 FFIEC Census Data | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | |
| Multifamily loans are not included in the borrower distribution analysis. | | | | | | | |

Table D-9

| Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|--|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: Houston Metropolitan | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | \$% | # | % | % | \$(000) | % | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 75 | 37.7 | 44.8 | 19,500 | 29.7 | 33.9 | 327 | 41.0 | 37.7 | 33,375 | 23.5 | 23.9 | 91.6 |
| Over \$1 Million | 109 | 54.8 | | 41,636 | 63.4 | | 337 | 42.2 | | 93,607 | 65.9 | | 7.3 |
| Revenue Unknown | 15 | 7.5 | | 4,554 | 6.9 | | 134 | 16.8 | | 15,123 | 10.6 | | 1.1 |
| Total | 199 | 100.0 | | 65,690 | 100.0 | | 798 | 100.0 | | 142,105 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 51 | 25.6 | 94.2 | 2,630 | 4.0 | 41.0 | 472 | 59.1 | 88.6 | 16,989 | 12.0 | 33.0 | |
| \$100,001 - \$250,000 | 50 | 25.1 | 2.9 | 9,209 | 14.0 | 14.3 | 149 | 18.7 | 6.4 | 25,002 | 17.6 | 19.5 | |
| \$250,001 - \$1 Million | 98 | 49.2 | 2.8 | 53,851 | 82.0 | 44.7 | 177 | 22.2 | 5.0 | 100,114 | 70.5 | 47.5 | |
| Total | 199 | 100.0 | 100.0 | 65,690 | 100.0 | 100.0 | 798 | 100.0 | 100.0 | 142,105 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 29 | 38.7 | | 1,337 | 6.9 | | 262 | 80.1 | | 8,467 | 25.4 | | |
| \$100,001 - \$250,000 | 19 | 25.3 | | 3,412 | 17.5 | | 28 | 8.6 | | 4,589 | 13.7 | | |
| \$250,001 - \$1 Million | 27 | 36.0 | | 14,751 | 75.6 | | 37 | 11.3 | | 20,319 | 60.9 | | |
| Total | 75 | 100.0 | | 19,500 | 100.0 | | 327 | 100.0 | | 33,375 | 100.0 | | |
| Source 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2020 Dun & Bradstreet Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

Table D-10

| 2019 Austin Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 33 | 15.1 | 30,765 | 12.6 | 10,180 | 33.1 | 60,677 | 24.8 |
| Moderate | 47 | 21.6 | 48,173 | 19.7 | 8,425 | 17.5 | 38,883 | 15.9 |
| Middle | 64 | 29.4 | 72,288 | 29.6 | 5,704 | 7.9 | 44,230 | 18.1 |
| Upper | 68 | 31.2 | 91,856 | 37.6 | 2,461 | 2.7 | 100,648 | 41.2 |
| Unknown | 6 | 2.8 | 1,356 | 0.6 | 723 | 53.3 | 0 | 0.0 |
| Total AA | 218 | 100.0 | 244,438 | 100.0 | 27,493 | 11.2 | 244,438 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 68,484 | 13,685 | 6.2 | 20.0 | 48,608 | 71.0 | 6,191 | 9.0 |
| Moderate | 87,039 | 41,139 | 18.6 | 47.3 | 40,015 | 46.0 | 5,885 | 6.8 |
| Middle | 142,533 | 66,190 | 29.9 | 46.4 | 65,422 | 45.9 | 10,921 | 7.7 |
| Upper | 159,518 | 99,699 | 45.0 | 62.5 | 47,711 | 29.9 | 12,108 | 7.6 |
| Unknown | 6,623 | 712 | 0.3 | 10.8 | 5,039 | 76.1 | 872 | 13.2 |
| Total AA | 464,197 | 221,425 | 100.0 | 47.7 | 206,795 | 44.5 | 35,977 | 7.8 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 6,800 | 8.6 | 6,146 | 8.5 | 604 | 11.1 | 50 | 4.6 |
| Moderate | 9,790 | 12.4 | 9,010 | 12.5 | 717 | 13.1 | 63 | 5.8 |
| Middle | 20,764 | 26.4 | 19,071 | 26.4 | 1,460 | 26.8 | 233 | 21.4 |
| Upper | 39,990 | 50.8 | 36,760 | 51.0 | 2,551 | 46.8 | 679 | 62.2 |
| Unknown | 1,336 | 1.7 | 1,146 | 1.6 | 124 | 2.3 | 66 | 6.0 |
| Total AA | 78,680 | 100.0 | 72,133 | 100.0 | 5,456 | 100.0 | 1,091 | 100.0 |
| Percentage of Total Businesses: | | | | 91.7 | | 6.9 | | 1.4 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 40 | 5.3 | 38 | 5.1 | 1 | 25.0 | 1 | 100.0 |
| Moderate | 85 | 11.3 | 83 | 11.1 | 2 | 50.0 | 0 | 0.0 |
| Middle | 175 | 23.3 | 175 | 23.5 | 0 | 0.0 | 0 | 0.0 |
| Upper | 445 | 59.3 | 445 | 59.7 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 5 | 0.7 | 4 | 0.5 | 1 | 25.0 | 0 | 0.0 |
| Total AA | 750 | 100.0 | 745 | 100.0 | 4 | 100.0 | 1 | 100.0 |
| Percentage of Total Farms: | | | | 99.3 | | 0.5 | | 0.1 |
| Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table D-11

**Distribution of 2019 Home Mortgage Lending By Income Level of Geography
Assessment Area: Austin Metropolitan**

| Geographic Income Level | Bank And Aggregate Loans | | | | | | Owner Occupied Units % |
|----------------------------------|--------------------------|--------------|--------------|------------|--------------|--------------|-----------------------------------|
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | |
| Low | 0 | 0.0 | 6.1 | 0 | 0.0 | 5.3 | 6.2 |
| Moderate | 0 | 0.0 | 19.5 | 0 | 0.0 | 14.3 | 18.6 |
| Middle | 0 | 0.0 | 33.9 | 0 | 0.0 | 28.3 | 29.9 |
| Upper | 0 | 0.0 | 40.1 | 0 | 0.0 | 51.6 | 45.0 |
| Unknown | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.4 | 0.3 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | |
| Low | 0 | 0.0 | 5.9 | 0 | 0.0 | 4.8 | 6.2 |
| Moderate | 1 | 50.0 | 15.4 | 232 | 31.0 | 10.1 | 18.6 |
| Middle | 1 | 50.0 | 30.6 | 516 | 69.0 | 24.4 | 29.9 |
| Upper | 0 | 0.0 | 47.8 | 0 | 0.0 | 60.3 | 45.0 |
| Unknown | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.4 | 0.3 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 2 | 100.0 | 100.0 | 748 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | |
| Low | 0 | 0.0 | 4.6 | 0 | 0.0 | 4.0 | 6.2 |
| Moderate | 0 | 0.0 | 11.8 | 0 | 0.0 | 9.0 | 18.6 |
| Middle | 0 | 0.0 | 26.5 | 0 | 0.0 | 20.4 | 29.9 |
| Upper | 0 | 0.0 | 56.8 | 0 | 0.0 | 66.2 | 45.0 |
| Unknown | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.3 | 0.3 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 30.1 | 0 | 0.0 | 19.1 | 26.1 |
| Moderate | 0 | 0.0 | 18.8 | 0 | 0.0 | 19.9 | 13.5 |
| Middle | 0 | 0.0 | 21.1 | 0 | 0.0 | 25.4 | 31.5 |
| Upper | 0 | 0.0 | 27.1 | 0 | 0.0 | 26.6 | 25.5 |
| Unknown | 0 | 0.0 | 3.0 | 0 | 0.0 | 9.0 | 3.3 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 6.0 | 0 | 0.0 | 6.6 | 6.2 |
| Moderate | 1 | 50.0 | 18.0 | 232 | 31.0 | 13.7 | 18.6 |
| Middle | 1 | 50.0 | 32.6 | 516 | 69.0 | 26.8 | 29.9 |
| Upper | 0 | 0.0 | 42.9 | 0 | 0.0 | 51.5 | 45.0 |
| Unknown | 0 | 0.0 | 0.4 | 0 | 0.0 | 1.3 | 0.3 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 2 | 100.0 | 100.0 | 748 | 100.0 | 100.0 | 100.0 |

Source: 2019 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-12

| Distribution of 2019 Small Business Lending By Income Level of Geography | | | | | | | |
|--|--------------------------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: Austin Metropolitan | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans | | | | | | Total Businesses % |
| | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | |
| Low | 4 | 26.7 | 9.1 | 1,534 | 30.2 | 9.5 | 8.6 |
| Moderate | 1 | 6.7 | 13.3 | 50 | 1.0 | 14.2 | 12.4 |
| Middle | 3 | 20.0 | 26.2 | 1,395 | 27.5 | 24.1 | 26.4 |
| Upper | 7 | 46.7 | 48.7 | 2,099 | 41.3 | 49.7 | 50.8 |
| Unknown | 0 | 0.0 | 1.2 | 0 | 0.0 | 1.5 | 1.7 |
| Total | 15 | 100.0 | 100.0 | 5,078 | 100.0 | 100.0 | 100.0 |

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table D-13

| Distribution of 2019 Home Mortgage Lending By Borrower Income Level | | | | | | | |
|---|--------------------------|--------------|--------------|------------|--------------|--------------|--------------------------------|
| Assessment Area: Austin Metropolitan | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans | | | | | | Families by Family Income % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | |
| Low | 0 | 0.0 | 3.3 | 0 | 0.0 | 1.6 | 24.8 |
| Moderate | 0 | 0.0 | 16.3 | 0 | 0.0 | 10.4 | 15.9 |
| Middle | 0 | 0.0 | 20.9 | 0 | 0.0 | 17.1 | 18.1 |
| Upper | 0 | 0.0 | 47.8 | 0 | 0.0 | 59.6 | 41.2 |
| Unknown | 0 | 0.0 | 11.6 | 0 | 0.0 | 11.2 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | |
| Low | 0 | 0.0 | 5.0 | 0 | 0.0 | 2.3 | 24.8 |
| Moderate | 0 | 0.0 | 13.2 | 0 | 0.0 | 7.5 | 15.9 |
| Middle | 1 | 50.0 | 19.4 | 232 | 31.0 | 14.5 | 18.1 |
| Upper | 1 | 50.0 | 49.6 | 516 | 69.0 | 62.5 | 41.2 |
| Unknown | 0 | 0.0 | 12.7 | 0 | 0.0 | 13.3 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 748 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | |
| Low | 0 | 0.0 | 4.5 | 0 | 0.0 | 2.2 | 24.8 |
| Moderate | 0 | 0.0 | 12.2 | 0 | 0.0 | 7.0 | 15.9 |
| Middle | 0 | 0.0 | 17.7 | 0 | 0.0 | 12.5 | 18.1 |
| Upper | 0 | 0.0 | 63.2 | 0 | 0.0 | 74.4 | 41.2 |
| Unknown | 0 | 0.0 | 2.4 | 0 | 0.0 | 3.8 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | |
| Low | 0 | 0.0 | 3.9 | 0 | 0.0 | 1.8 | 24.8 |
| Moderate | 0 | 0.0 | 15.1 | 0 | 0.0 | 9.4 | 15.9 |
| Middle | 1 | 50.0 | 20.1 | 232 | 31.0 | 16.1 | 18.1 |
| Upper | 1 | 50.0 | 48.5 | 516 | 69.0 | 60.5 | 41.2 |
| Unknown | 0 | 0.0 | 12.4 | 0 | 0.0 | 12.2 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 748 | 100.0 | 100.0 | 100.0 |

Source: 2019 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table D-14

| Distribution of 2019 Small Business Lending By Revenue Size of Businesses | | | | | | | |
|---|--------------------------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: Austin Metropolitan | | | | | | | |
| | Bank And Aggregate Loans | | | | | | Total Businesses % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | |
| \$1 Million or Less | 7 | 46.7 | 47.2 | 1,233 | 24.3 | 34.0 | 91.7 |
| Over \$1 Million | 8 | 53.3 | | 3,845 | 75.7 | | 6.9 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 1.4 |
| Total | 15 | 100.0 | | 5,078 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | |
| \$100,000 or Less | 6 | 40.0 | 94.6 | 314 | 6.2 | 43.4 | |
| \$100,001 - \$250,000 | 2 | 13.3 | 2.8 | 444 | 8.7 | 13.8 | |
| \$250,001 - \$1 Million | 7 | 46.7 | 2.6 | 4,320 | 85.1 | 42.8 | |
| Total | 15 | 100.0 | 100.0 | 5,078 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | |
| \$100,000 or Less | 4 | 57.1 | | 189 | 15.3 | | |
| \$100,001 - \$250,000 | 2 | 28.6 | | 444 | 36.0 | | |
| \$250,001 - \$1 Million | 1 | 14.3 | | 600 | 48.7 | | |
| Total | 7 | 100.0 | | 1,233 | 100.0 | | |
| Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | |

APPENDIX E – NONMETROPOLITAN LIMITED-SCOPE ASSESSMENT AREA

Table E-1

| 2020 Fannin Nonmetropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,738 | 20.5 |
| Moderate | 1 | 11.1 | 643 | 7.6 | 121 | 18.8 | 1,484 | 17.5 |
| Middle | 6 | 66.7 | 5,690 | 67.0 | 722 | 12.7 | 1,579 | 18.6 |
| Upper | 2 | 22.2 | 2,165 | 25.5 | 255 | 11.8 | 3,697 | 43.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 9 | 100.0 | 8,498 | 100.0 | 1,098 | 12.9 | 8,498 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 1,139 | 524 | 5.9 | 46.0 | 494 | 43.4 | 121 | 10.6 |
| Middle | 9,742 | 6,214 | 69.7 | 63.8 | 1,896 | 19.5 | 1,632 | 16.8 |
| Upper | 3,318 | 2,178 | 24.4 | 65.6 | 668 | 20.1 | 472 | 14.2 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 14,199 | 8,916 | 100.0 | 62.8 | 3,058 | 21.5 | 2,225 | 15.7 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 131 | 11.5 | 123 | 11.8 | 6 | 9.1 | 2 | 6.3 |
| Middle | 682 | 59.7 | 615 | 58.9 | 42 | 63.6 | 25 | 78.1 |
| Upper | 330 | 28.9 | 307 | 29.4 | 18 | 27.3 | 5 | 15.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 1,143 | 100.0 | 1,045 | 100.0 | 66 | 100.0 | 32 | 100.0 |
| Percentage of Total Businesses: | | | | 91.4 | | 5.8 | | 2.8 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 2 | 2.2 | 2 | 2.2 | 0 | 0.0 | 0 | 0.0 |
| Middle | 65 | 69.9 | 64 | 70.3 | 1 | 50.0 | 0 | 0.0 |
| Upper | 26 | 28.0 | 25 | 27.5 | 1 | 50.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 93 | 100.0 | 91 | 100.0 | 2 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 97.8 | | 2.2 | | 0.0 |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table E-2

| 2019 Fannin Nonmetropolitan AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,738 | 20.5 |
| Moderate | 1 | 11.1 | 643 | 7.6 | 121 | 18.8 | 1,484 | 17.5 |
| Middle | 6 | 66.7 | 5,690 | 67.0 | 722 | 12.7 | 1,579 | 18.6 |
| Upper | 2 | 22.2 | 2,165 | 25.5 | 255 | 11.8 | 3,697 | 43.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 9 | 100.0 | 8,498 | 100.0 | 1,098 | 12.9 | 8,498 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 1,139 | 524 | 5.9 | 46.0 | 494 | 43.4 | 121 | 10.6 |
| Middle | 9,742 | 6,214 | 69.7 | 63.8 | 1,896 | 19.5 | 1,632 | 16.8 |
| Upper | 3,318 | 2,178 | 24.4 | 65.6 | 668 | 20.1 | 472 | 14.2 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 14,199 | 8,916 | 100.0 | 62.8 | 3,058 | 21.5 | 2,225 | 15.7 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 132 | 12.0 | 123 | 12.3 | 7 | 10.1 | 2 | 6.3 |
| Middle | 650 | 58.9 | 583 | 58.1 | 42 | 60.9 | 25 | 78.1 |
| Upper | 322 | 29.2 | 297 | 29.6 | 20 | 29.0 | 5 | 15.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 1,104 | 100.0 | 1,003 | 100.0 | 69 | 100.0 | 32 | 100.0 |
| Percentage of Total Businesses: | | | | 90.9 | | 6.3 | | 2.9 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 2 | 2.2 | 2 | 2.2 | 0 | 0.0 | 0 | 0.0 |
| Middle | 65 | 71.4 | 64 | 71.9 | 1 | 50.0 | 0 | 0.0 |
| Upper | 24 | 26.4 | 23 | 25.8 | 1 | 50.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 91 | 100.0 | 89 | 100.0 | 2 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 97.8 | | 2.2 | | 0.0 |
| Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table E-3

| 2018 Fannin Nonmetropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,732 | 20.4 |
| Moderate | 1 | 11.1 | 643 | 7.6 | 121 | 18.8 | 1,481 | 17.4 |
| Middle | 6 | 66.7 | 5,690 | 67.0 | 722 | 12.7 | 1,578 | 18.6 |
| Upper | 2 | 22.2 | 2,165 | 25.5 | 255 | 11.8 | 3,707 | 43.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 9 | 100.0 | 8,498 | 100.0 | 1,098 | 12.9 | 8,498 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 1,139 | 524 | 5.9 | 46.0 | 494 | 43.4 | 121 | 10.6 |
| Middle | 9,742 | 6,214 | 69.7 | 63.8 | 1,896 | 19.5 | 1,632 | 16.8 |
| Upper | 3,318 | 2,178 | 24.4 | 65.6 | 668 | 20.1 | 472 | 14.2 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 14,199 | 8,916 | 100.0 | 62.8 | 3,058 | 21.5 | 2,225 | 15.7 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 129 | 11.7 | 118 | 11.9 | 7 | 9.7 | 4 | 11.4 |
| Middle | 642 | 58.4 | 572 | 57.7 | 44 | 61.1 | 26 | 74.3 |
| Upper | 328 | 29.8 | 302 | 30.4 | 21 | 29.2 | 5 | 14.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 1,099 | 100.0 | 992 | 100.0 | 72 | 100.0 | 35 | 100.0 |
| Percentage of Total Businesses: | | | | 90.3 | | 6.6 | | 3.2 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 2 | 2.0 | 2 | 2.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 75 | 75.0 | 74 | 75.5 | 1 | 50.0 | 0 | 0.0 |
| Upper | 23 | 23.0 | 22 | 22.4 | 1 | 50.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 100 | 100.0 | 98 | 100.0 | 2 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.0 | | 2.0 | | 0.0 |
| Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table E-4

| Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|----------------------------------|------------|--------------|----------|------------|--------------|----------|--------------|--------------|--------------|--------------|--------------|-----------------------------------|
| Assessment Area: Fannin Nonmetropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 5.4 | 0 | 0.0 | 3.4 | 0 | 0.0 | 6.2 | 0 | 0.0 | 3.9 | 5.9 |
| Middle | 0 | 0.0 | 60.0 | 0 | 0.0 | 54.1 | 0 | 0.0 | 62.0 | 0 | 0.0 | 56.2 | 69.7 |
| Upper | 0 | 0.0 | 34.6 | 0 | 0.0 | 42.5 | 0 | 0.0 | 31.8 | 0 | 0.0 | 39.9 | 24.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 1.8 | 0 | 0.0 | 1.5 | 0 | 0.0 | 1.9 | 0 | 0.0 | 1.2 | 5.9 |
| Middle | 0 | 0.0 | 58.2 | 0 | 0.0 | 53.6 | 0 | 0.0 | 56.9 | 0 | 0.0 | 52.1 | 69.7 |
| Upper | 0 | 0.0 | 40.1 | 0 | 0.0 | 44.9 | 1 | 100.0 | 41.2 | 1,055 | 100.0 | 46.7 | 24.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 1 | 100.0 | 100.0 | 1,055 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 14.8 | 0 | 0.0 | 12.1 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 5.9 |
| Middle | 0 | 0.0 | 37.0 | 0 | 0.0 | 34.9 | 0 | 0.0 | 50.0 | 0 | 0.0 | 33.7 | 69.7 |
| Upper | 0 | 0.0 | 48.1 | 0 | 0.0 | 53.0 | 0 | 0.0 | 50.0 | 0 | 0.0 | 66.3 | 24.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 33.3 | 0 | 0.0 | 49.5 | 0 | 0.0 | 16.7 | 0 | 0.0 | 1.8 | 41.1 |
| Middle | 0 | 0.0 | 66.7 | 0 | 0.0 | 50.5 | 0 | 0.0 | 83.3 | 0 | 0.0 | 98.2 | 48.6 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 10.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 4.6 | 0 | 0.0 | 3.9 | 0 | 0.0 | 4.0 | 0 | 0.0 | 2.4 | 5.9 |
| Middle | 0 | 0.0 | 58.8 | 0 | 0.0 | 53.5 | 0 | 0.0 | 59.8 | 0 | 0.0 | 55.2 | 69.7 |
| Upper | 0 | 0.0 | 36.7 | 0 | 0.0 | 42.6 | 1 | 100.0 | 36.2 | 1,055 | 100.0 | 42.4 | 24.4 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 1 | 100.0 | 100.0 | 1,055 | 100.0 | 100.0 | 100.0 |

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-5

| Distribution of 2018 Home Mortgage Lending By Income Level of Geography | | | | | | | |
|---|--------------------------|------------|--------------|----------|------------|--------------|-----------------------------------|
| Assessment Area: Fannin Nonmetropolitan | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans | | | | | | Owner Occupied Units % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 5.8 | 0 | 0.0 | 4.0 | 5.9 |
| Middle | 0 | 0.0 | 58.9 | 0 | 0.0 | 52.5 | 69.7 |
| Upper | 0 | 0.0 | 35.2 | 0 | 0.0 | 43.5 | 24.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 2.2 | 0 | 0.0 | 0.7 | 5.9 |
| Middle | 0 | 0.0 | 52.7 | 0 | 0.0 | 51.2 | 69.7 |
| Upper | 0 | 0.0 | 45.1 | 0 | 0.0 | 48.1 | 24.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 10.0 | 0 | 0.0 | 10.7 | 5.9 |
| Middle | 0 | 0.0 | 40.0 | 0 | 0.0 | 43.9 | 69.7 |
| Upper | 0 | 0.0 | 50.0 | 0 | 0.0 | 45.5 | 24.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 41.1 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 48.6 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 10.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 5.2 | 0 | 0.0 | 4.8 | 5.9 |
| Middle | 0 | 0.0 | 57.1 | 0 | 0.0 | 51.3 | 69.7 |
| Upper | 0 | 0.0 | 37.7 | 0 | 0.0 | 43.9 | 24.4 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Source: 2018 FFIEC Census Data | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | |

Table E-6

| Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: Fannin Nonmetropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | % | \$% | # | #% | #% | \$(000) | % | \$% | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 1 | 50.0 | 5.8 | 250 | 64.9 | 4.8 | 1 | 11.1 | 8.6 | 250 | 28.9 | 9.1 | 11.5 |
| Middle | 1 | 50.0 | 59.4 | 135 | 35.1 | 59.5 | 8 | 88.9 | 59.6 | 616 | 71.1 | 67.1 | 59.7 |
| Upper | 0 | 0.0 | 33.0 | 0 | 0.0 | 34.3 | 0 | 0.0 | 30.8 | 0 | 0.0 | 22.7 | 28.9 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 1.8 | 0 | 0.0 | 1.4 | 0 | 0.0 | 1.1 | 0 | 0.0 | 1.1 | |
| Total | 2 | 100.0 | 100.0 | 385 | 100.0 | 100.0 | 9 | 100.0 | 100.0 | 866 | 100.0 | 100.0 | 100.0 |

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-7

| Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|-----|-------|---------|------|-------|------|-------|-------|---------|-------|-------|-----------------------------|
| Assessment Area: Fannin Nonmetropolitan | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 1.9 | 0 | 0.0 | 0.7 | 0 | 0.0 | 2.4 | 0 | 0.0 | 1.1 | 20.5 |
| Moderate | 0 | 0.0 | 12.9 | 0 | 0.0 | 8.1 | 0 | 0.0 | 13.4 | 0 | 0.0 | 8.0 | 17.5 |
| Middle | 0 | 0.0 | 22.9 | 0 | 0.0 | 18.0 | 0 | 0.0 | 25.3 | 0 | 0.0 | 20.4 | 18.6 |
| Upper | 0 | 0.0 | 43.9 | 0 | 0.0 | 57.9 | 0 | 0.0 | 48.1 | 0 | 0.0 | 59.3 | 43.5 |
| Unknown | 0 | 0.0 | 18.4 | 0 | 0.0 | 15.4 | 0 | 0.0 | 10.8 | 0 | 0.0 | 11.2 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 5.3 | 0 | 0.0 | 3.6 | 0 | 0.0 | 1.5 | 0 | 0.0 | 0.5 | 20.5 |
| Moderate | 0 | 0.0 | 5.3 | 0 | 0.0 | 3.5 | 0 | 0.0 | 5.0 | 0 | 0.0 | 2.5 | 17.5 |
| Middle | 0 | 0.0 | 14.0 | 0 | 0.0 | 11.6 | 0 | 0.0 | 13.7 | 0 | 0.0 | 10.7 | 18.6 |
| Upper | 0 | 0.0 | 55.3 | 0 | 0.0 | 60.1 | 1 | 100.0 | 52.7 | 1,055 | 100.0 | 57.5 | 43.5 |
| Unknown | 0 | 0.0 | 20.2 | 0 | 0.0 | 21.2 | 0 | 0.0 | 27.1 | 0 | 0.0 | 28.7 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 1 | 100.0 | 100.0 | 1,055 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 11.1 | 0 | 0.0 | 11.0 | 0 | 0.0 | 15.0 | 0 | 0.0 | 4.3 | 20.5 |
| Moderate | 0 | 0.0 | 3.7 | 0 | 0.0 | 5.1 | 0 | 0.0 | 10.0 | 0 | 0.0 | 11.7 | 17.5 |
| Middle | 0 | 0.0 | 18.5 | 0 | 0.0 | 15.1 | 0 | 0.0 | 20.0 | 0 | 0.0 | 17.5 | 18.6 |
| Upper | 0 | 0.0 | 51.9 | 0 | 0.0 | 54.3 | 0 | 0.0 | 45.0 | 0 | 0.0 | 58.9 | 43.5 |
| Unknown | 0 | 0.0 | 14.8 | 0 | 0.0 | 14.5 | 0 | 0.0 | 10.0 | 0 | 0.0 | 7.7 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 3.3 | 0 | 0.0 | 2.0 | 0 | 0.0 | 2.1 | 0 | 0.0 | 0.8 | 20.5 |
| Moderate | 0 | 0.0 | 9.8 | 0 | 0.0 | 6.1 | 0 | 0.0 | 9.3 | 0 | 0.0 | 5.4 | 17.5 |
| Middle | 0 | 0.0 | 19.4 | 0 | 0.0 | 15.2 | 0 | 0.0 | 19.4 | 0 | 0.0 | 15.4 | 18.6 |
| Upper | 0 | 0.0 | 47.6 | 0 | 0.0 | 58.3 | 1 | 100.0 | 49.3 | 1,055 | 100.0 | 58.0 | 43.5 |
| Unknown | 0 | 0.0 | 19.9 | 0 | 0.0 | 18.4 | 0 | 0.0 | 19.9 | 0 | 0.0 | 20.3 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 1 | 100.0 | 100.0 | 1,055 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |
| Multifamily loans are not included in the borrower distribution analysis. | | | | | | | | | | | | | |

Table E-8

| Distribution of 2018 Home Mortgage Lending By Borrower Income Level Assessment Area: Fannin Nonmetropolitan | | | | | | | |
|--|--------------------------|------------|--------------|----------|------------|--------------|--------------------------------|
| Borrower Income Level | Bank And Aggregate Loans | | | | | | Families by Family Income % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | |
| Low | 0 | 0.0 | 2.6 | 0 | 0.0 | 1.5 | 20.4 |
| Moderate | 0 | 0.0 | 13.1 | 0 | 0.0 | 8.9 | 17.4 |
| Middle | 0 | 0.0 | 18.2 | 0 | 0.0 | 14.9 | 18.6 |
| Upper | 0 | 0.0 | 45.7 | 0 | 0.0 | 58.9 | 43.6 |
| Unknown | 0 | 0.0 | 20.4 | 0 | 0.0 | 15.7 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | |
| Low | 0 | 0.0 | 3.1 | 0 | 0.0 | 1.5 | 20.4 |
| Moderate | 0 | 0.0 | 8.4 | 0 | 0.0 | 5.2 | 17.4 |
| Middle | 0 | 0.0 | 18.1 | 0 | 0.0 | 14.7 | 18.6 |
| Upper | 0 | 0.0 | 53.5 | 0 | 0.0 | 60.8 | 43.6 |
| Unknown | 0 | 0.0 | 16.8 | 0 | 0.0 | 17.8 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | |
| Low | 0 | 0.0 | 10.0 | 0 | 0.0 | 6.3 | 20.4 |
| Moderate | 0 | 0.0 | 5.0 | 0 | 0.0 | 5.9 | 17.4 |
| Middle | 0 | 0.0 | 10.0 | 0 | 0.0 | 19.0 | 18.6 |
| Upper | 0 | 0.0 | 60.0 | 0 | 0.0 | 51.1 | 43.6 |
| Unknown | 0 | 0.0 | 15.0 | 0 | 0.0 | 17.6 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | |
| Low | 0 | 0.0 | 3.1 | 0 | 0.0 | 1.7 | 20.4 |
| Moderate | 0 | 0.0 | 11.1 | 0 | 0.0 | 7.5 | 17.4 |
| Middle | 0 | 0.0 | 18.3 | 0 | 0.0 | 15.3 | 18.6 |
| Upper | 0 | 0.0 | 46.8 | 0 | 0.0 | 58.1 | 43.6 |
| Unknown | 0 | 0.0 | 20.6 | 0 | 0.0 | 17.3 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| <i>Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i> | | | | | | | |

Table E-9

| Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|---|----------|--------------|--------------|------------|--------------|--------------|----------|--------------|--------------|------------|--------------|--------------|--------------------------|
| Assessment Area: Fannin Nonmetropolitan | | | | | | | | | | | | | |
| Bank And Aggregate Loans By Year | | | | | | | | | | | | | Total Businesses % |
| 2019 | | | | | | 2020 | | | | | | | |
| Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | | |
| # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 0 | 0.0 | 38.2 | 0 | 0.0 | 34.5 | 4 | 44.4 | 32.2 | 36 | 4.2 | 22.2 | 91.4 |
| Over \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 2 | 22.2 | | 91 | 10.5 | | 5.8 |
| Revenue Unknown | 2 | 100.0 | | 385 | 100.0 | | 3 | 33.3 | | 739 | 85.3 | | 2.8 |
| Total | 2 | 100.0 | | 385 | 100.0 | | 9 | 100.0 | | 866 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 0 | 0.0 | 94.4 | 0 | 0.0 | 45.1 | 6 | 66.7 | 89.3 | 127 | 14.7 | 39.3 | |
| \$100,001 - \$250,000 | 2 | 100.0 | 3.8 | 385 | 100.0 | 23.7 | 2 | 22.2 | 7.5 | 367 | 42.4 | 25.5 | |
| \$250,001 - \$1 Million | 0 | 0.0 | 1.8 | 0 | 0.0 | 31.2 | 1 | 11.1 | 3.2 | 372 | 43.0 | 35.2 | |
| Total | 2 | 100.0 | 100.0 | 385 | 100.0 | 100.0 | 9 | 100.0 | 100.0 | 866 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 0 | 0.0 | | 0 | 0.0 | | 4 | 100.0 | | 36 | 100.0 | | |
| \$100,001 - \$250,000 | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | |
| \$250,001 - \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | |
| Total | 0 | 0.0 | | 0 | 0.0 | | 4 | 100.0 | | 36 | 100.0 | | |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

APPENDIX F – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small, relatively permanent statistical subdivision of a county. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts average about 4,000 inhabitants, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to the population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language:

1. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals.
2. Community services targeted to low- or moderate-income individuals.
3. Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less.
4. Activities that revitalize or stabilize –
 - a. Low- or moderate-income geographies.
 - b. Designated disaster areas.
 - c. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - i. Rates of poverty, unemployment, and population loss.
 - ii. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

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 do 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 income of the applicants; the amount of loan requested; and the disposition of the application (for example, approved, denied, or withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancing of home improvement and home purchase loans.

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

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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

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

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

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

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

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the 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.

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