

PUBLIC DISCLOSURE

August 15, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Texas Regional Bank
RSSD # 380458
6770 West Expressway 83
Harlingen, Texas 78552

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'S COMMUNITY REINVESTMENT ACT RATING

This institution is rated: **Satisfactory**.

The Lending Test is rated: **Satisfactory**.

The Community Development Test is rated: **Satisfactory**.

Texas Regional Bank, Harlingen, Texas (bank) is rated **Satisfactory**. The bank's Community Reinvestment Act (CRA) rating is based on the following conclusions with respect to the performance criteria under the Lending Test and the Community Development (CD) Test set forth in the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions*:

- The bank's 14-quarter average net loan-to-deposit ratio (NLTD) is reasonable given the bank's asset size, financial condition, and the credit needs of the assessment areas (AAs).
- A majority of the bank's loans are originated inside the AAs.
- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Dallas (Reserve Bank) received any CRA-related complaints since the previous evaluation.
- CD activity reflects adequate responsiveness to the needs of the bank's AAs.

SCOPE OF THE EVALUATION

Examiners utilized the FFIEC's *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The bank will be evaluated under Large Bank procedures at the next evaluation as the bank reached the asset threshold for large bank after the current evaluation period. The evaluation considered performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as the AAs' demographic and economic characteristics and credit needs. Performance was assessed within the bank's seven AAs. Three of the bank's AAs were selected for full-scope review, based on lending and deposit activity, as well as the number of offices within the specific AAs. Approximately 68 percent of the bank's lending activity by number of loans, 67 percent of the total deposits, and 42 percent of total branches were evaluated through the full-scope review performed.

Assessment Area

Brownsville-Harlingen MSA AA
McAllen-Edinburg-Mission MSA AA
Austin Metropolitan AA
San Antonio Metropolitan AA
Houston Metropolitan AA
Brooks County Nonmetropolitan AA
Blanco and Gillespie Counties Nonmetropolitan AA

Scope of Review

Full-scope review
Full-scope review
Full-scope review
Limited-scope review
Limited-scope review
Limited-scope review
Limited-scope review

Examiners reviewed the following data to evaluate the bank's CRA performance:

- The bank's 14-quarter average NLTD ratio;
- A statistically derived sample of the bank's primary loan product, commercial loans, consisting of 91 small business loans selected from a universe of 166 loans originated or renewed between July 1, 2021 and December 31, 2021.
- The universe of residential real estate lending activity reported by the bank on its 2019, 2020, and 2021 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers, which totaled 797 loan applications and originations; and
- The universe of CD loans, investments, and services provided by the bank since the conclusion of the previous CRA performance evaluation as of May 28, 2019 through March 31, 2022.

Examiners also relied on information provided by community leaders serving the bank's AAs receiving a full-scope review. Community contacts included representatives of community-based organizations, municipalities, and quasi-governmental agencies that extend housing and small business-related loans and services within the bank's delineated AAs.

DESCRIPTION OF THE INSTITUTION

Texas Regional Bank, a community bank headquartered in Harlingen, Texas, has the following characteristics:

- The bank is a wholly owned subsidiary of Texas State Bankshares, Inc. (TSBI).
- In addition to the bank, TSBI wholly owns Blanco Statutory Trust I, which was formed in December 2003 by Blanco National Holdings, Inc. to issue trust preferred securities. TSBI acquired Blanco Statutory Trust I, with the acquisition of The Blanco National Bank, Blanco, Texas in 2017.
- The bank has total assets of approximately \$2.0 billion as of March 31, 2022.
- In addition to its main office in Harlingen, Texas, the bank operates 21 branches: four branches located in the Brownsville-Harlingen MSA AA, seven branches in the McAllen-Edinburg-Mission MSA AA, four branches in the Austin Metropolitan AA, one branch in the San Antonio Metropolitan AA, one branch in the Houston Metropolitan AA, one branch in the Brooks County Nonmetropolitan AA, and three branches in the Blanco and Gillespie Counties Nonmetropolitan AA. The bank opened one branch, since the previous CRA performance evaluation, located in the Houston Metropolitan AA.
- The bank operates 11 full-service automated teller machines (ATMs) and 10 cash-only ATMs.
- The bank acquired AccessBank Texas in Denton, Texas on July 1, 2022, which added four additional branches to its footprint and an additional AA (part of the Dallas-Fort Worth-Arlington, TX MSA). Due to the timing of the acquisition in relation to this evaluation, the bank's CRA performance in the new AA was not considered.
- As shown in the table below, the bank's primary business focus is non-farm non-residential real estate lending, commercial lending, and residential real estate lending.

Table 1

Composition of Loan Portfolio as of March 31, 2022		
Loan Type	\$(000)	%
Construction and Land Development	136,306	17.3
Farmland	23,204	2.9
1-4 Family Residential Real Estate	106,781	13.5
Multifamily Residential Real Estate	36,036	4.6
Non-Farm Non-Residential Real Estate	255,256	32.4
Agricultural	4,662	0.6
Commercial and Industrial	203,176	25.8
Consumer	12,516	1.6
Other	11,055	1.4
Gross Loans	788,992	100.0

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

The bank's CRA performance was rated Satisfactory at the previous performance evaluation, which was conducted by the Federal Reserve Bank of Dallas on May 28, 2019. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS¹

LENDING TEST

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of the bank's performance in the AAs receiving a full-scope review (Brownsville-Harlingen MSA AA, McAllen-Edinburg-Mission MSA AA, and the Austin Metropolitan AA) and a brief discussion of the bank's performance in the AAs receiving a limited-scope review (San Antonio Metropolitan AA, Houston Metropolitan AA, Brooks County Nonmetropolitan, and Blanco and Gillespie Counties Nonmetropolitan AA).

The bank's overall performance under the Lending Test is **Satisfactory**, as the institution reasonably meets the credit needs of its AAs by extending the majority of its lending inside its delineated AAs and through a reasonable NLTD ratio. The bank exhibits a reasonable distribution of loans to businesses of different revenue sizes and borrowers of different income levels, as well as a reasonable geographic dispersion of loans to businesses and borrowers in LMI geographies. Due to origination volume during the review period, HMDA lending was given greater weight in assessing the bank's performance. In addition, the majority of the bank's lending activity occurs in the McAllen-Edinburg-Mission MSA AA; therefore, greater weight was given to the bank's performance in this AA.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio since its previous CRA evaluation to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and

¹ The NLTD ratio and percentage of loans and other lending-related activity in the AA only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to the AA.

economic factors present in the AAs, and in comparison, to similarly situated institutions insured by the Federal Deposit Insurance Corporation (FDIC). The similarly situated institutions were selected based on asset size, product offerings, and operations within the bank's AAs. The bank's 14-quarter average NLTD ratio of 58.7 percent is reasonable and similar to the average NLTD ratios of the similarly situated banks. While the bank's NLTD ratio is slightly below that of the similarly situated banks, it is deemed reasonable given the vast amount of deposit growth the bank has experienced since the prior evaluation, in addition to the high level of competition from larger banks operating in the bank's AAs.

Table 2

Comparative Net Loan to Deposit Ratios December 31, 2018 – March 31, 2022			
Institution	Location	Asset Size \$(000)	14-Quarter Average NLTD Ratio (%)
Texas Regional Bank	Harlingen, Texas	2,010,731	58.7
Similarly Situated Institutions			
Jefferson Bank	San Antonio, Texas	2,943,946	69.6
Texas Community Bank	Laredo, Texas	1,992,631	63.4
Texas First Bank	Texas City, Texas	2,124,800	59.3

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the bank's delineated AAs. The bank originated a majority of loans, by number and dollar, inside its AAs.

Table 3

Lending Inside and Outside the Assessment Area								
Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	2	66.7	\$185	51.2	1	33.3	\$176	48.8
Home Purchase - Conventional	367	83.4	\$113,400	76.4	73	16.6	\$35,054	23.6
Home Purchase - VA	1	50	\$500	75.3	1	50	\$164	24.7
Multi-Family Housing	39	97.5	\$34,322	98.9	1	2.5	\$375	1.1
Other Purpose Closed-End	12	80	\$2,051	65.9	3	20	\$1,059	34.1
Refinancing	265	89.2	\$66,405	86.8	32	10.8	\$10,086	13.2
Total HMDA	686	86.1	\$216,863	82.2	111	13.9	\$46,914	17.8
Small Business	64	70.3	\$10,407	68.9	27	29.7	\$4,696	31.1
TOTAL LOANS	750	84.5	\$227,270	81.5	138	15.5	\$51,610	18.5

Note: Affiliate loans not included

The remaining analysis is based on the loans extended inside of the bank's AAs.

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank's overall geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AAs. The bank generally extended its loans in close proximity to its branches, with no conspicuous gaps or anomalies in the lending patterns. While

the distribution of lending by income level of census tract is reasonable for HMDA and small business lending, HMDA lending received greater weight in the analysis based on a majority of the bank's lending occurring in this category. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criterion sections for each full-scope AA.

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

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses of different revenue sizes. The bank's lending has an overall reasonable distribution among individuals of different income levels and businesses of different sizes. The bank's HMDA performance is similar to aggregate lenders during the same period; however, both the bank and aggregate lenders performed below demographic data (percent of families by family income level) during the review period. This may indicate a low level of demand or difficulty in qualifying for mortgage loans from LMI families and does not necessarily reflect negatively on the bank's performance. The bank performed above or similar to the demographic figure with respect to the distribution of small business loans among businesses of different sizes, which is reasonable. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criterion sections for each full-scope AA.

Response to Complaints

The bank's record of responding to written complaints about its performance in helping to meet the credit needs in its delineated AAs is appropriate. The Reserve Bank received a CRA comment letter from the Southern Dallas Progress Community Development Corporation regarding the bank's lending and CD performance in Southern Dallas. The bank appropriately responded to the comment letter on September 29, 2022. With the acquisition of AccessBank Texas, Denton, TX, in July 2022, the bank added four branches to its footprint and a new AA (part of the Dallas-Fort Worth-Arlington, TX MSA). Given the timing of the acquisition, examiners did not evaluate the bank's performance in the new AA and did not consider the CRA comment letter. However, examiners assessed the bank's response to the CRA comment letter, which was adequate.

COMMUNITY DEVELOPMENT TEST

The CD Test evaluates the bank's responsiveness to the needs of its AAs through the extension of qualified loans, investments, donations, and services, considering the bank's capacity and the need and availability of such opportunities in the delineated AAs. The bank's overall CD performance demonstrates adequate responsiveness. The bank originated approximately 2,000 Payroll Protection Program (PPP) loans in response to the COVID-19 pandemic. The table below reflects the bank's qualified CD activity within in the delineated AAs.

Table 4

Community Development Activity Assessment Area: All AAs									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	18	15,144	-	-	9	48	9	48	11
Community Services	2	350	10	13,479	472	590	482	14,069	776
Economic Development	104	62,968	-	-	45	38	45	38	168
Revitalization and Stabilization	29	37,360	-	-	181	264	181	264	50
Totals	153	115,822	10	13,479	707	940	717	14,419	1,005

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of anti-discrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

BROWNSVILLE-HARLINGEN MSA ASSESSMENT AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE BROWNSVILLE-HARLINGEN MSA AA

The Brownsville-Harlingen MSA AA consists of the entirety of the Brownsville-Harlingen, TX MSA, which is comprised of Cameron County. Refer to Appendix A for an AA map and Appendix B for additional demographic data.

- There have been no changes to the AA since the prior performance evaluation.
- The bank operates five offices within the AA: the bank’s headquarters and four additional branch offices.
- According to the 2015 American Community Survey (ACS), the AA consists of 87 census tracts: 35 moderate-income census tracts (40.2 percent), 25 middle-income census tracts (28.7 percent), 24 upper-income census tracts (27.6 percent), and three unknown-income census tracts (3.4 percent). The AA does not contain low-income geographies.
- According to the FDIC Market Share Report as of June 30, 2021, 17 federally insured depository institutions operate 71 branches, holding deposits of \$6.2 billion, within the AA. The bank ranked 4th in deposit market share, with \$603.6 million or 9.8 percent of total deposits. Leaders in the market include International Bank of Commerce (20.3 percent), Wells Fargo Bank, National Association (17.9 percent), and BBVA USA (12.5 percent). In addition, the bank ranked 28th out of 315 HMDA reporters within the AA.
- An interview with a leader at a small business organization and with a leader at an affordable housing organization was conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic and housing conditions. It was noted that there is a credit need for small business loans, particularly a need for capital funds, as the area has experienced an influx of small businesses, with several start-up companies opening in the community. In addition, it was stated that there is need for affordable housing as availability in the AA is limited and it is difficult for prospective borrowers to find homes.

Table 5

Population Change			
Assessment Area: Brownsville-Harlingen MSA			
Area	2010 Population	2015 Population	Percentage Change
Assessment Area	406,220	417,947	2.9
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 AA’s 2015 population comprised 1.8 percent of the statewide population.
- The AA population has increased at a slower rate than the population for the state of Texas.
- According to the United States (U.S.) Census Bureau, the AA’s 2020 population was 421,017, indicating a population increase of 0.7 percent since 2015.

Table 6

Median Family Income Change			
Assessment Area: Brownsville-Harlingen MSA			
Area	2010 Median Family Income	2015 Median Family Income	Percentage Change
Assessment Area	\$36,774	\$36,941	0.5
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 Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.</i>			

- There are approximately 95,991 families in the AA. By family income, approximately 24.6 percent of these families are classified as low-income, 16.6 percent moderate-income, 15.7 percent middle-income, and 43.0 percent upper-income families.
- Of the families in the AA, 29.6 percent are living below the poverty level, which is higher than the family poverty rate for the state of Texas, at 13.5 percent.
- Income level designations, as indicated above, reflect a slight increase in the median family income for the AA between 2010 and 2015, while the state of Texas reflected a slight drop.

Table 7

Housing Cost Burden Rates						
Assessment Area: Brownsville-Harlingen MSA						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	69.4	41.0	46.0	50.9	27.5	21.1
Texas	78.1	51.1	42.5	60.1	34.8	19.4
<i>Cost burden is housing cost that equals 30 percent or more of household income Source: 2011-2015 U.S. Census Bureau: American Community Survey U.S. Department of Housing and Urban Development (HUD), 2014-2018 Comprehensive Housing Affordability Strategy</i>						

- In 2021, the AA contained 145,194 housing units with a median age of 35 years. The AA median housing value of \$79,331 is below the state of Texas' median housing value of \$136,000.
- The cost burden for both renters and owners in the AA are similar to the state of Texas.
- Owner-occupied units in the AA comprise 55.7 percent of the housing stock, with rental and vacant properties representing 27.7 percent and 16.6 percent, respectively.
- The percentage of the owner-occupied housing units within moderate-income, middle-income, and upper-income census tracts are 53.9 percent, 55.3 percent, and 57.4 percent, respectively.

Table 8

Unemployment Rates					
Assessment Area: Brownsville-Harlingen MSA					
Area	2017	2018	2019	2020	2021
Assessment Area	7.0	6.2	5.5	10.1	8.2
Texas	4.3	3.9	3.5	7.7	5.7
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- The most common industries in the AA are health care and educational services, government entities, and retail trade.
- Major employers in the AA are Valley Baptist Health System, Southwest Key Programs, Inc., and Space Exploration Technologies Corp. (SpaceX).
- According to 2021 Dun & Bradstreet (D&B) data, 12,163 businesses operated in the AA, of which 11,318 or 93.1 percent reported annual revenues of less than \$1 million.
- The AA unemployment rates are higher than the unemployment rates for the state of Texas, which were generally low and decreasing prior to 2020. In 2020, AA and state unemployment rates increased significantly, primarily due to the COVID-19 pandemic. As of 2021, the unemployment rates are on a downward trend.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BROWNSVILLE-HARLINGEN MSA AA

Lending activity reflects reasonable responsiveness to AA credit needs. The geographic distribution of loans throughout the AA is reasonable as well as the borrower distribution among borrowers of different income levels. During the review period, the bank extended 200 (29.2 percent) HMDA-reportable loans inside the AA and 11 (17.2 percent) small business loans. Therefore, the bank's Lending Test rating in the AA was solely based on the HMDA lending performance, as the number of small business loans originated during the review period is insufficient to conduct meaningful analysis. Moreover, HMDA data was analyzed at the product level for home purchase and refinance loans, as the bank did not originate any home improvement loans during the review period and the multi-family lending within the AA is too low to conduct a meaningful analysis.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. Generally, the bank extended loans in proximity to its branches, and no conspicuous lending patterns were noted. The AA does not have any low-income census tracts; therefore, the evaluation focused on the bank's lending in moderate-income census tracts.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA lending is reasonable. In 2020 and 2021, the bank's geographic distribution of HMDA loans reflects reasonable penetration throughout the AA when compared to demographic data and the performance of the aggregate lenders. Despite extending only eight HMDA loans in moderate-income tracts, the bank's performance is reasonable as it aligns with the performance of aggregate lenders. The bank and aggregate lenders performed below the demographic figure of 29.1 percent of owner-occupied properties in moderate-income census tracts, which indicates that there are limited opportunities for lenders to extend residential real estate loans in these geographies.

Home Purchase Lending

Overall, the bank's home purchase lending is reasonable. The bank's home purchase lending fell below the performance of aggregate lenders in 2020 and in 2021. The bank and aggregate lenders performed significantly below the demographic figure, indicating limited opportunities for lenders to extend home purchase loans in these geographies. A community contact stated that it is difficult for potential borrowers to find affordable housing units, as availability in the AA is limited. In LMI census tracts, there is a smaller percentage of owner-occupied homes compared to other income census tracts, adversely impacting the inventory of affordable homes in these areas. Lastly, high competition within the AA increases the challenge to extend home purchase loans in these geographies.

Home Refinance Lending

The bank's refinance lending is deemed reasonable, as it exceeded the performance of aggregate lenders in 2020 and 2021. Moreover, the bank's refinance lending exceeded the percentage of owner-occupied units in moderate-income tracts in 2021.

Table 9

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Brownsville MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	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	4	9.5	11.4	498	6.1	9.2	2	4.0	14.4	167	1.4	11.0	29.1
Middle	9	21.4	24.8	1,809	22.0	21.4	9	18.0	25.1	2,416	20.1	22.8	29.9
Upper	29	69.0	63.9	5,900	71.9	69.4	39	78.0	60.5	9,443	78.5	66.2	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	42	100.0	100.0	8,207	100.0	100.0	50	100.0	100.0	12,026	100.0	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	4	13.8	10.2	639	11.7	9.6	8	32.0	10.7	1,441	38.1	9.8	29.1
Middle	6	20.7	23.1	669	12.2	20.8	6	24.0	24.7	717	19.0	23.1	29.9
Upper	19	65.5	66.7	4,176	76.1	69.6	11	44.0	64.7	1,625	43.0	67.1	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	29	100.0	100.0	5,484	100.0	100.0	25	100.0	100.0	3,783	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	19.2	0	0.0	15.7	0	0.0	16.4	0	0.0	10.6	29.1
Middle	0	0.0	32.7	0	0.0	35.7	0	0.0	23.6	0	0.0	16.9	29.9
Upper	0	0.0	48.1	0	0.0	48.6	0	0.0	60.0	0	0.0	72.4	40.9
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	19.4	0	0.0	7.7	1	50.0	27.8	215	13.2	56.8	23.8
Middle	1	50.0	44.4	151	45.1	64.7	0	0.0	55.6	0	0.0	30.3	27.2
Upper	1	50.0	36.1	184	54.9	27.6	1	50.0	16.7	1,409	86.8	12.9	49.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	335	100.0	100.0	2	100.0	100.0	1,624	100.0	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	8	11.0	11.7	1,137	8.1	9.6	11	14.1	13.1	1,823	10.4	12.7	29.1
Middle	16	21.9	24.5	2,629	18.7	23.5	15	19.2	25.0	3,133	17.8	23.2	29.9
Upper	49	67.1	63.8	10,260	73.1	66.9	52	66.7	61.8	12,602	71.8	64.1	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	73	100.0	100.0	14,026	100.0	100.0	78	100.0	100.0	17,558	100.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data</i>													
<i>2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Small Business Lending

The origination volume of small business loans during the review period was insufficient for a meaningful analysis to be made.

Table 10

Distribution of 2021 Small Business Lending By Income Level of Geography Assessment Area: Brownsville MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	1	9.1	100	4.8	30.3
Middle	8	72.7	1,143	54.8	28.2
Upper	2	18.2	845	40.5	41.3
Unknown	0	0.0	0	0.0	0.1
Total	11	100.0	2,088	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>					

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

The bank’s lending has a reasonable distribution among individuals of different income levels and businesses of different sizes.

Residential Real Estate (HMDA) Lending

The borrower distribution of HMDA lending is reasonable. The bank did not extend HMDA loans to low-income borrowers during the review period, which is similar to the performance of aggregate lenders. The bank’s extension of total HMDA loans to moderate-income borrowers was slightly below that of aggregate lenders’ performance during the review period. Both the bank and aggregate lenders performed below demographic data (percentage of families by family income level) during the review period, indicating a low level of demand or difficulty in qualifying for HMDA loans from LMI families.

Home Purchase Lending

The borrower distribution of the bank’s home purchase loans is reasonable. The bank was in line with the performance of aggregate lenders in home purchase lending to low-income borrowers, but slightly below the performance of aggregate lenders in home purchase lending to moderate-income borrowers. The bank and aggregate lenders performed materially below the demographic figure, indicating a low level of demand or difficulty in qualifying for home purchase loans from LMI families. As previously mentioned, a community contact stated that there is a need for affordable housing in the AA, as affordable housing units are limited and difficult for potential borrowers to find. In addition, 30.0 percent of families in the AA are below poverty, which is more than double the figure of the state of Texas at 13.5 percent of families.

Home Refinance Lending

The borrower distribution of the bank’s refinance lending is reasonable. The bank’s distribution of refinance loans to LMI borrowers was in line with the performance of aggregate lenders, while the bank and aggregate lenders performed materially below the demographic figure. The lackluster performance by the bank and aggregate lenders indicates a low level of demand or difficulty for LMI families to qualify for refinance loans.

Table 11

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Brownsville MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.0	0	0.0	0.5	0	0.0	0.4	0	0.0	0.2	24.6
Moderate	1	2.4	9.4	187	2.3	5.4	2	4.0	5.4	127	1.1	3.0	16.6
Middle	4	9.5	19.1	598	7.3	15.1	2	4.0	15.3	332	2.8	11.1	15.7
Upper	35	83.3	58.5	6,708	81.7	66.4	37	74.0	54.0	10,212	84.9	61.7	43.0
Unknown	2	4.8	12.0	714	8.7	12.6	9	18.0	24.8	1,355	11.3	24.0	0.0
Total	42	100.0	100.0	8,207	100.0	100.0	50	100.0	100.0	12,026	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.8	0	0.0	0.3	0	0.0	0.6	0	0.0	0.2	24.6
Moderate	1	3.4	3.7	123	2.2	1.8	1	4.0	4.3	81	2.1	2.3	16.6
Middle	5	17.2	10.4	408	7.4	6.9	4	16.0	11.1	369	9.8	7.6	15.7
Upper	22	75.9	51.9	4,752	86.7	55.9	20	80.0	54.6	3,333	88.1	58.3	43.0
Unknown	1	3.4	33.3	201	3.7	35.2	0	0.0	29.3	0	0.0	31.6	0.0
Total	29	100.0	100.0	5,484	100.0	100.0	25	100.0	100.0	3,783	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.9	0	0.0	1.9	0	0.0	1.8	0	0.0	1.0	24.6
Moderate	0	0.0	9.6	0	0.0	6.2	0	0.0	16.4	0	0.0	11.0	16.6
Middle	0	0.0	17.3	0	0.0	15.2	0	0.0	3.6	0	0.0	5.8	15.7
Upper	0	0.0	71.2	0	0.0	76.7	0	0.0	78.2	0	0.0	82.3	43.0
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													
Low	0	0.0	0.9	0	0.0	0.4	0	0.0	0.5	0	0.0	0.2	24.6
Moderate	2	2.8	6.7	310	2.3	3.9	3	3.9	5.1	208	1.3	2.8	16.6
Middle	9	12.7	14.3	1,006	7.3	11.3	6	7.9	13.4	701	4.4	9.8	15.7
Upper	57	80.3	50.9	11,460	83.7	59.2	58	76.3	53.6	13,670	85.8	60.1	43.0
Unknown	3	4.2	27.2	915	6.7	25.1	9	11.8	27.4	1,355	8.5	27.0	0.0
Total	71	100.0	100.0	13,691	100.0	100.0	76	100.0	100.0	15,934	100.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data</i>													
<i>2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													
<i>Multifamily loans are not included in the borrower distribution analysis.</i>													

Small Business Lending

Due to the low number of small business loans originated during the review period, a meaningful analysis cannot be made.

Table 12

Distribution of 2021 Small Business Lending By Revenue Size of Businesses Assessment Area: Brownsville MSA					
	Bank Loans				Total Businesses %
	#	%	\$(000)	%	
By Revenue					
\$1 Million or Less	9	81.8	1,888	90.5	93.1
Over \$1 Million	1	9.1	100	4.8	6.1
Revenue Unknown	1	9.1	100	4.8	0.8
Total	11	100.0	2,087	100.0	100.0
By Loan Size					
\$100,000 or Less	5	45.5	366	17.5	
\$100,001 - \$250,000	5	45.5	922	44.2	
\$250,001 - \$1 Million	1	9.1	800	38.3	
Total	11	100.0	2,087	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	3	33.3	166	8.8	
\$100,001 - \$250,000	5	55.6	922	48.8	
\$250,001 - \$1 Million	1	11.1	800	42.4	
Total	9	100.0	1,888	100.0	
<small>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</small>					

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates adequate responsiveness. The bank has applied its CD resources strategically to meet the substance of community needs primarily through economic development, as well as services targeted to LMI individuals. In addition, the bank originated PPP loans in response to the COVID-19 pandemic to meet the AA's credit needs.

Table 13

Community Development Activity Assessment Area: Brownsville-Harlingen MSA									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	3	2,151	-	-	-	-	-	-	6
Community Services	1	100	5	6,618	103	137	108	6,755	221
Economic Development	39	16,901	-	-	3	6	3	6	20
Revitalization and Stabilization	2	3,017	-	-	50	98	50	98	19
Totals	45	22,169	5	6,618	156	241	161	6,859	266

MCALLEN-EDINBURG-MISSION MSA ASSESSMENT AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE MCALLEN-EDINBURG-MISSION MSA AA

The McAllen-Edinburg-Mission MSA AA consists of the entirety of the McAllen-Edinburg-Mission, TX MSA, which is comprised of Hidalgo County. Refer to Appendix A for an AA map and Appendix B for additional demographic data.

- There have been no changes to the AA since the prior performance evaluation.
- The bank operates seven branch offices within the AA.
- According to the 2015 ACS, the AA consists of 113 census tracts: one low-income census tract (0.9 percent), 32 moderate-income census tracts (28.3 percent), 46 middle-income census tracts (40.7 percent), 31 upper-income census tracts (27.4 percent), and three unknown-income census tracts (2.7 percent).
- According to the FDIC Market Share Report as of June 30, 2021, 19 federally insured depository institutions operate 148 branches in the AA, holding deposits of \$13.6 billion. The bank ranked 10th in deposit market share, with \$527.5 million or 3.9 percent of total deposits. Leaders in the market include International Bank of Commerce (15.3 percent), Lone Star National Bank (14.5 percent), and BBVA USA (13.1 percent). In addition, the bank ranked 33rd out of 331 HMDA reporters within the AA.
- Two community contacts, a leader in the housing sector and a member focused on small business development, noted that the AA needs more small business loans, particularly funding for start-up companies, and affordable housing.

Table 14

Population Change			
Assessment Area: McAllen-Edinburg-Mission MSA			
Area	2010 Population	2015 Population	Percentage Change
Assessment Area	774,769	819,217	5.7
Texas	25,145,561	26,538,614	5.5

*Source: 2010 U.S. Census Bureau: Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey*

- According to the U.S. Census Bureau, the percentage of AA population change slightly exceeded the population increase across the state of Texas.
- The AA’s 2020 population was 870,781, indicating a population increase of 6.3 percent since 2015.

Table 15

Median Family Income Change			
Assessment Area: McAllen-Edinburg-Mission MSA			
Area	2010 Median Family Income	2015 Median Family Income	Percentage Change
Assessment Area	\$37,140	\$37,529	1.0
Texas	\$63,314	\$62,717	-0.9

*Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey*
Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.

- There are approximately 183,335 families in the AA. By family income, approximately 25.1 percent of these families are classified as low-income, 16.3 percent as moderate-income, 15.4 percent as middle-income, and 43.2 percent as upper-income families.
- Of the families in the AA, 29.9 percent are living below the poverty level, which doubles the family poverty rate for the state of Texas, at 13.5 percent.
- Income level designations reflect a slight increase in the median family income for the AA between 2010 and 2015, while the state of Texas reflected a slight decrease.

Table 16

Housing Cost Burden Rates						
Assessment Area: McAllen-Edinburg-Mission MSA						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	73.0	39.7	45.5	55.0	25.7	22.1
Texas	78.1	51.1	42.5	60.1	34.8	19.4

*Cost burden is housing cost that equals 30 percent or more of household income
Source: 2011-2015 U.S. Census Bureau: American Community Survey
U.S. Department of Housing and Urban Development (HUD), 2014-2018 Comprehensive Housing Affordability Strategy*

- In 2021, the AA contained 258,126 housing units with a median age of 27 years. The AA median housing value of \$79,178 is significantly below the state of Texas' median housing value of \$136,000.
- The cost burden for both renters and owners in the AA are similar to the state of Texas.
- Owner-occupied units in the AA comprises 59.1 percent of the housing stock, with rental and vacant properties representing 27.7 percent and 13.2 percent, respectively.
- The percentage of owner-occupied housing units within low-income, moderate-income, middle-income, upper-income, and unknown-income census tracts are 66.1 percent, 57.0 percent, 59.7 percent, 59.8 percent, and 60.9 percent, respectively.

Table 17

Unemployment Rates					
Assessment Area: McAllen-Edinburg-Mission MSA					
Area	2017	2018	2019	2020	2021
Assessment Area	7.5	6.6	6.3	11.7	9.3
Texas	4.3	3.9	3.5	7.7	5.7

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The most common industries in the AA are health care and educational services, government entities, and retail trade.
- Major employers in the AA are Doctor's Hospital at Renaissance Health, University of Texas Rio Grande Valley, and H-E-B, LP.
- According to 2021 D&B data, 27,410 businesses operated in the AA, of which 25,721 or 93.8 percent reported annual revenues of less than \$1 million.
- The AA's unemployment rates are higher than the unemployment rates for the state of Texas, which were generally low. The unemployment rates in the AA and the state of Texas were decreasing prior to 2020 and are currently on a downward trend, after significantly increasing in 2020 due to the COVID-19 pandemic.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MCALLEN-EDINBURG-MISSION MSA AA

Lending activity reflects reasonable responsiveness to AA credit needs. The geographic distribution of loans throughout the AA is reasonable as well as the borrower distribution among borrowers of different income levels and businesses of different revenue sizes. During the review period, the bank extended 260 (37.9 percent) HMDA-reportable loans and 34 (53.1 percent) small business loans inside the McAllen-Edinburg-Mission MSA AA. The bank's HMDA origination volume for home improvement and multi-family lending within the AA is insufficient to conduct a meaningful analysis; therefore, HMDA data was analyzed at the product level for home purchase and refinance loans. HMDA and small business lending were given equal weight in determining the bank's Lending Test rating in the AA.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. Generally, the bank extended loans in proximity to its branches, and no conspicuous lending patterns were noted.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA lending is reasonable. In 2020 and 2021, the bank's geographic distribution of HMDA loans reflects reasonable penetration throughout the AA when compared to demographic data and the performance of the aggregate lenders. Despite only extending two HMDA loans in low-income geographies, the bank's performance is above aggregate lenders' performance and above demographic data. The bank's performance in the moderate-income census tracts is slightly below that of aggregate lenders. Both the bank and aggregate lenders performed below the demographic figure of 24.6 percent of owner-occupied properties in moderate-income census tracts, indicating limited opportunities for lenders to extend residential real estate loans in these geographies.

Home Purchase Lending

Overall, the bank's home purchase lending is reasonable. The bank's home purchase lending in low-income census tracts was in line with the performance of aggregate lenders, while the bank's performance of home purchase lending in moderate-income census tracts was below. Both the bank and aggregate lenders performed below the demographic figure, indicating limited opportunities for lenders to extend home purchase loans in these geographies. Additionally, a community contact stated the need for affordable housing in the AA, as availability is limited.

Home Refinance Lending

The geographic distribution of the bank's refinance lending is reasonable. In 2020, the bank's refinance lending in low-income census tracts was well above the performance of aggregate lenders and above the demographic figure. In 2021, the bank did not originate any refinance loans in low-income census tracts, which is similar to aggregate and demographic data. The bank's refinance lending in moderate-income census tracts was below the performance of aggregate lenders. Both the bank and aggregate lenders performed below the demographic figure in moderate-income census tracts, indicating limited opportunities for lenders to extend refinance loans in these geographies. Within moderate-income census tracts, 36.9 percent of households are below the poverty level and 40.0 percent of households are receiving public

assistance. This further indicates the limited opportunities for banks to originate home refinance loans in moderate-income census tracts.

Table 18

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: McAllen MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.3	0	0.0	0.3	0	0.0	0.3	0	0.0	0.3	1.4
Moderate	3	6.4	12.4	460	4.5	10.2	3	7.5	13.8	694	7.0	11.7	24.6
Middle	14	29.8	40.0	2,902	28.7	37.3	11	27.5	39.1	2,522	25.4	36.2	42.3
Upper	30	63.8	47.1	6,765	66.8	52.0	26	65.0	46.7	6,697	67.6	51.7	31.5
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.1	0	0.0	0.1	0.2
Total	47	100.0	100.0	10,127	100.0	100.0	40	100.0	100.0	9,913	100.0	100.0	100.0
Refinance Loans													
Low	2	4.0	0.3	674	4.8	0.3	0	0.0	0.3	0	0.0	0.3	1.4
Moderate	0	0.0	9.9	0	0.0	8.9	3	7.9	11.2	421	4.9	10.3	24.6
Middle	9	18.0	32.2	2,051	14.5	30.0	7	18.4	34.7	1,391	16.0	32.8	42.3
Upper	39	78.0	57.4	11,378	80.7	60.5	28	73.7	53.5	6,858	79.1	56.5	31.5
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0.2
Total	50	100.0	100.0	14,103	100.0	100.0	38	100.0	100.0	8,670	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	1.1	0	0.0	0.8	1.4
Moderate	0	0.0	19.9	0	0.0	15.9	0	0.0	15.6	0	0.0	16.5	24.6
Middle	0	0.0	29.5	0	0.0	23.8	1	100.0	36.7	115	100.0	31.5	42.3
Upper	0	0.0	50.0	0	0.0	59.2	0	0.0	46.7	0	0.0	51.2	31.5
Unknown	0	0.0	0.7	0	0.0	1.0	0	0.0	0.0	0	0.0	0.0	0.2
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	115	100.0	100.0	100.0
Multifamily Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.4
Moderate	1	10.0	19.6	255	2.4	18.1	0	0.0	11.4	0	0.0	2.9	20.1
Middle	4	40.0	53.6	5,958	56.6	47.0	3	33.3	44.8	1,062	17.1	42.9	33.2
Upper	5	50.0	26.8	4,314	41.0	35.0	6	66.7	43.8	5,138	82.9	54.2	46.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	10,527	100.0	100.0	9	100.0	100.0	6,200	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	1.8	0.3	674	1.9	0.3	0	0.0	0.3	0	0.0	0.3	1.4
Moderate	5	4.5	11.5	895	2.5	10.0	6	6.7	12.7	1,115	4.4	10.6	24.6
Middle	27	24.1	36.9	10,911	30.7	34.6	23	25.6	37.5	5,240	20.7	35.4	42.3
Upper	78	69.6	51.1	23,057	64.9	54.9	61	67.8	49.4	18,993	74.9	53.6	31.5
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0	0.0	0.1	0.2
Total	112	100.0	100.0	35,537	100.0	100.0	90	100.0	100.0	25,348	100.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data</i>													
<i>2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Small Business Lending

The geographic distribution of small business lending is reasonable. While the bank did not originate any small business loans in low-income census tracts and only extended six in moderate-income geographies, its performance is similar to the AA demographic of 0.4 and 19.9 percent of small businesses located in such census tracts.

Table 19

Distribution of 2021 Small Business Lending By Income Level of Geography					
Assessment Area: McAllen MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.4
Moderate	6	17.6	1,396	18.9	19.9
Middle	10	29.4	1,674	22.7	34.4
Upper	18	52.9	4,298	58.3	45.2
Unknown	0	0.0	0	0.0	0.2
Total	34	100.0	7,368	100.0	100.0

*Source: 2021 FFIEC Census Data
2021 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 to Businesses of Different Sizes

The bank’s lending has a reasonable distribution among individuals of different income levels and businesses of different sizes.

Residential Real Estate (HMDA) Lending

The borrower distribution of HMDA lending is reasonable. The bank’s HMDA lending to low-income borrowers during the review period is low, which is similar to the performance of aggregate lenders. The bank’s extension of HMDA loans to moderate-income borrowers was slightly below that of aggregate lenders’ performance. Both the bank and aggregate lenders performed below demographic data (percentage of families by family income level) during the review period, indicating a low level of demand or difficulty in qualifying for HMDA loans from LMI families.

Home Purchase Lending

The borrower distribution of the bank’s home purchase lending is reasonable. In 2020, the bank’s lending to low-income borrowers was above the performance of aggregate lenders. Despite not originating any home purchase loans to low-income borrowers in 2021, the bank’s performance remains similar to aggregate lending data. The bank’s home purchase lending to moderate-income borrowers was below the performance of aggregate lenders and demographic data. Both the bank and aggregate lenders performed below demographic data, indicating a low level of demand or difficulty in qualifying for home purchase loans from LMI families. As previously mentioned, a community contact stated that there is a need for affordable housing units in the AA, as availability is limited. This limits banks opportunities to originate home purchase loans.

Home Refinance Lending

The borrower distribution of the bank’s refinance lending is reasonable. In 2020 and 2021, the bank did not originate any refinance loans to LMI borrowers. While the bank’s performance for refinance loans to low-income borrowers is similar to the performance of aggregate lenders, the refinance lending to moderate-income borrowers is slightly below the performance of aggregate lenders. Both the bank and aggregate lenders performed materially below demographic figures, indicating low demand for refinance loans from LMI families. Opportunities for banks to originate home refinance loans are limited, as indicated by the lending performance of the bank and aggregate banks. Within the AA, 29.9 percent of families are below the poverty level, which is more than double the figure of the state of Texas at 13.5 percent of families.

Table 20

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: McAllen MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	1	2.1	0.6	35	0.3	0.3	0	0.0	0.5	0	0.0	0.3	25.1
Moderate	1	2.1	5.7	56	0.6	3.3	1	2.5	4.8	179	1.8	2.7	16.3
Middle	1	2.1	18.1	147	1.5	14.0	4	10.0	14.5	811	8.2	11.0	15.4
Upper	38	80.9	59.0	9,060	89.5	65.8	25	62.5	49.7	6,716	67.7	55.4	43.2
Unknown	6	12.8	16.5	829	8.2	16.7	10	25.0	30.5	2,207	22.3	30.6	0.0
Total	47	100.0	100.0	10,127	100.0	100.0	40	100.0	100.0	9,913	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.3	0	0.0	0.1	0	0.0	0.6	0	0.0	0.2	25.1
Moderate	0	0.0	2.5	0	0.0	1.3	0	0.0	3.3	0	0.0	1.8	16.3
Middle	3	6.0	8.4	547	3.9	5.4	3	7.9	8.8	365	4.2	6.2	15.4
Upper	42	84.0	58.6	12,771	90.6	60.7	30	78.9	55.7	7,705	88.9	57.3	43.2
Unknown	5	10.0	30.2	785	5.6	32.5	5	13.2	31.7	600	6.9	34.5	0.0
Total	50	100.0	100.0	14,103	100.0	100.0	38	100.0	100.0	8,670	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.4	0	0.0	0.6	0	0.0	2.2	0	0.0	0.8	25.1
Moderate	0	0.0	5.5	0	0.0	3.8	0	0.0	13.3	0	0.0	8.9	16.3
Middle	0	0.0	17.8	0	0.0	12.7	0	0.0	16.7	0	0.0	15.3	15.4
Upper	0	0.0	71.2	0	0.0	77.8	0	0.0	65.6	0	0.0	70.5	43.2
Unknown	0	0.0	4.1	0	0.0	5.1	1	100.0	2.2	115	100.0	4.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	115	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	1.0	0.5	35	0.1	0.2	0	0.0	0.6	0	0.0	0.3	25.1
Moderate	1	1.0	4.1	56	0.2	2.3	1	1.2	4.3	179	0.9	2.4	16.3
Middle	4	3.9	12.9	694	2.8	9.9	7	8.6	12.0	1,176	6.1	9.0	15.4
Upper	85	83.3	53.8	22,611	90.4	60.3	57	70.4	51.6	14,871	77.7	55.7	43.2
Unknown	11	10.8	28.8	1,614	6.5	27.1	16	19.8	31.6	2,922	15.3	32.6	0.0
Total	102	100.0	100.0	25,010	100.0	100.0	81	100.0	100.0	19,148	100.0	100.0	100.0
Source: 2021 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.													

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank originated 73.5 percent of small business loans by number volume to businesses with revenues less than \$1 million, indicating that the bank’s lending is responsive to the needs of small businesses located in the AA. In addition, 60.0 percent of the bank’s small business loans were made in loan amounts of \$250,000 or less to businesses with revenues of \$1 million or less, 44.0 percent of which were made in loan amounts of \$100,000 or less. This demonstrates the bank’s commitment to meet small business needs by providing small dollar loans, as small businesses typically require smaller dollar credits.

Table 21

Distribution of 2021 Small Business Lending By Revenue Size of Businesses					
Assessment Area: McAllen MSA					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	25	73.5	5,802	78.7	93.8
Over \$1 Million	5	14.7	1,151	15.6	5.5
Revenue Unknown	4	11.8	415	5.6	0.7
Total	34	100.0	7,368	100.0	100.0
By Loan Size					
\$100,000 or Less	16	47.1	1,092	14.8	
\$100,001 - \$250,000	7	20.6	1,128	15.3	
\$250,001 - \$1 Million	11	32.4	5,148	69.9	
Total	34	100.0	7,368	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	11	44.0	740	12.8	
\$100,001 - \$250,000	4	16.0	614	10.6	
\$250,001 - \$1 Million	10	40.0	4,448	76.7	
Total	25	100.0	5,802	100.0	
<i>Source: 2021 FFIEC Census Data 2021 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>					

COMMUNITY DEVELOPMENT TEST

The bank’s CD performance demonstrates adequate responsiveness. The bank has applied its CD resources strategically to meet the substance of community needs primarily through economic development and revitalization and stabilization in the AA, as well as services targeted to LMI individuals. In addition, the bank originated PPP loans in response to the COVID-19 pandemic to meet the AA’s credit needs.

Table 22

Community Development Activity									
Assessment Area: McAllen-Edinburg-Mission MSA									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	
Affordable Housing	14	11,793	-	-	8	47	8	47	3
Community Services	1	250	3	2,250	212	217	215	2,467	510
Economic Development	41	35,228	-	-	19	12	19	12	142
Revitalization and Stabilization	20	23,440	-	-	88	129	88	129	23
Totals	76	70,711	3	2,250	327	405	327	2,655	678

AUSTIN METROPOLITAN ASSESSMENT AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE AUSTIN METROPOLITAN AA

The Austin Metropolitan AA consists of part of the Austin-Round Rock-Georgetown, TX MSA, and is comprised of Hays and Travis Counties (see Appendix A for an AA map and Appendix B for additional demographic data).

- There have been no changes to the AA since the prior performance evaluation.
- The bank operates four branch offices within the AA.
- According to the 2015 ACS, the AA consists of 243 census tracts: 35 low-income census tracts (14.4 percent), 53 moderate-income census tracts (21.8 percent), 76 middle-income census tracts (31.3 percent), 73 upper-income census tracts (30.0 percent), and six unknown-income census tracts (2.5 percent).
- According to the June 30, 2021, FDIC Market Share Report, 58 federally insured depository institutions operate 285 branches, holding deposits of \$48.0 billion within the AA. The bank ranked 29th in deposit market share, with \$146.9 million or 0.3 percent of total deposits. Leaders in the market include Wells Fargo Bank, National Association (19.7 percent), JP Morgan Chase Bank, National Association (19.3 percent), and Bank of America, National Association (14.7 percent). In addition, the bank ranked 154th out of 798 HMDA reporters in the AA.
- An interview with a community leader serving small businesses noted that the AA has a general credit need for small business loans, particularly funding for start-up companies and working capital funds.

Table 23

Population Change			
Assessment Area: Austin Metropolitan AA			
Area	2010 Population	2015 Population	Percentage Change
Assessment Area	1,181,373	1,299,207	10.0
Hays County	157,107	177,562	13.0
Travis County	1,024,266	1,121,645	9.5
Austin-Round Rock-Georgetown, TX MSA	1,716,289	1,889,094	10.1
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>			

- According to the U.S. Census Bureau, the percentage of AA population change far exceeded the population increase across the state of Texas. Hays County had the highest population growth within the AA at 13.0 percent.
- The 2020 Census recorded a 15.0 percent and 35.8 percent increase in the population of Travis County and Hays County since 2015, respectively. Travis County had 1,290,188 residents and Hays County had 241,067 residents.

Table 24

Median Family Income Change			
Assessment Area: Austin Metropolitan AA			
Area	2010 Median Family Income	2015 Median Family Income	Percentage Change
Assessment Area	\$76,069	\$77,393	1.7
Hays County	\$81,095	\$76,838	-5.2
Travis County	\$75,841	\$77,688	2.4
Austin-Round Rock-Georgetown, TX MSA	\$77,971	\$78,997	1.3
Texas	\$63,314	\$62,717	-0.9

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey

Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.

- There are approximately 283,885 families in the AA. By family income, approximately 24.5 percent of these families are classified as low-income, 16.3 percent as moderate-income, 18.5 percent as middle-income, and 40.8 percent as upper-income families.
- Of the families in the AA, 11.0 percent are living below the poverty level, which is lower than the family poverty rate for the state of Texas, at 13.5 percent.
- Income level designations reflect a slight increase in the median family income for the AA between 2010 and 2015, while the state of Texas reflected a slight drop. While the median family income in the AA increased, Hays County experienced a decline in median family income of 5.2 percent.

Table 25

Housing Cost Burden Rates						
Assessment Area: Austin Metropolitan AA						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	83.3	61.0	45.0	70.9	47.6	22.1
Hays County	80.9	53.9	51.5	65.6	43.9	21.1
Travis County	83.7	61.9	44.3	72.0	48.5	22.3
Austin-Round Rock-Georgetown, TX MSA	82.9	60.4	44.1	69.4	45.5	20.9
Texas	78.1	51.1	42.5	60.1	34.8	19.4

Cost burden is housing cost that equals 30 percent or more of household income.
Source: 2011-2015 U.S. Census Bureau: American Community Survey
U.S. Department of Housing and Urban Development (HUD), 2014-2018 Comprehensive Housing Affordability Strategy

- In 2021, the AA contained 531,660 housing units with a median age of 32 years. The AA median housing value of \$228,095 is well above the state of Texas' median housing value of \$136,000.
- The AA cost burden is higher than the statewide cost of burden faced by renters and owners.
- Owner-occupied units in the AA comprise 49.0 percent of the housing stock, with rental and vacant properties representing 43.1 percent and 7.9 percent, respectively.
- The percentage of owner-occupied housing units by income level of census tracts is 19.6 percent in low-income census tracts, 46.3 percent in moderate-income census tracts, 50.2

percent in middle-income census tracts, 63.7 percent in upper-income census tracts, and 10.8 percent in unknown income census tracts.

Table 26

Unemployment Rates					
Assessment Area: Austin Metropolitan AA					
Area	2017	2018	2019	2020	2021
Assessment Area	3.1	2.9	2.6	6.3	4.1
Hays County	3.2	3.0	2.8	6.3	4.1
Travis County	3.1	2.9	2.6	6.4	4.0
Austin-Round Rock-Georgetown, TX MSA	3.2	3.0	2.7	6.2	4.1
Texas	4.3	3.9	3.5	7.7	5.7

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The most common industries in the AA are professional and business services, government entities, and retail trade.
- Major employers in the AA are H-E-B, LP, University of Texas at Austin, and Dell Technologies Inc.
- According to 2021 D&B data, 92,801 businesses operated in the AA, of which 85,740 or 92.4 percent reported annual revenues of \$1 million or less.
- The unemployment rates within the AA have been lower than the statewide unemployment rates, which were low and generally decreasing prior to 2020. In 2020, unemployment rates increased significantly, primarily due to the COVID-19 pandemic and are currently on a downward trend.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE AUSTIN METROPOLITAN AA

Lending activity reflects reasonable responsiveness to AA credit needs. The geographic distribution of loans throughout the AA is reasonable as well as the borrower distribution among borrowers of different income levels. The bank originated 121 (15.2 percent) HMDA-reportable loans inside the Austin Metropolitan AA between 2019 and 2021 and 16 (23.4 percent) small business loans in the 6-month period ending on December 31, 2021. The bank’s Lending Test rating in the AA was solely based on the HMDA lending performance, as the number of small business loans originated during the review period is insufficient to conduct meaningful analysis. Moreover, the bank’s HMDA origination volume is too low to individually evaluate each of the HMDA loan product categories; thus, the product categories were combined and analyzed at the total HMDA level.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. Generally, the bank extended loans in proximity to its branches, and no conspicuous lending patterns were noted.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA lending is reasonable. In 2020 and 2021, the bank’s geographic distribution of HMDA loans reflects reasonable penetration throughout the AA despite

being below the performance of the aggregate lenders in LMI census tracts. Moreover, the bank and aggregate lenders performed below the demographic figures of owner-occupied properties in LMI census tracts, which indicates limited opportunities for lenders to extend residential real estate loans in these geographies. In addition, the bank's performance is reasonable given its limited presence in this AA and high competition among other lenders.

Table 27

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Austin Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	6.1	0	0.0	5.3	1	3.1	6.7	242	1.4	5.4	5.5
Moderate	0	0.0	20.2	0	0.0	14.9	3	9.4	20.9	918	5.4	14.5	19.1
Middle	9	69.2	37.9	2,608	69.1	32.2	20	62.5	37.9	9,782	58.0	30.8	33.5
Upper	4	30.8	35.5	1,166	30.9	47.4	8	25.0	34.1	5,917	35.1	49.0	41.6
Unknown	0	0.0	0.3	0	0.0	0.2	0	0.0	0.4	0	0.0	0.3	0.3
Total	13	100.0	100.0	3,774	100.0	100.0	32	100.0	100.0	16,859	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	4.5	0	0.0	4.0	0	0.0	4.8	0	0.0	4.3	5.5
Moderate	0	0.0	14.1	0	0.0	10.4	0	0.0	15.9	0	0.0	11.5	19.1
Middle	18	78.3	32.8	5,441	75.1	27.6	12	57.1	34.5	4,114	51.4	28.7	33.5
Upper	5	21.7	48.4	1,802	24.9	57.9	9	42.9	44.6	3,888	48.6	55.4	41.6
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0.3
Total	23	100.0	100.0	7,243	100.0	100.0	21	100.0	100.0	8,002	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.3	0	0.0	5.0	0	0.0	4.0	0	0.0	3.3	5.5
Moderate	0	0.0	10.0	0	0.0	7.1	0	0.0	10.7	0	0.0	8.2	19.1
Middle	0	0.0	29.9	0	0.0	24.5	0	0.0	31.0	0	0.0	26.0	33.5
Upper	0	0.0	55.6	0	0.0	63.4	0	0.0	54.0	0	0.0	62.3	41.6
Unknown	0	0.0	0.2	0	0.0	0.1	0	0.0	0.2	0	0.0	0.3	0.3
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	21.4	0	0.0	21.6	0	0.0	26.9	0	0.0	18.4	25.8
Moderate	0	0.0	24.1	0	0.0	23.5	1	100.0	23.1	1,200	100.0	29.1	16.5
Middle	0	0.0	33.0	0	0.0	33.7	0	0.0	26.9	0	0.0	35.0	30.7
Upper	0	0.0	19.6	0	0.0	20.8	0	0.0	20.0	0	0.0	14.4	23.9
Unknown	0	0.0	1.8	0	0.0	0.3	0	0.0	3.1	0	0.0	3.2	3.1
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	1,200	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	5.2	0	0.0	5.4	1	1.9	5.6	242	0.9	5.5	5.5
Moderate	0	0.0	17.0	0	0.0	13.0	4	7.4	17.9	2,118	8.1	13.6	19.1
Middle	27	75.0	35.0	8,049	73.1	29.8	32	59.3	35.9	13,896	53.3	29.8	33.5
Upper	9	25.0	42.5	2,968	26.9	51.6	17	31.5	40.3	9,805	37.6	50.8	41.6
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.3	0	0.0	0.4	0.3
Total	36	100.0	100.0	11,017	100.0	100.0	54	100.0	100.0	26,061	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

Due to the low number of small business loans originated during the review period, a meaningful analysis cannot be made.

Table 28

Distribution of 2021 Small Business Lending By Income Level of Geography					
Assessment Area: Austin Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	8.5
Moderate	0	0.0	0	0.0	12.9
Middle	5	31.3	1,154	75.7	29.2
Upper	3	18.8	79	5.2	48.0
Unknown	8	50.0	291	19.1	1.5
Total	16	100.0	1,525	100.0	100.0

*Source: 2021 FFIEC Census Data
2021 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 to Businesses of Different Sizes

The bank's lending has a reasonable distribution among individuals of different income levels.

Residential Real Estate (HMDA) Lending

The borrower distribution of HMDA lending is reasonable. The bank's HMDA lending to low-income borrowers during the review period is low, which is similar to the performance of aggregate lenders. The bank's extension of HMDA loans to moderate-income borrowers was slightly below the aggregate lenders' performance. Both the bank and aggregate lenders performed below demographic data (percentage of families by family income level) during the review period, indicating a low level of demand or difficulty in qualifying for HMDA loans from LMI families. Additionally, competition is strong in the area, and the bank has a limited presence in the AA.

Table 29

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Austin Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	7.7	3.8	119	3.2	1.8	0	0.0	2.4	0	0.0	0.9	24.5
Moderate	2	15.4	17.8	500	13.2	11.7	2	6.3	12.1	575	3.4	6.9	16.3
Middle	3	23.1	20.8	875	23.2	17.3	4	12.5	17.3	1,329	7.9	12.9	18.5
Upper	6	46.2	48.3	2,197	58.2	59.1	17	53.1	49.0	10,309	61.1	61.2	40.8
Unknown	1	7.7	9.4	83	2.2	10.0	9	28.1	19.2	4,646	27.6	18.1	0.0
Total	13	100.0	100.0	3,774	100.0	100.0	32	100.0	100.0	16,859	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.7	0	0.0	1.3	0	0.0	3.5	0	0.0	1.8	24.5
Moderate	1	4.3	11.5	223	3.1	7.3	0	0.0	12.6	0	0.0	7.9	16.3
Middle	3	13.0	18.9	651	9.0	15.4	4	19.0	18.2	1,528	19.1	14.4	18.5
Upper	16	69.6	51.3	5,528	76.3	60.3	15	71.4	46.6	5,781	72.2	56.7	40.8
Unknown	3	13.0	15.6	841	11.6	15.6	2	9.5	19.1	693	8.7	19.1	0.0
Total	23	100.0	100.0	7,243	100.0	100.0	21	100.0	100.0	8,002	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.7	0	0.0	2.8	0	0.0	3.2	0	0.0	1.3	24.5
Moderate	0	0.0	11.9	0	0.0	8.0	0	0.0	9.6	0	0.0	5.8	16.3
Middle	0	0.0	16.7	0	0.0	14.4	0	0.0	16.3	0	0.0	11.3	18.5
Upper	0	0.0	65.2	0	0.0	72.2	0	0.0	67.5	0	0.0	74.9	40.8
Unknown	0	0.0	1.4	0	0.0	2.5	0	0.0	3.5	0	0.0	6.6	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	1	2.8	3.2	119	1.1	1.6	0	0.0	3.0	0	0.0	1.3	24.5
Moderate	3	8.3	14.0	723	6.6	9.2	2	3.8	12.2	575	2.3	7.2	16.3
Middle	6	16.7	19.2	1,526	13.9	16.0	8	15.1	17.6	2,857	11.5	13.4	18.5
Upper	22	61.1	49.4	7,725	70.1	59.4	32	60.4	48.2	16,090	64.7	59.4	40.8
Unknown	4	11.1	14.2	924	8.4	13.8	11	20.8	19.0	5,339	21.5	18.6	0.0
Total	36	100.0	100.0	11,017	100.0	100.0	53	100.0	100.0	24,861	100.0	100.0	100.0
Source: 2021 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.													

Small Business Lending

Due to the limited number of small business loans originated during the review period, a meaningful analysis cannot be made.

Table 30

Distribution of 2021 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Austin Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	7	43.8	1,208	79.3	92.4
Over \$1 Million	8	50.0	291	19.1	6.1
Revenue Unknown	1	6.3	25	1.6	1.5
Total	16	100.0	1,524	100.0	100.0
By Loan Size					
\$100,000 or Less	13	81.3	422	27.7	
\$100,001 - \$250,000	1	6.3	200	13.1	
\$250,001 - \$1 Million	2	12.5	902	59.1	
Total	16	100.0	1,524	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	4	57.1	107	8.9	
\$100,001 - \$250,000	1	14.3	200	16.5	
\$250,001 - \$1 Million	2	28.6	902	74.6	
Total	7	100.0	1,209	100.0	
<i>Source: 2021 FFIEC Census Data, 2021 Dun & Bradstreet Data, and 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates adequate responsiveness considering the bank's capacity and identified needs and opportunities. The bank has applied its CD resources strategically to meet the substance of community needs primarily through revitalization and stabilization in the AA. In addition, the bank originated PPP loans in response to the COVID-19 pandemic to meet the AA's credit needs.

Table 31

Community Development Activity									
Assessment Area: Austin Metropolitan									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	
Affordable Housing	1	1,200	-	-	-	-	-	-	2
Community Services	-	-	1	3,670	62	133	63	3,803	12
Economic Development	5	1,651	-	-	11	11	11	11	-
Revitalization and Stabilization	5	5,013	-	-	21	25	21	25	8
Totals	11	7,864	1	3,670	94	169	95	3,839	22

SAN ANTONIO METROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SAN ANTONIO METROPOLITAN AA

The San Antonio Metropolitan AA consists of Comal County in its entirety. Comal County is part of the San Antonio-New Braunfels, TX MSA. The bank operates one branch within the AA. As of June 30, 2021, the bank had \$40.2 million deposits in the AA, representing a market share of 1.4 percent and 3.0 percent of the bank's total deposits. Given the bank's limited lending activity in the AA, the bank's performance in this AA carried limited weight when rating the overall bank's performance in meeting the credit and CD needs of the communities it serves.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SAN ANTONIO METROPOLITAN AA

The bank's lending performance in the AA is below the institution's performance in the full-scope AAs, with no small business loans extended in 2021. The bank's performance in this AA does not change the rating for the bank. Additional information regarding detailed demographic information and the HMDA and small business lending for the AA can be found in Appendix C.

HOUSTON METROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE HOUSTON METROPOLITAN AA

The Houston Metropolitan AA consists of Harris County in its entirety. Harris County is part of the Houston-The Woodlands-Sugar Land, TX MSA. The bank operates one branch within the AA, which opened in November 2021. Market share data is not yet available for this AA, as the bank was not present at the time of the FDIC Market Data Report as of June 30, 2021. The bank's approximate loan volume within the AA is 1.0 percent. Given the bank's limited lending activity in the AA, the bank's performance in this AA carried limited weight when rating the overall bank's performance in meeting the credit and CD needs of the communities it serves.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HOUSTON METROPOLITAN AA

The bank's lending and CD performance in the AA is insufficient to conduct a meaningful analysis. Therefore, the bank's performance in this AA does not impact the overall rating. The Houston Metropolitan AA does not have the same lending volume, branch presence, and market share as the full-scope review AAs. Additional information regarding detailed demographic information and the HMDA and small business lending for the AA can be found in Appendix C.

BROOKS COUNTY ASSESSMENT AREA
(Limited-Scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE BROOKS COUNTY
NONMETROPOLITAN AA**

The Brooks County Nonmetropolitan AA consists of Brooks County in its entirety. The bank has one branch within the AA. As of June 30, 2021, the bank had \$31.5 million deposits in the AA, representing a market share of 23.9 percent and 2.0 percent of the bank's total deposits. Given the bank's limited lending activity in the AA, the bank's performance in this AA carried limited weight when rating the overall bank's performance in meeting the credit and CD needs of the communities it serves.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BROOKS COUNTY
NONMETROPOLITAN AA**

The institution's performance in the AA was not evaluated as no HMDA or small business loans were originated within the time frame of the review. This does not impact the rating for the institution.

BLANCO AND GILLESPIE COUNTIES ASSESSMENT AREA
(Limited-Scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE BLANCO AND GILLESPIE
COUNTIES NONMETROPOLITAN AA**

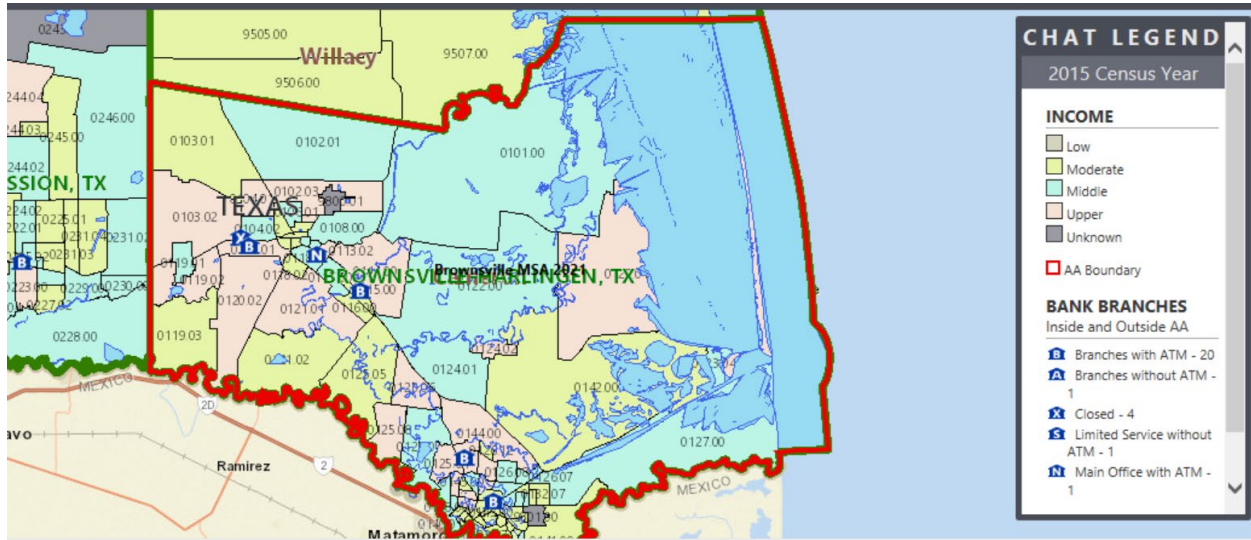
The Blanco and Gillespie Counties Nonmetropolitan AA consists of the adjacent Blanco and Gillespie Counties in their entirety. The bank operates three branches within the AA. As of June 30, 2021, the bank had \$178.6 million deposits in the AA, representing a market share of 10.0 percent and 12.0 percent of the bank's total deposits. Given the bank's limited lending activity in the AA, the bank's performance in this AA carried limited weight when rating the overall bank's performance in meeting the credit and CD needs of the communities it serves.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BLANCO AND
GILLESPIE COUNTIES NONMETROPOLITAN AA**

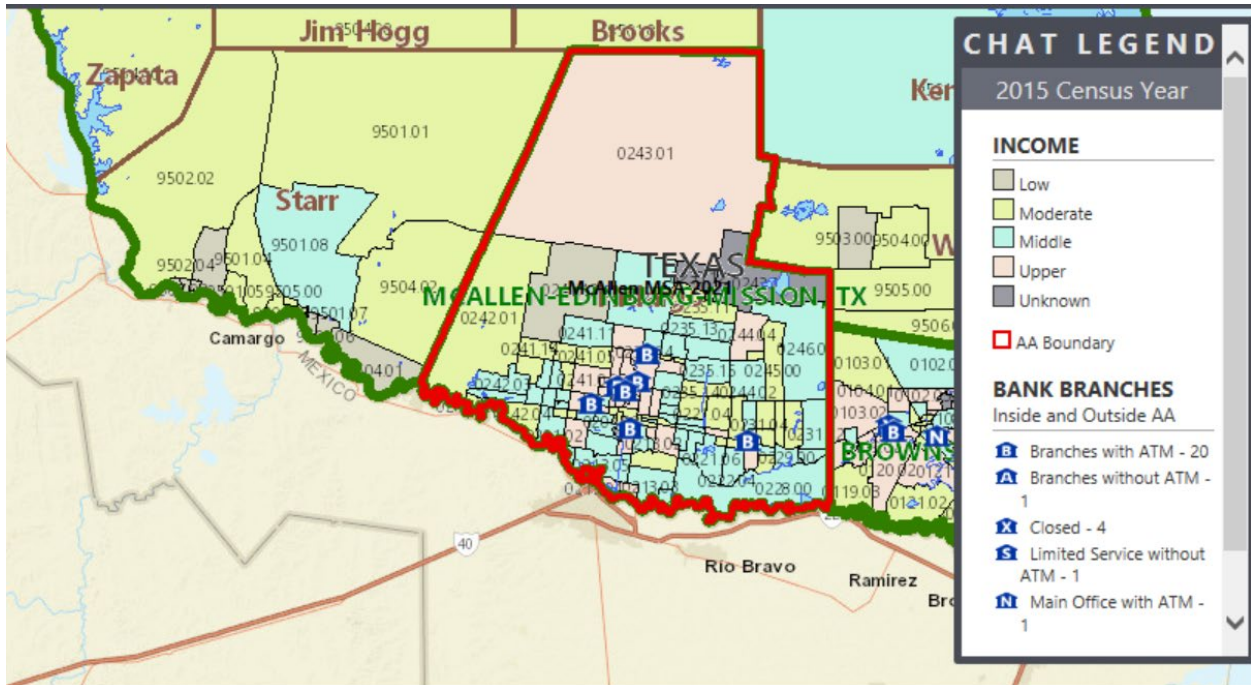
The bank's lending and CD performance in the AA is consistent with the overall performance overall. Additional information regarding detailed demographic information and the HMDA and small business lending for the AA can be found in the Appendix C.

APPENDIX A – MAP OF THE ASSESSMENT AREA

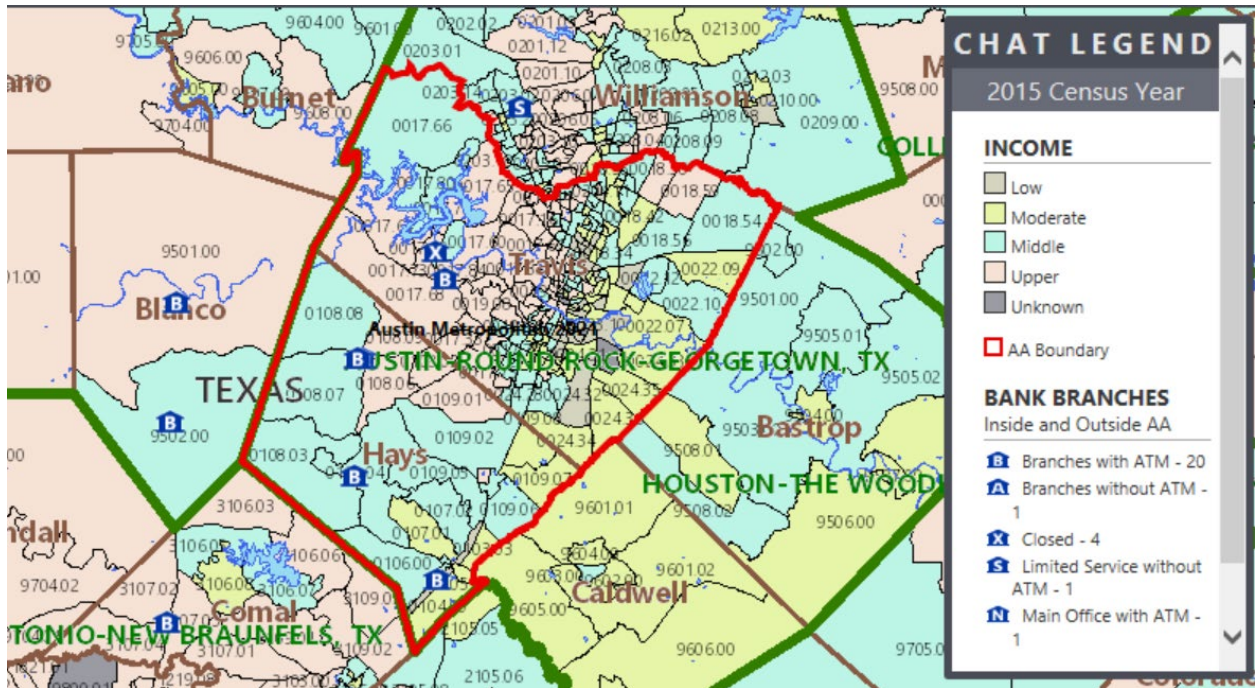
BROWNSVILLE-HARLINGEN MSA AA



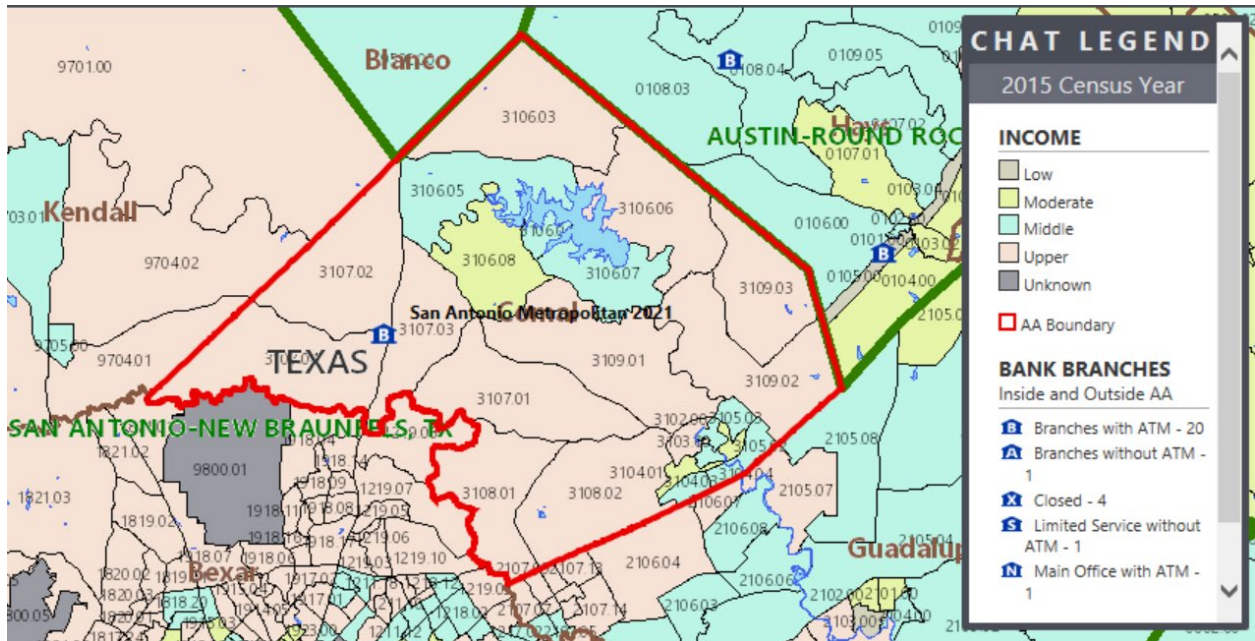
MCALLEN-EDINBURG-MISSION MSA AA



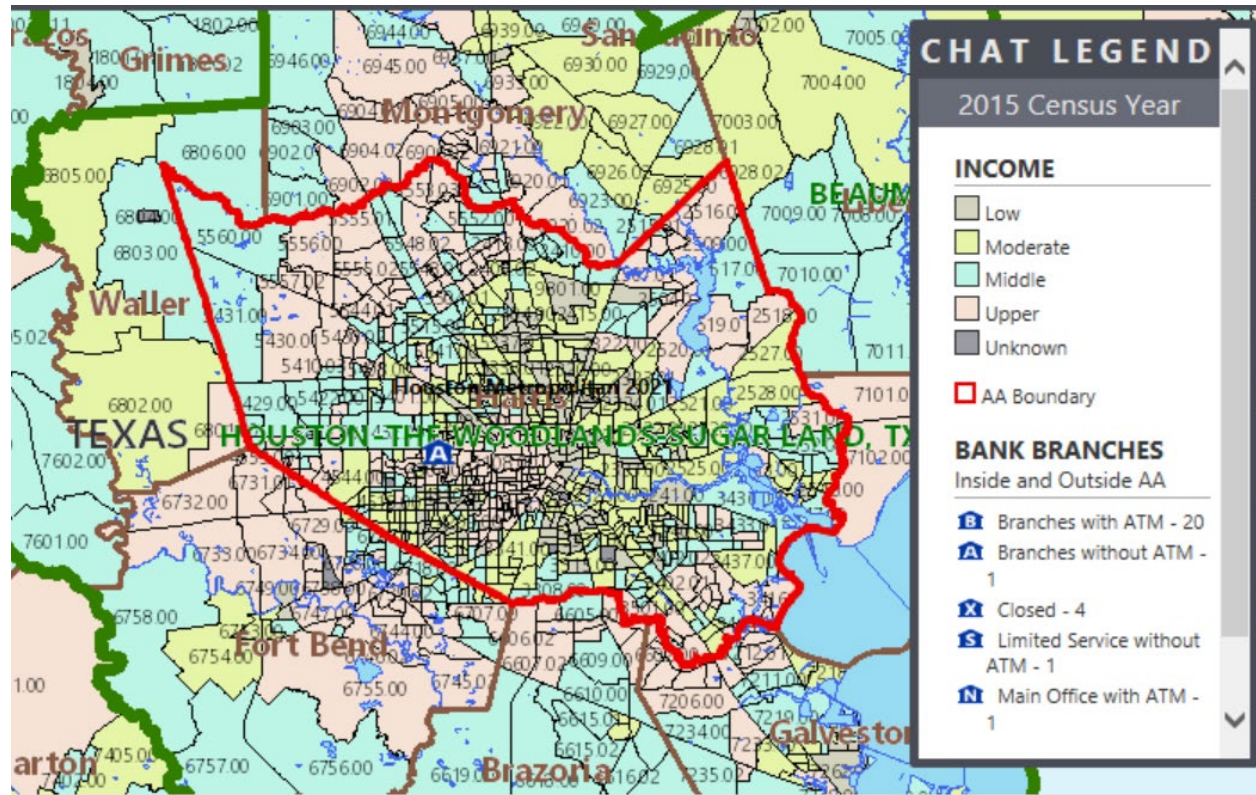
AUSTIN METROPOLITAN AA



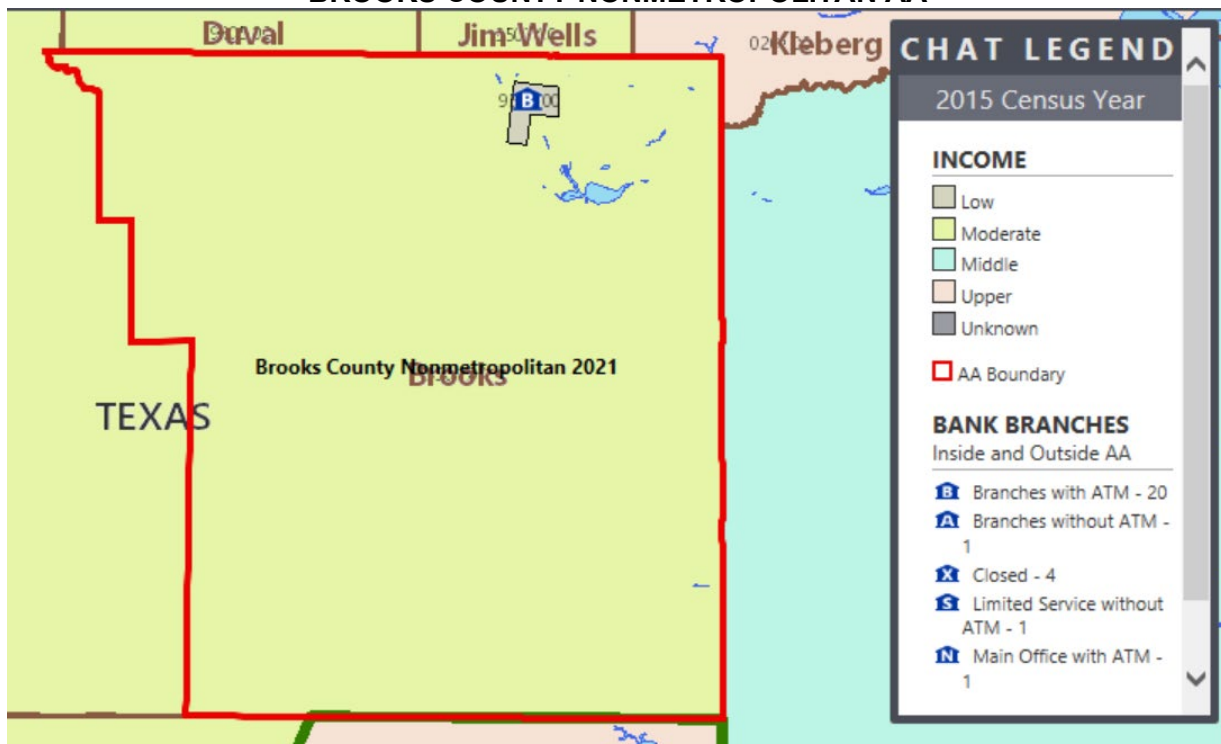
SAN ANTONIO METROPOLITAN AA



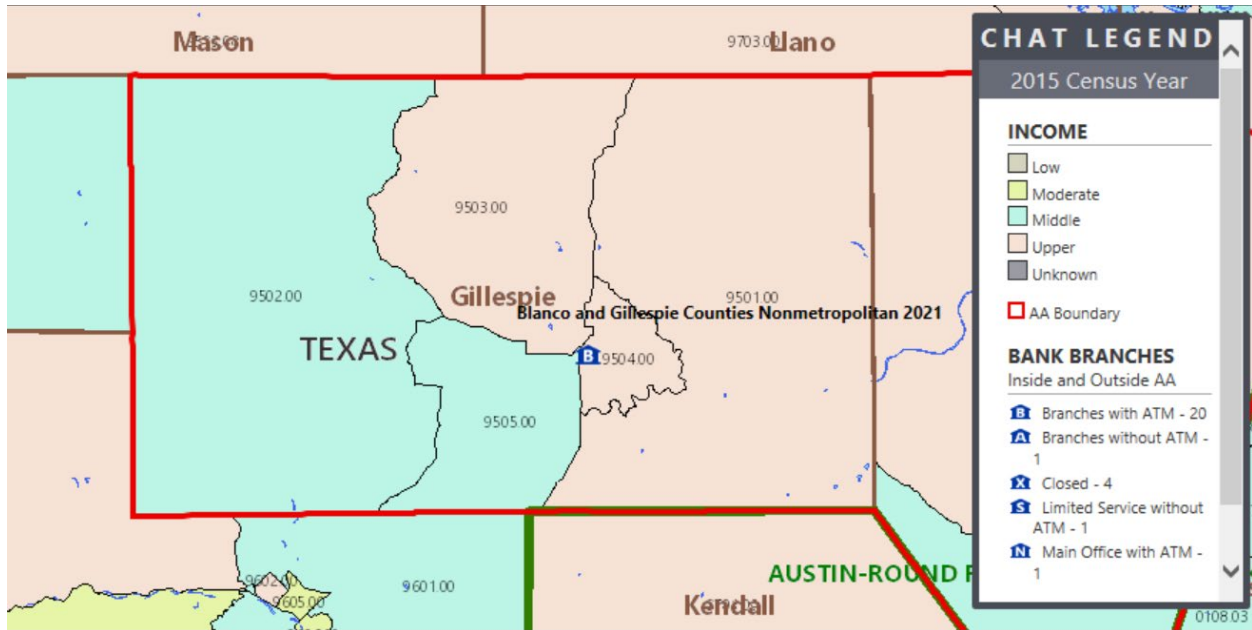
HOUSTON METROPOLITAN AA



BROOKS COUNTY NONMETROPOLITAN AA



BLANCO AND GILLESPIE COUNTIES NONMETROPOLITAN AA



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2021 Brownsville MSA 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	23,636	24.6
Moderate	35	40.2	31,176	32.5	13,235	42.5	15,934	16.6
Middle	25	28.7	29,773	31.0	8,861	29.8	15,109	15.7
Upper	24	27.6	35,042	36.5	6,280	17.9	41,312	43.0
Unknown	3	3.4	0	0.0	0	0.0	0	0.0
Total AA	87	100.0	95,991	100.0	28,376	29.6	95,991	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	43,679	23,552	29.1	53.9	15,266	35.0	4,861	11.1
Middle	43,828	24,219	29.9	55.3	13,684	31.2	5,925	13.5
Upper	57,687	33,114	40.9	57.4	11,262	19.5	13,311	23.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	145,194	80,885	100.0	55.7	40,212	27.7	24,097	16.6
	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	3,685	30.3	3,439	30.4	223	30.1	23	22.3
Middle	3,435	28.2	3,115	27.5	294	39.6	26	25.2
Upper	5,029	41.3	4,752	42.0	223	30.1	54	52.4
Unknown	14	0.1	12	0.1	2	0.3	0	0.0
Total AA	12,163	100.0	11,318	100.0	742	100.0	103	100.0
Percentage of Total Businesses:				93.1		6.1		0.8
	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	41	22.2	39	21.9	1	16.7	1	100.0
Middle	56	30.3	55	30.9	1	16.7	0	0.0
Upper	88	47.6	84	47.2	4	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	185	100.0	178	100.0	6	100.0	1	100.0
Percentage of Total Farms:				96.2		3.2		0.5
Source: 2021 FFIEC Census Data 2021 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

2020 Brownsville MSA 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	23,636	24.6
Moderate	35	40.2	31,176	32.5	13,235	42.5	15,934	16.6
Middle	25	28.7	29,773	31.0	8,861	29.8	15,109	15.7
Upper	24	27.6	35,042	36.5	6,280	17.9	41,312	43.0
Unknown	3	3.4	0	0.0	0	0.0	0	0.0
Total AA	87	100.0	95,991	100.0	28,376	29.6	95,991	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	43,679	23,552	29.1	53.9	15,266	35.0	4,861	11.1
Middle	43,828	24,219	29.9	55.3	13,684	31.2	5,925	13.5
Upper	57,687	33,114	40.9	57.4	11,262	19.5	13,311	23.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	145,194	80,885	100.0	55.7	40,212	27.7	24,097	16.6
	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	3,682	30.3	3,431	30.4	228	29.5	23	22.8
Middle	3,398	28.0	3,072	27.3	301	38.9	25	24.8
Upper	5,047	41.6	4,752	42.2	242	31.3	53	52.5
Unknown	16	0.1	14	0.1	2	0.3	0	0.0
Total AA	12,143	100.0	11,269	100.0	773	100.0	101	100.0
Percentage of Total Businesses:				92.8		6.4		0.8
	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	45	22.4	43	22.2	1	16.7	1	100.0
Middle	63	31.3	62	32.0	1	16.7	0	0.0
Upper	93	46.3	89	45.9	4	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	201	100.0	194	100.0	6	100.0	1	100.0
Percentage of Total Farms:				96.5		3.0		0.5
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 B-3

2019 Brownsville MSA 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	23,636	24.6
Moderate	35	40.2	31,176	32.5	13,235	42.5	15,934	16.6
Middle	25	28.7	29,773	31.0	8,861	29.8	15,109	15.7
Upper	24	27.6	35,042	36.5	6,280	17.9	41,312	43.0
Unknown	3	3.4	0	0.0	0	0.0	0	0.0
Total AA	87	100.0	95,991	100.0	28,376	29.6	95,991	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	43,679	23,552	29.1	53.9	15,266	35.0	4,861	11.1
Middle	43,828	24,219	29.9	55.3	13,684	31.2	5,925	13.5
Upper	57,687	33,114	40.9	57.4	11,262	19.5	13,311	23.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	145,194	80,885	100.0	55.7	40,212	27.7	24,097	16.6
	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	3,642	30.7	3,380	30.7	242	30.3	20	22.5
Middle	3,312	27.9	2,981	27.1	310	38.8	21	23.6
Upper	4,909	41.3	4,614	42.0	247	30.9	48	53.9
Unknown	18	0.2	17	0.2	1	0.1	0	0.0
Total AA	11,881	100.0	10,992	100.0	800	100.0	89	100.0
Percentage of Total Businesses:				92.5		6.7		0.7
	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	45	21.5	43	21.4	1	14.3	1	100.0
Middle	65	31.1	63	31.3	2	28.6	0	0.0
Upper	99	47.4	95	47.3	4	57.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	209	100.0	201	100.0	7	100.0	1	100.0
Percentage of Total Farms:				96.2		3.3		0.5
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-4

2021 McAllen MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	0.9	2,741	1.5	1,854	67.6	46,048	25.1
Moderate	32	28.3	48,286	26.3	21,103	43.7	29,886	16.3
Middle	46	40.7	76,106	41.5	22,358	29.4	28,262	15.4
Upper	31	27.4	55,935	30.5	9,440	16.9	79,139	43.2
Unknown	3	2.7	267	0.1	108	40.4	0	0.0
Total AA	113	100.0	183,335	100.0	54,863	29.9	183,335	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,162	2,091	1.4	66.1	828	26.2	243	7.7
Moderate	65,913	37,566	24.6	57.0	20,071	30.5	8,276	12.6
Middle	108,000	64,456	42.3	59.7	28,114	26.0	15,430	14.3
Upper	80,442	48,068	31.5	59.8	22,371	27.8	10,003	12.4
Unknown	609	371	0.2	60.9	85	14.0	153	25.1
Total AA	258,126	152,552	100.0	59.1	71,469	27.7	34,105	13.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	106	0.4	100	0.4	5	0.3	1	0.5
Moderate	5,449	19.9	5,069	19.7	336	22.5	44	22.8
Middle	9,428	34.4	8,839	34.4	529	35.4	60	31.1
Upper	12,382	45.2	11,674	45.4	620	41.4	88	45.6
Unknown	45	0.2	39	0.2	6	0.4	0	0.0
Total AA	27,410	100.0	25,721	100.0	1,496	100.0	193	100.0
Percentage of Total Businesses:				93.8	5.5		0.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7	2.0	6	1.9	1	4.0	0	0.0
Moderate	66	19.3	61	19.2	5	20.0	0	0.0
Middle	136	39.8	123	38.8	13	52.0	0	0.0
Upper	127	37.1	122	38.5	5	20.0	0	0.0
Unknown	6	1.8	5	1.6	1	4.0	0	0.0
Total AA	342	100.0	317	100.0	25	100.0	0	0.0
Percentage of Total Farms:				92.7	7.3		0.0	
Source: 2021 FFIEC Census Data 2021 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-5

2020 McAllen MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	0.9	2,741	1.5	1,854	67.6	46,048	25.1
Moderate	32	28.3	48,286	26.3	21,103	43.7	29,886	16.3
Middle	46	40.7	76,106	41.5	22,358	29.4	28,262	15.4
Upper	31	27.4	55,935	30.5	9,440	16.9	79,139	43.2
Unknown	3	2.7	267	0.1	108	40.4	0	0.0
Total AA	113	100.0	183,335	100.0	54,863	29.9	183,335	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,162	2,091	1.4	66.1	828	26.2	243	7.7
Moderate	65,913	37,566	24.6	57.0	20,071	30.5	8,276	12.6
Middle	108,000	64,456	42.3	59.7	28,114	26.0	15,430	14.3
Upper	80,442	48,068	31.5	59.8	22,371	27.8	10,003	12.4
Unknown	609	371	0.2	60.9	85	14.0	153	25.1
Total AA	258,126	152,552	100.0	59.1	71,469	27.7	34,105	13.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	110	0.4	104	0.4	5	0.3	1	0.6
Moderate	5,430	20.0	5,045	19.9	345	22.6	40	22.5
Middle	9,225	34.0	8,636	34.0	527	34.5	62	34.8
Upper	12,295	45.4	11,576	45.6	644	42.2	75	42.1
Unknown	42	0.2	36	0.1	6	0.4	0	0.0
Total AA	27,102	100.0	25,397	100.0	1,527	100.0	178	100.0
Percentage of Total Businesses:				93.7		5.6		0.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	6	1.8	5	1.6	1	3.6	0	0.0
Moderate	67	19.6	62	19.8	5	17.9	0	0.0
Middle	135	39.6	119	38.0	16	57.1	0	0.0
Upper	127	37.2	122	39.0	5	17.9	0	0.0
Unknown	6	1.8	5	1.6	1	3.6	0	0.0
Total AA	341	100.0	313	100.0	28	100.0	0	0.0
Percentage of Total Farms:				91.8		8.2		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 B-6

2019 McAllen MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	0.9	2,741	1.5	1,854	67.6	46,048	25.1
Moderate	32	28.3	48,286	26.3	21,103	43.7	29,886	16.3
Middle	46	40.7	76,106	41.5	22,358	29.4	28,262	15.4
Upper	31	27.4	55,935	30.5	9,440	16.9	79,139	43.2
Unknown	3	2.7	267	0.1	108	40.4	0	0.0
Total AA	113	100.0	183,335	100.0	54,863	29.9	183,335	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,162	2,091	1.4	66.1	828	26.2	243	7.7
Moderate	65,913	37,566	24.6	57.0	20,071	30.5	8,276	12.6
Middle	108,000	64,456	42.3	59.7	28,114	26.0	15,430	14.3
Upper	80,442	48,068	31.5	59.8	22,371	27.8	10,003	12.4
Unknown	609	371	0.2	60.9	85	14.0	153	25.1
Total AA	258,126	152,552	100.0	59.1	71,469	27.7	34,105	13.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	111	0.4	104	0.4	6	0.4	1	0.6
Moderate	5,412	20.4	5,004	20.2	368	23.1	40	24.1
Middle	8,953	33.7	8,356	33.7	540	33.8	57	34.3
Upper	12,042	45.3	11,298	45.6	676	42.4	68	41.0
Unknown	41	0.2	35	0.1	6	0.4	0	0.0
Total AA	26,559	100.0	24,797	100.0	1,596	100.0	166	100.0
Percentage of Total Businesses:				93.4		6.0		0.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	5	1.5	4	1.3	1	3.7	0	0.0
Moderate	65	19.1	60	19.2	5	18.5	0	0.0
Middle	142	41.6	126	40.4	15	55.6	1	50.0
Upper	123	36.1	117	37.5	5	18.5	1	50.0
Unknown	6	1.8	5	1.6	1	3.7	0	0.0
Total AA	341	100.0	312	100.0	27	100.0	2	100.0
Percentage of Total Farms:				91.5		7.9		0.6
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-7

2021 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	35	14.4	32,452	11.4	10,737	33.1	69,498	24.5
Moderate	53	21.8	57,846	20.4	9,983	17.3	46,179	16.3
Middle	76	31.3	92,058	32.4	7,111	7.7	52,492	18.5
Upper	73	30.0	100,173	35.3	2,707	2.7	115,716	40.8
Unknown	6	2.5	1,356	0.5	723	53.3	0	0.0
Total AA	243	100.0	283,885	100.0	31,261	11.0	283,885	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	73,565	14,431	5.5	19.6	52,434	71.3	6,700	9.1
Moderate	107,321	49,681	19.1	46.3	49,662	46.3	7,978	7.4
Middle	173,822	87,256	33.5	50.2	72,571	41.8	13,995	8.1
Upper	170,329	108,530	41.6	63.7	49,264	28.9	12,535	7.4
Unknown	6,623	712	0.3	10.8	5,039	76.1	872	13.2
Total AA	531,660	260,610	100.0	49.0	228,970	43.1	42,080	7.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7,870	8.5	7,140	8.3	663	11.6	67	4.9
Moderate	11,933	12.9	11,069	12.9	772	13.5	92	6.8
Middle	27,053	29.2	25,094	29.3	1,620	28.4	339	25.0
Upper	44,566	48.0	41,251	48.1	2,526	44.3	789	58.1
Unknown	1,379	1.5	1,186	1.4	123	2.2	70	5.2
Total AA	92,801	100.0	85,740	100.0	5,704	100.0	1,357	100.0
Percentage of Total Businesses:				92.4		6.1		1.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	41	4.2	38	4.0	3	37.5	0	0.0
Moderate	108	11.2	106	11.1	2	25.0	0	0.0
Middle	295	30.6	295	30.8	0	0.0	0	0.0
Upper	516	53.5	514	53.7	2	25.0	0	0.0
Unknown	5	0.5	4	0.4	1	12.5	0	0.0
Total AA	965	100.0	957	100.0	8	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0
Source: 2021 FFIEC Census Data 2021 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-8

2020 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	35	14.4	32,452	11.4	10,737	33.1	69,498	24.5
Moderate	53	21.8	57,846	20.4	9,983	17.3	46,179	16.3
Middle	76	31.3	92,058	32.4	7,111	7.7	52,492	18.5
Upper	73	30.0	100,173	35.3	2,707	2.7	115,716	40.8
Unknown	6	2.5	1,356	0.5	723	53.3	0	0.0
Total AA	243	100.0	283,885	100.0	31,261	11.0	283,885	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	73,565	14,431	5.5	19.6	52,434	71.3	6,700	9.1
Moderate	107,321	49,681	19.1	46.3	49,662	46.3	7,978	7.4
Middle	173,822	87,256	33.5	50.2	72,571	41.8	13,995	8.1
Upper	170,329	108,530	41.6	63.7	49,264	28.9	12,535	7.4
Unknown	6,623	712	0.3	10.8	5,039	76.1	872	13.2
Total AA	531,660	260,610	100.0	49.0	228,970	43.1	42,080	7.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7,743	8.5	7,016	8.4	673	11.7	54	4.3
Moderate	11,671	12.8	10,805	12.9	782	13.6	84	6.7
Middle	26,597	29.3	24,675	29.4	1,608	27.9	314	25.1
Upper	43,525	47.9	40,219	47.9	2,571	44.7	735	58.7
Unknown	1,375	1.5	1,186	1.4	124	2.2	65	5.2
Total AA	90,911	100.0	83,901	100.0	5,758	100.0	1,252	100.0
Percentage of Total Businesses:				92.3	6.3		1.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	43	4.4	39	4.0	3	37.5	1	100.0
Moderate	103	10.6	101	10.5	2	25.0	0	0.0
Middle	300	30.8	300	31.1	0	0.0	0	0.0
Upper	524	53.7	522	54.0	2	25.0	0	0.0
Unknown	5	0.5	4	0.4	1	12.5	0	0.0
Total AA	975	100.0	966	100.0	8	100.0	1	100.0
Percentage of Total Farms:				99.1	0.8		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.								

Table B-9

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	35	14.4	32,452	11.4	10,737	33.1	69,498	24.5
Moderate	53	21.8	57,846	20.4	9,983	17.3	46,179	16.3
Middle	76	31.3	92,058	32.4	7,111	7.7	52,492	18.5
Upper	73	30.0	100,173	35.3	2,707	2.7	115,716	40.8
Unknown	6	2.5	1,356	0.5	723	53.3	0	0.0
Total AA	243	100.0	283,885	100.0	31,261	11.0	283,885	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	73,565	14,431	5.5	19.6	52,434	71.3	6,700	9.1
Moderate	107,321	49,681	19.1	46.3	49,662	46.3	7,978	7.4
Middle	173,822	87,256	33.5	50.2	72,571	41.8	13,995	8.1
Upper	170,329	108,530	41.6	63.7	49,264	28.9	12,535	7.4
Unknown	6,623	712	0.3	10.8	5,039	76.1	872	13.2
Total AA	531,660	260,610	100.0	49.0	228,970	43.1	42,080	7.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7,412	8.4	6,687	8.2	670	11.4	55	4.5
Moderate	11,253	12.8	10,380	12.8	796	13.6	77	6.3
Middle	25,755	29.2	23,818	29.4	1,639	27.9	298	24.5
Upper	42,408	48.1	39,042	48.2	2,645	45.0	721	59.2
Unknown	1,336	1.5	1,146	1.4	124	2.1	66	5.4
Total AA	88,164	100.0	81,073	100.0	5,874	100.0	1,217	100.0
Percentage of Total Businesses:				92.0		6.7		1.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	44	4.6	42	4.5	1	12.5	1	100.0
Moderate	106	11.2	103	10.9	3	37.5	0	0.0
Middle	294	30.9	293	31.1	1	12.5	0	0.0
Upper	501	52.7	499	53.0	2	25.0	0	0.0
Unknown	5	0.5	4	0.4	1	12.5	0	0.0
Total AA	950	100.0	941	100.0	8	100.0	1	100.0
Percentage of Total Farms:				99.1		0.8		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.								

APPENDIX C – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Table C-1

2021 San Antonio Metropolitan 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	4,759	14.6
Moderate	3	12.5	3,058	9.4	363	11.9	5,006	15.3
Middle	9	37.5	10,009	30.6	809	8.1	5,661	17.3
Upper	12	50.0	19,604	60.0	936	4.8	17,245	52.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	24	100.0	32,671	100.0	2,108	6.5	32,671	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	4,872	2,406	7.2	49.4	1,856	38.1	610	12.5
Middle	18,471	10,139	30.4	54.9	4,960	26.9	3,372	18.3
Upper	26,945	20,827	62.4	77.3	3,763	14.0	2,355	8.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	50,288	33,372	100.0	66.4	10,579	21.0	6,337	12.6
	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	734	7.6	691	7.5	36	8.1	7	6.7
Middle	3,114	32.1	2,939	32.1	148	33.3	27	25.7
Upper	5,868	60.4	5,537	60.4	260	58.6	71	67.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9,716	100.0	9,167	100.0	444	100.0	105	100.0
Percentage of Total Businesses:				94.3		4.6		1.1
	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	9	5.0	9	5.1	0	0.0	0	0.0
Middle	32	17.8	32	18.0	0	0.0	0	0.0
Upper	139	77.2	137	77.0	2	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	180	100.0	178	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.9		1.1		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-2

2020 San Antonio Metropolitan 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	4,759	14.6
Moderate	3	12.5	3,058	9.4	363	11.9	5,006	15.3
Middle	9	37.5	10,009	30.6	809	8.1	5,661	17.3
Upper	12	50.0	19,604	60.0	936	4.8	17,245	52.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	24	100.0	32,671	100.0	2,108	6.5	32,671	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	4,872	2,406	7.2	49.4	1,856	38.1	610	12.5
Middle	18,471	10,139	30.4	54.9	4,960	26.9	3,372	18.3
Upper	26,945	20,827	62.4	77.3	3,763	14.0	2,355	8.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	50,288	33,372	100.0	66.4	10,579	21.0	6,337	12.6
	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	737	7.6	697	7.7	33	7.5	7	6.3
Middle	3,114	32.3	2,928	32.2	157	35.7	29	26.1
Upper	5,789	60.1	5,464	60.1	250	56.8	75	67.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9,640	100.0	9,089	100.0	440	100.0	111	100.0
Percentage of Total Businesses:				94.3		4.6		1.2
	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	10	5.3	10	5.4	0	0.0	0	0.0
Middle	38	20.2	37	20.0	1	33.3	0	0.0
Upper	140	74.5	138	74.6	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	188	100.0	185	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		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 C-3

2019 San Antonio Metropolitan 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	4,759	14.6
Moderate	3	12.5	3,058	9.4	363	11.9	5,006	15.3
Middle	9	37.5	10,009	30.6	809	8.1	5,661	17.3
Upper	12	50.0	19,604	60.0	936	4.8	17,245	52.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	24	100.0	32,671	100.0	2,108	6.5	32,671	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	4,872	2,406	7.2	49.4	1,856	38.1	610	12.5
Middle	18,471	10,139	30.4	54.9	4,960	26.9	3,372	18.3
Upper	26,945	20,827	62.4	77.3	3,763	14.0	2,355	8.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	50,288	33,372	100.0	66.4	10,579	21.0	6,337	12.6
	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	736	8.0	692	8.0	39	8.9	5	4.8
Middle	2,932	32.0	2,749	31.9	153	34.8	30	28.6
Upper	5,490	59.9	5,172	60.0	248	56.4	70	66.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9,158	100.0	8,613	100.0	440	100.0	105	100.0
Percentage of Total Businesses:				94.0		4.8		1.1
	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	9	5.1	9	5.2	0	0.0	0	0.0
Middle	37	21.1	36	20.9	1	33.3	0	0.0
Upper	129	73.7	127	73.8	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	175	100.0	172	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		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 C-4

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: San Antonio Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	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	4.6	0	0.0	4.1	0	0.0	3.8	0	0.0	3.4	7.2
Middle	3	27.3	27.5	995	28.5	22.3	2	50.0	27.5	1,392	52.2	22.7	30.4
Upper	8	72.7	67.9	2,501	71.5	73.5	2	50.0	68.7	1,274	47.8	73.9	62.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	11	100.0	100.0	3,496	100.0	100.0	4	100.0	100.0	2,666	100.0	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	4.5	0	0.0	4.7	0	0.0	4.8	0	0.0	4.6	7.2
Middle	1	7.7	22.5	244	6.6	17.9	3	42.9	25.2	741	29.7	19.5	30.4
Upper	12	92.3	73.0	3,463	93.4	77.4	4	57.1	70.1	1,752	70.3	75.9	62.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	13	100.0	100.0	3,707	100.0	100.0	7	100.0	100.0	2,493	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	3.1	0	0.0	2.4	0	0.0	4.1	0	0.0	2.6	7.2
Middle	0	0.0	19.4	0	0.0	17.7	0	0.0	14.2	0	0.0	12.5	30.4
Upper	0	0.0	77.5	0	0.0	79.9	0	0.0	81.7	0	0.0	84.9	62.4
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	9.1	0	0.0	3.5	0	0.0	9.1	0	0.0	20.1	9.0
Middle	0	0.0	72.7	0	0.0	49.6	0	0.0	63.6	0	0.0	73.4	48.8
Upper	0	0.0	18.2	0	0.0	46.9	0	0.0	27.3	0	0.0	6.5	42.2
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	4.4	0	0.0	4.3	0	0.0	4.2	7.2
Middle	4	16.0	25.0	1,239	16.4	20.5	5	45.5	26.2	2,133	41.3	22.4	30.4
Upper	21	84.0	70.4	6,304	83.6	75.1	6	54.5	69.5	3,026	58.7	73.4	62.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	25	100.0	100.0	7,543	100.0	100.0	11	100.0	100.0	5,159	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-5

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Assessment Area: San Antonio Metropolitan							
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	1	16.7	4.6	80	3.2	4.1	7.2
Middle	2	33.3	31.8	1,375	54.6	26.0	30.4
Upper	3	50.0	63.6	1,064	42.2	70.0	62.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	2,519	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.8	0	0.0	4.5	7.2
Middle	0	0.0	25.8	0	0.0	20.0	30.4
Upper	3	100.0	69.4	824	100.0	75.5	62.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	824	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.7	0	0.0	6.4	7.2
Middle	0	0.0	21.2	0	0.0	15.8	30.4
Upper	0	0.0	72.1	0	0.0	77.8	62.4
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	0.0	0	0.0	0.0	9.0
Middle	0	0.0	75.0	0	0.0	58.5	48.8
Upper	0	0.0	25.0	0	0.0	41.5	42.2
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	1	11.1	4.8	80	2.4	4.1	7.2
Middle	2	22.2	29.7	1,375	41.1	25.4	30.4
Upper	6	66.7	65.5	1,888	56.5	70.5	62.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	9	100.0	100.0	3,343	100.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data</i>							
<i>2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table C-6

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: San Antonio Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												
	2020						2021						Total Businesses %
	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	
Moderate	0	0.0	7.5	0	0.0	6.9	0	0.0	7.2	0	0.0	6.4	7.6
Middle	0	0.0	30.4	0	0.0	31.4	0	0.0	27.8	0	0.0	25.5	32.1
Upper	0	0.0	61.4	0	0.0	61.3	0	0.0	64.1	0	0.0	67.7	60.4
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

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-7

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: San Antonio Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.3	0	0.0	0.6	0	0.0	1.5	0	0.0	0.6	14.6
Moderate	0	0.0	9.9	0	0.0	6.5	0	0.0	8.0	0	0.0	4.8	15.3
Middle	2	18.2	20.6	630	18.0	16.8	0	0.0	16.8	0	0.0	12.9	17.3
Upper	7	63.6	55.9	1,647	47.1	64.0	4	100.0	50.4	2,666	100.0	58.8	52.8
Unknown	2	18.2	12.2	1,219	34.9	12.2	0	0.0	23.4	0	0.0	22.9	0.0
Total	11	100.0	100.0	3,496	100.0	100.0	4	100.0	100.0	2,666	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.0	0	0.0	0.5	1	14.3	1.6	75	3.0	0.7	14.6
Moderate	1	7.7	4.3	194	5.2	2.3	1	14.3	5.7	118	4.7	3.2	15.3
Middle	3	23.1	11.2	585	15.8	7.9	1	14.3	13.5	313	12.6	9.9	17.3
Upper	6	46.2	46.9	2,103	56.7	49.4	4	57.1	45.8	1,987	79.7	49.5	52.8
Unknown	3	23.1	36.7	825	22.3	39.9	0	0.0	33.3	0	0.0	36.6	0.0
Total	13	100.0	100.0	3,707	100.0	100.0	7	100.0	100.0	2,493	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.8	0	0.0	1.1	0	0.0	2.7	0	0.0	1.6	14.6
Moderate	0	0.0	6.3	0	0.0	4.6	0	0.0	6.8	0	0.0	5.2	15.3
Middle	0	0.0	12.8	0	0.0	10.2	0	0.0	12.9	0	0.0	10.2	17.3
Upper	0	0.0	75.0	0	0.0	78.3	0	0.0	73.6	0	0.0	78.2	52.8
Unknown	0	0.0	3.1	0	0.0	5.8	0	0.0	4.1	0	0.0	4.8	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	1.2	0	0.0	0.5	1	9.1	1.6	75	1.5	0.7	14.6
Moderate	1	4.0	6.9	194	2.6	4.3	1	9.1	6.8	118	2.3	4.1	15.3
Middle	5	20.0	15.4	1,215	16.1	12.0	1	9.1	15.0	313	6.1	11.5	17.3
Upper	14	56.0	51.0	4,090	54.2	55.9	8	72.7	48.7	4,653	90.2	54.8	52.8
Unknown	5	20.0	25.5	2,044	27.1	27.3	0	0.0	27.8	0	0.0	28.9	0.0
Total	25	100.0	100.0	7,543	100.0	100.0	11	100.0	100.0	5,159	100.0	100.0	100.0
Source: 2021 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 C-8

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Assessment Area: San Antonio Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.8	0	0.0	0.8	14.6
Moderate	0	0.0	9.2	0	0.0	5.7	15.3
Middle	2	33.3	20.3	576	22.9	16.2	17.3
Upper	3	50.0	52.9	844	33.5	61.4	52.8
Unknown	1	16.7	15.8	1,099	43.6	15.9	0.0
Total	6	100.0	100.0	2,519	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.5	0	0.0	1.2	14.6
Moderate	0	0.0	6.4	0	0.0	3.3	15.3
Middle	1	33.3	13.6	161	19.5	9.1	17.3
Upper	2	66.7	47.7	663	80.5	51.9	52.8
Unknown	0	0.0	29.8	0	0.0	34.4	0.0
Total	3	100.0	100.0	824	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.5	0	0.0	3.0	14.6
Moderate	0	0.0	4.5	0	0.0	2.8	15.3
Middle	0	0.0	14.9	0	0.0	9.9	17.3
Upper	0	0.0	72.5	0	0.0	80.2	52.8
Unknown	0	0.0	3.7	0	0.0	4.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	2.1	0	0.0	0.9	14.6
Moderate	0	0.0	8.2	0	0.0	4.9	15.3
Middle	3	33.3	17.9	737	22.0	13.8	17.3
Upper	5	55.6	51.7	1,507	45.1	58.4	52.8
Unknown	1	11.1	20.2	1,099	32.9	21.9	0.0
Total	9	100.0	100.0	3,343	100.0	100.0	100.0
<p>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.</p>							

Table C-9

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: San Antonio Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	0	0.0	37.5	0	0.0	29.1	0	0.0	44.7	0	0.0	37.4	94.3
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		4.6
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.1
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	86.4	0	0.0	34.2	0	0.0	90.7	0	0.0	37.2	
\$100,001 - \$250,000	0	0.0	8.5	0	0.0	22.5	0	0.0	5.3	0	0.0	18.5	
\$250,001 - \$1 Million	0	0.0	5.2	0	0.0	43.3	0	0.0	4.0	0	0.0	44.3	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$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		0	0.0		0	0.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-10

2021 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	33,262	13.3	29,664	13.0	3,376	17.3	222	8.7
Moderate	55,921	22.4	50,860	22.4	4,721	24.2	340	13.3
Middle	55,186	22.1	51,227	22.5	3,551	18.2	408	16.0
Upper	104,589	41.9	95,165	41.8	7,853	40.2	1,571	61.7
Unknown	639	0.3	589	0.3	43	0.2	7	0.3
Total AA	249,597	100.0	227,505	100.0	19,544	100.0	2,548	100.0
Percentage of Total Businesses:				91.1		7.8		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	74	5.7	69	5.4	5	18.5	0	0.0
Moderate	164	12.6	155	12.2	9	33.3	0	0.0
Middle	279	21.5	273	21.5	4	14.8	2	66.7
Upper	778	59.9	768	60.6	9	33.3	1	33.3
Unknown	3	0.2	3	0.2	0	0.0	0	0.0
Total AA	1,298	100.0	1,268	100.0	27	100.0	3	100.0
Percentage of Total Farms:				97.7		2.1		0.2
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-11

Distribution of 2021 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	5.0	0	0.0	3.8	7.5
Moderate	0	0.0	16.2	0	0.0	11.4	25.8
Middle	0	0.0	32.0	0	0.0	25.1	27.9
Upper	2	100.0	46.6	1,113	100.0	59.6	38.8
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	2	100.0	100.0	1,113	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	3.3	0	0.0	2.6	7.5
Moderate	0	0.0	13.2	0	0.0	8.9	25.8
Middle	0	0.0	28.1	0	0.0	20.5	27.9
Upper	0	0.0	55.2	0	0.0	68.0	38.8
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.9	0	0.0	2.9	7.5
Moderate	0	0.0	16.1	0	0.0	11.2	25.8
Middle	0	0.0	20.6	0	0.0	14.0	27.9
Upper	0	0.0	59.4	0	0.0	71.8	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	26.6	0	0.0	20.9	28.6
Moderate	0	0.0	31.7	0	0.0	29.4	29.1
Middle	0	0.0	14.2	0	0.0	16.9	18.6
Upper	0	0.0	27.4	0	0.0	32.9	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.9
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	4.6	7.5
Moderate	0	0.0	15.0	0	0.0	11.8	25.8
Middle	0	0.0	30.2	0	0.0	22.6	27.9
Upper	2	100.0	50.5	1,113	100.0	60.9	38.8
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	2	100.0	100.0	1,113	100.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data</i>							
<i>2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table C-12

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Houston Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	0	0.0	13.1	0	0.0	15.2	13.3
Moderate	0	0.0	22.3	0	0.0	22.6	22.4
Middle	0	0.0	23.3	0	0.0	20.3	22.1
Upper	0	0.0	40.6	0	0.0	41.4	41.9
Unknown	0	0.0	0.2	0	0.0	0.1	0.3
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-13

Distribution of 2021 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	2.8	0	0.0	1.4	27.7
Moderate	0	0.0	16.5	0	0.0	10.8	17.1
Middle	0	0.0	21.2	0	0.0	17.1	17.0
Upper	2	100.0	38.3	1,113	100.0	52.4	38.1
Unknown	0	0.0	21.1	0	0.0	18.3	0.0
Total	2	100.0	100.0	1,113	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	3.0	0	0.0	1.4	27.7
Moderate	0	0.0	10.8	0	0.0	6.3	17.1
Middle	0	0.0	17.2	0	0.0	12.1	17.0
Upper	0	0.0	46.4	0	0.0	58.7	38.1
Unknown	0	0.0	22.5	0	0.0	21.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.2	0	0.0	2.6	27.7
Moderate	0	0.0	10.2	0	0.0	6.5	17.1
Middle	0	0.0	17.0	0	0.0	11.4	17.0
Upper	0	0.0	64.2	0	0.0	74.6	38.1
Unknown	0	0.0	3.4	0	0.0	5.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	3.0	0	0.0	1.4	27.7
Moderate	0	0.0	13.6	0	0.0	8.7	17.1
Middle	0	0.0	19.0	0	0.0	14.8	17.0
Upper	2	100.0	42.0	1,113	100.0	55.1	38.1
Unknown	0	0.0	22.4	0	0.0	20.0	0.0
Total	2	100.0	100.0	1,113	100.0	100.0	100.0
<p>Source: 2021 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.</p>							

Table C-14

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Houston Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	0	0.0	40.3	0	0.0	26.3	91.1
Over \$1 Million	0	0.0		0	0.0		7.8
Revenue Unknown	0	0.0		0	0.0		1.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	91.8	0	0.0	36.6	
\$100,001 - \$250,000	0	0.0	4.5	0	0.0	17.4	
\$250,001 - \$1 Million	0	0.0	3.7	0	0.0	46.0	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
<i>Source: 2021 FFIEC Census Data 2021 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 C-15

2021 Brooks County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	50.0	1,134	75.8	457	40.3	725	48.5
Moderate	1	50.0	362	24.2	99	27.3	241	16.1
Middle	0	0.0	0	0.0	0	0.0	160	10.7
Upper	0	0.0	0	0.0	0	0.0	370	24.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,496	100.0	556	37.2	1,496	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,066	989	69.2	47.9	535	25.9	542	26.2
Moderate	990	441	30.8	44.5	115	11.6	434	43.8
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,056	1,430	100.0	46.8	650	21.3	976	31.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	135	75.8	122	74.4	10	90.9	3	100.0
Moderate	43	24.2	42	25.6	1	9.1	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	178	100.0	164	100.0	11	100.0	3	100.0
Percentage of Total Businesses:				92.1		6.2		1.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	6	40.0	6	46.2	0	0.0	0	0.0
Moderate	9	60.0	7	53.8	2	100.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	15	100.0	13	100.0	2	100.0	0	0.0
Percentage of Total Farms:				86.7		13.3		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-16

2020 Brooks County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	50.0	1,134	75.8	457	40.3	725	48.5
Moderate	1	50.0	362	24.2	99	27.3	241	16.1
Middle	0	0.0	0	0.0	0	0.0	160	10.7
Upper	0	0.0	0	0.0	0	0.0	370	24.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,496	100.0	556	37.2	1,496	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,066	989	69.2	47.9	535	25.9	542	26.2
Moderate	990	441	30.8	44.5	115	11.6	434	43.8
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,056	1,430	100.0	46.8	650	21.3	976	31.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	131	74.0	117	72.7	11	84.6	3	100.0
Moderate	46	26.0	44	27.3	2	15.4	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	177	100.0	161	100.0	13	100.0	3	100.0
Percentage of Total Businesses:				91.0		7.3		1.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	6	40.0	6	46.2	0	0.0	0	0.0
Moderate	9	60.0	7	53.8	2	100.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	15	100.0	13	100.0	2	100.0	0	0.0
Percentage of Total Farms:				86.7		13.3		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 C-17

2019 Brooks County Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	50.0	1,134	75.8	457	40.3	725	48.5
Moderate	1	50.0	362	24.2	99	27.3	241	16.1
Middle	0	0.0	0	0.0	0	0.0	160	10.7
Upper	0	0.0	0	0.0	0	0.0	370	24.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,496	100.0	556	37.2	1,496	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,066	989	69.2	47.9	535	25.9	542	26.2
Moderate	990	441	30.8	44.5	115	11.6	434	43.8
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,056	1,430	100.0	46.8	650	21.3	976	31.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	126	74.6	112	73.2	11	84.6	3	100.0
Moderate	43	25.4	41	26.8	2	15.4	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	169	100.0	153	100.0	13	100.0	3	100.0
Percentage of Total Businesses:				90.5		7.7		1.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7	46.7	7	53.8	0	0.0	0	0.0
Moderate	8	53.3	6	46.2	2	100.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	15	100.0	13	100.0	2	100.0	0	0.0
Percentage of Total Farms:				86.7		13.3		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 C-18

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Brooks County Nonmetropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	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	69.2
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	30.8
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	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	69.2
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	30.8
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	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	69.2
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	30.8
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	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	100.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	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	69.2
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	30.8
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-19

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Brooks County 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	69.2
Moderate	0	0.0	0.0	0	0.0	0.0	30.8
Middle	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	69.2
Moderate	0	0.0	0.0	0	0.0	0.0	30.8
Middle	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	69.2
Moderate	0	0.0	0.0	0	0.0	0.0	30.8
Middle	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	100.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	69.2
Moderate	0	0.0	0.0	0	0.0	0.0	30.8
Middle	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
<i>Source: 2019 FFIEC Census Data</i>							
<i>2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table C-20

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Brooks County Nonmetropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	75.8
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	24.2
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-21

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Brooks County Nonmetropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	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	48.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.1
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	10.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	24.7
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	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	48.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.1
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	10.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	24.7
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	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	48.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.1
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	10.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	24.7
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	48.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.1
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	10.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	24.7
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	100.0
<p>Source: 2021 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.</p>													

Table C-22

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Brooks County Nonmetropolitan							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		%
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	48.5
Moderate	0	0.0	0.0	0	0.0	0.0	16.1
Middle	0	0.0	0.0	0	0.0	0.0	10.7
Upper	0	0.0	0.0	0	0.0	0.0	24.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	48.5
Moderate	0	0.0	0.0	0	0.0	0.0	16.1
Middle	0	0.0	0.0	0	0.0	0.0	10.7
Upper	0	0.0	0.0	0	0.0	0.0	24.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	48.5
Moderate	0	0.0	0.0	0	0.0	0.0	16.1
Middle	0	0.0	0.0	0	0.0	0.0	10.7
Upper	0	0.0	0.0	0	0.0	0.0	24.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	0.0	0	0.0	0.0	48.5
Moderate	0	0.0	0.0	0	0.0	0.0	16.1
Middle	0	0.0	0.0	0	0.0	0.0	10.7
Upper	0	0.0	0.0	0	0.0	0.0	24.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
<p>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>							

Table C-23

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Brooks County Nonmetropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	92.1
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		6.2
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.7
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
\$100,001 - \$250,000	0	0.0	0.0	0	0.0	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	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$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		0	0.0		0	0.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table C-24

2021 Blanco and Gillespie Counties 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	1,612	15.8
Moderate	0	0.0	0	0.0	0	0.0	1,325	13.0
Middle	3	42.9	3,885	38.0	281	7.2	1,553	15.2
Upper	4	57.1	6,336	62.0	444	7.0	5,731	56.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7	100.0	10,221	100.0	725	7.1	10,221	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	6,745	4,191	37.3	62.1	1,087	16.1	1,467	21.7
Upper	11,745	7,042	62.7	60.0	2,421	20.6	2,282	19.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,490	11,233	100.0	60.8	3,508	19.0	3,749	20.3
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,100	37.9	1,030	38.0	57	39.3	13	31.0
Upper	1,799	62.1	1,682	62.0	88	60.7	29	69.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,899	100.0	2,712	100.0	145	100.0	42	100.0
Percentage of Total Businesses:				93.5		5.0		1.4
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	79	38.9	78	39.0	1	33.3	0	0.0
Upper	124	61.1	122	61.0	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	203	100.0	200	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.5		1.5		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-25

2020 Blanco and Gillespie Counties 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	1,612	15.8
Moderate	0	0.0	0	0.0	0	0.0	1,325	13.0
Middle	3	42.9	3,885	38.0	281	7.2	1,553	15.2
Upper	4	57.1	6,336	62.0	444	7.0	5,731	56.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7	100.0	10,221	100.0	725	7.1	10,221	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	6,745	4,191	37.3	62.1	1,087	16.1	1,467	21.7
Upper	11,745	7,042	62.7	60.0	2,421	20.6	2,282	19.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,490	11,233	100.0	60.8	3,508	19.0	3,749	20.3
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,119	38.8	1,051	38.9	56	38.6	12	31.6
Upper	1,765	61.2	1,650	61.1	89	61.4	26	68.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,884	100.0	2,701	100.0	145	100.0	38	100.0
Percentage of Total Businesses:				93.7		5.0		1.3
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	85	39.9	84	40.0	1	33.3	0	0.0
Upper	128	60.1	126	60.0	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	213	100.0	210	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		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 C-26

2019 Blanco and Gillespie Counties 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	1,612	15.8
Moderate	0	0.0	0	0.0	0	0.0	1,325	13.0
Middle	3	42.9	3,885	38.0	281	7.2	1,553	15.2
Upper	4	57.1	6,336	62.0	444	7.0	5,731	56.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7	100.0	10,221	100.0	725	7.1	10,221	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	6,745	4,191	37.3	62.1	1,087	16.1	1,467	21.7
Upper	11,745	7,042	62.7	60.0	2,421	20.6	2,282	19.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,490	11,233	100.0	60.8	3,508	19.0	3,749	20.3
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,058	38.0	993	38.1	54	37.5	11	30.6
Upper	1,729	62.0	1,614	61.9	90	62.5	25	69.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,787	100.0	2,607	100.0	144	100.0	36	100.0
Percentage of Total Businesses:				93.5		5.2		1.3
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	78	38.6	77	38.7	1	33.3	0	0.0
Upper	124	61.4	122	61.3	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	202	100.0	199	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.5		1.5		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 C-27

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Blanco and Gillespie Counties Nonmetropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	8	47.1	43.5	2,867	37.2	36.7	6	42.9	41.7	4,984	66.7	36.3	37.3
Upper	9	52.9	56.5	4,831	62.8	63.3	8	57.1	58.3	2,492	33.3	63.7	62.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	17	100.0	100.0	7,698	100.0	100.0	14	100.0	100.0	7,476	100.0	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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	4	40.0	43.0	1,002	38.2	42.0	5	71.4	42.6	1,200	84.8	39.2	37.3
Upper	6	60.0	56.9	1,618	61.8	57.9	2	28.6	57.4	215	15.2	60.8	62.7
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	2,620	100.0	100.0	7	100.0	100.0	1,415	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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	39.4	0	0.0	35.1	0	0.0	55.6	0	0.0	64.7	37.3
Upper	0	0.0	60.6	0	0.0	64.9	0	0.0	44.4	0	0.0	35.3	62.7
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	33.3	0	0.0	9.6	0	0.0	0.0	0	0.0	0.0	21.2
Upper	0	0.0	66.7	0	0.0	90.4	0	0.0	100.0	0	0.0	100.0	78.8
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	12	44.4	43.2	3,869	37.5	39.0	11	50.0	41.9	6,184	68.7	35.8	37.3
Upper	15	55.6	56.7	6,449	62.5	61.0	11	50.0	58.1	2,812	31.3	64.2	62.7
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	27	100.0	100.0	10,318	100.0	100.0	22	100.0	100.0	8,996	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-28

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Blanco and Gillespie Counties 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	0.0	0	0.0	0.0	0.0
Middle	3	42.9	0.0	1,382	49.9	0.0	37.3
Upper	4	57.1	0.0	1,387	50.1	0.0	62.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	7	100.0	0.0	2,769	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	37.3
Upper	1	100.0	0.0	221	100.0	0.0	62.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	0.0	221	100.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	37.3
Upper	0	0.0	0.0	0	0.0	0.0	62.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	21.2
Upper	0	0.0	0.0	0	0.0	0.0	78.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	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	0.0	0	0.0	0.0	0.0
Middle	4	44.4	0.0	1,507	48.4	0.0	37.3
Upper	5	55.6	0.0	1,608	51.6	0.0	62.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	9	100.0	0.0	3,115	100.0	0.0	100.0
<i>Source: 2019 FFIEC Census Data</i>							
<i>2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table C-29

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Blanco and Gillespie Counties Nonmetropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	36.2	0	0.0	43.3	8	88.9	36.5	251	93.7	40.4	37.9
Upper	0	0.0	62.3	0	0.0	55.8	1	11.1	60.5	17	6.3	58.3	62.1
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	9	100.0	100.0	268	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-30

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Blanco and Gillespie Counties Nonmetropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.5	0	0.0	0.2	0	0.0	0.3	0	0.0	0.6	15.8
Moderate	0	0.0	5.5	0	0.0	2.4	0	0.0	4.0	0	0.0	1.5	13.0
Middle	2	11.8	14.0	392	5.1	8.3	3	21.4	9.6	714	9.6	5.8	15.2
Upper	10	58.8	69.8	3,790	49.2	78.1	9	64.3	68.2	6,225	83.3	74.5	56.1
Unknown	5	29.4	10.2	3,516	45.7	11.0	2	14.3	17.9	537	7.2	17.5	0.0
Total	17	100.0	100.0	7,698	100.0	100.0	14	100.0	100.0	7,476	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.8	0	0.0	0.4	1	14.3	1.6	71	5.0	0.7	15.8
Moderate	1	10.0	4.6	122	4.7	2.3	0	0.0	4.1	0	0.0	2.7	13.0
Middle	1	10.0	12.8	130	5.0	9.2	1	14.3	15.4	122	8.6	10.8	15.2
Upper	7	70.0	65.8	2,049	78.2	73.3	5	71.4	59.3	1,222	86.4	67.6	56.1
Unknown	1	10.0	16.0	319	12.2	14.9	0	0.0	19.6	0	0.0	18.2	0.0
Total	10	100.0	100.0	2,620	100.0	100.0	7	100.0	100.0	1,415	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.1	0	0.0	2.0	0	0.0	3.7	0	0.0	0.9	15.8
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	3.7	0	0.0	1.8	13.0
Middle	0	0.0	6.1	0	0.0	4.1	0	0.0	18.5	0	0.0	16.5	15.2
Upper	0	0.0	81.8	0	0.0	87.2	0	0.0	70.4	0	0.0	78.7	56.1
Unknown	0	0.0	6.1	0	0.0	6.7	0	0.0	3.7	0	0.0	2.1	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	0.8	0	0.0	0.3	1	4.5	1.0	71	0.8	0.6	15.8
Moderate	1	3.7	4.9	122	1.2	2.3	0	0.0	4.0	0	0.0	1.9	13.0
Middle	3	11.1	12.9	522	5.1	8.5	4	18.2	12.6	836	9.3	7.7	15.2
Upper	17	63.0	67.4	5,839	56.6	75.1	15	68.2	63.8	7,552	83.9	70.0	56.1
Unknown	6	22.2	13.9	3,835	37.2	13.8	2	9.1	18.7	537	6.0	19.8	0.0
Total	27	100.0	100.0	10,318	100.0	100.0	22	100.0	100.0	8,996	100.0	100.0	100.0
Source: 2021 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 C-31

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Blanco and Gillespie Counties Nonmetropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	15.8
Moderate	0	0.0	0.0	0	0.0	0.0	13.0
Middle	3	42.9	0.0	711	25.7	0.0	15.2
Upper	2	28.6	0.0	1,149	41.5	0.0	56.1
Unknown	2	28.6	0.0	909	32.8	0.0	0.0
Total	7	100.0	0.0	2,769	100.0	0.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	15.8
Moderate	0	0.0	0.0	0	0.0	0.0	13.0
Middle	0	0.0	0.0	0	0.0	0.0	15.2
Upper	1	100.0	0.0	221	100.0	0.0	56.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	0.0	221	100.0	0.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	15.8
Moderate	0	0.0	0.0	0	0.0	0.0	13.0
Middle	0	0.0	0.0	0	0.0	0.0	15.2
Upper	0	0.0	0.0	0	0.0	0.0	56.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	0.0	0	0.0	0.0	15.8
Moderate	1	11.1	0.0	125	4.0	0.0	13.0
Middle	3	33.3	0.0	711	22.8	0.0	15.2
Upper	3	33.3	0.0	1,370	44.0	0.0	56.1
Unknown	2	22.2	0.0	909	29.2	0.0	0.0
Total	9	100.0	0.0	3,115	100.0	0.0	100.0
<p>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.</p>							

Table C-32

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Blanco and Gillespie Counties Nonmetropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	0	0.0	46.2	0	0.0	41.3	8	88.9	50.8	200	74.6	45.9	93.5
Over \$1 Million	0	0.0		0	0.0		1	11.1		68	25.4		5.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.4
Total	0	0.0		0	0.0		9	100.0		268	100.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	87.7	0	0.0	35.0	9	100.0	91.3	268	100.0	38.7	
\$100,001 - \$250,000	0	0.0	7.5	0	0.0	22.4	0	0.0	4.6	0	0.0	18.1	
\$250,001 - \$1 Million	0	0.0	4.8	0	0.0	42.6	0	0.0	4.1	0	0.0	43.2	
Total	0	0.0	100.0	0	0.0	100.0	9	100.0	100.0	268	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		8	100.0		200	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		8	100.0		200	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

APPENDIX D – FULL-SCOPE ASSESSMENT AREAS 2019 HMDA LENDING TABLES

Table D-1

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Brownsville MSA							
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	3	9.7	12.9	246	4.0	10.1	29.1
Middle	6	19.4	25.5	909	15.0	23.2	29.9
Upper	22	71.0	61.5	4,920	81.0	66.7	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	31	100.0	100.0	6,075	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	9.1	13.8	61	2.8	13.9	29.1
Middle	3	27.3	26.8	557	25.8	22.8	29.9
Upper	7	63.6	59.4	1,545	71.4	63.3	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	11	100.0	100.0	2,163	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	14.5	0	0.0	13.3	29.1
Middle	0	0.0	24.1	0	0.0	20.6	29.9
Upper	1	100.0	61.4	70	100.0	66.0	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	70	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	50.0	23.9	1,473	35.9	25.4	23.8
Middle	1	16.7	47.8	564	13.7	56.3	27.2
Upper	2	33.3	28.3	2,068	50.4	18.3	49.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	4,105	100.0	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	7	14.3	13.5	1,780	14.3	12.7	29.1
Middle	10	20.4	26.0	2,030	16.4	26.7	29.9
Upper	32	65.3	60.4	8,603	69.3	60.5	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	49	100.0	100.0	12,413	100.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data</i>							
<i>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-2

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Brownsville MSA							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		%
Home Purchase Loans							
Low	0	0.0	0.9	0	0.0	0.5	24.6
Moderate	0	0.0	7.9	0	0.0	4.4	16.6
Middle	2	6.5	16.4	196	3.2	11.9	15.7
Upper	28	90.3	59.5	5,756	94.7	68.0	43.0
Unknown	1	3.2	15.3	123	2.0	15.2	0.0
Total	31	100.0	100.0	6,075	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.2	0	0.0	0.7	24.6
Moderate	0	0.0	6.1	0	0.0	2.8	16.6
Middle	1	9.1	12.6	61	2.8	8.2	15.7
Upper	10	90.9	55.4	2,102	97.2	59.9	43.0
Unknown	0	0.0	24.6	0	0.0	28.3	0.0
Total	11	100.0	100.0	2,163	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.4	0	0.0	0.9	24.6
Moderate	0	0.0	12.0	0	0.0	8.1	16.6
Middle	0	0.0	14.5	0	0.0	11.1	15.7
Upper	1	100.0	66.3	70	100.0	59.3	43.0
Unknown	0	0.0	4.8	0	0.0	20.6	0.0
Total	1	100.0	100.0	70	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	1.0	0	0.0	0.5	24.6
Moderate	0	0.0	7.4	0	0.0	4.0	16.6
Middle	3	7.0	14.8	257	3.1	10.7	15.7
Upper	39	90.7	56.3	7,928	95.4	64.4	43.0
Unknown	1	2.3	20.5	123	1.5	20.4	0.0
Total	43	100.0	100.0	8,308	100.0	100.0	100.0
<p><i>Source: 2019 FFIEC Census Data</i></p> <p><i>2011-2015 U.S. Census Bureau: American Community Survey</i></p> <p><i>Note: Percentages may not total 100.0 percent due to rounding.</i></p> <p><i>Multifamily loans are not included in the borrower distribution analysis.</i></p>							

Table D-3

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Assessment Area: McAllen MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.3	0	0.0	0.2	1.4
Moderate	2	6.5	13.4	178	2.4	11.3	24.6
Middle	7	22.6	37.1	1,468	19.4	34.2	42.3
Upper	22	71.0	49.1	5,921	78.2	54.1	31.5
Unknown	0	0.0	0.2	0	0.0	0.2	0.2
Total	31	100.0	100.0	7,567	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.8	0	0.0	0.8	1.4
Moderate	3	17.6	14.0	505	17.2	12.6	24.6
Middle	4	23.5	35.6	725	24.6	33.4	42.3
Upper	10	58.8	49.5	1,712	58.2	53.1	31.5
Unknown	0	0.0	0.1	0	0.0	0.1	0.2
Total	17	100.0	100.0	2,942	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.1	0	0.0	1.1	1.4
Moderate	0	0.0	14.9	0	0.0	15.2	24.6
Middle	0	0.0	36.0	0	0.0	37.3	42.3
Upper	0	0.0	47.4	0	0.0	45.9	31.5
Unknown	0	0.0	0.6	0	0.0	0.5	0.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	1.9	0	0.0	0.2	0.4
Moderate	2	22.2	20.8	5,023	48.6	23.7	20.1
Middle	3	33.3	37.7	1,673	16.2	33.8	33.2
Upper	4	44.4	39.6	3,635	35.2	42.4	46.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	9	100.0	100.0	10,331	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.4	0	0.0	0.4	1.4
Moderate	7	12.1	13.6	5,706	27.2	12.8	24.6
Middle	14	24.1	36.7	3,866	18.4	34.0	42.3
Upper	37	63.8	49.1	11,394	54.3	52.7	31.5
Unknown	0	0.0	0.2	0	0.0	0.1	0.2
Total	58	100.0	100.0	20,966	100.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data</i>							
<i>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 Home Mortgage Lending By Borrower Income Level							
Assessment Area: McAllen MSA							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		%
Home Purchase Loans							
Low	0	0.0	0.3	0	0.0	0.2	25.1
Moderate	0	0.0	4.2	0	0.0	2.4	16.3
Middle	2	6.5	14.6	167	2.2	10.7	15.4
Upper	24	77.4	62.4	6,452	85.3	68.8	43.2
Unknown	5	16.1	18.5	948	12.5	18.0	0.0
Total	31	100.0	100.0	7,567	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.2	0	0.0	0.7	25.1
Moderate	0	0.0	4.1	0	0.0	1.9	16.3
Middle	0	0.0	10.0	0	0.0	6.7	15.4
Upper	15	88.2	61.7	2,596	88.2	64.4	43.2
Unknown	2	11.8	22.9	346	11.8	26.3	0.0
Total	17	100.0	100.0	2,942	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.6	0	0.0	0.1	25.1
Moderate	0	0.0	10.9	0	0.0	6.3	16.3
Middle	0	0.0	10.9	0	0.0	9.3	15.4
Upper	0	0.0	75.4	0	0.0	83.2	43.2
Unknown	0	0.0	2.3	0	0.0	1.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	0.6	0	0.0	0.3	25.1
Moderate	0	0.0	4.2	0	0.0	2.3	16.3
Middle	2	4.1	12.9	167	1.6	9.4	15.4
Upper	40	81.6	60.5	9,174	86.3	66.2	43.2
Unknown	7	14.3	21.8	1,294	12.2	21.7	0.0
Total	49	100.0	100.0	10,635	100.0	100.0	100.0
<p><i>Source: 2019 FFIEC Census Data</i></p> <p><i>2011-2015 U.S. Census Bureau: American Community Survey</i></p> <p><i>Note: Percentages may not total 100.0 percent due to rounding.</i></p> <p><i>Multifamily loans are not included in the borrower distribution analysis.</i></p>							

Table D-5

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	5.0	0	0.0	4.5	5.5
Moderate	3	14.3	20.6	1,575	13.6	15.2	19.1
Middle	5	23.8	36.5	1,216	10.5	31.0	33.5
Upper	13	61.9	37.5	8,824	76.0	49.0	41.6
Unknown	0	0.0	0.4	0	0.0	0.3	0.3
Total	21	100.0	100.0	11,615	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	5.1	0	0.0	4.2	5.5
Moderate	0	0.0	15.4	0	0.0	10.3	19.1
Middle	7	70.0	33.9	1,982	72.5	27.6	33.5
Upper	3	30.0	45.4	753	27.5	57.6	41.6
Unknown	0	0.0	0.3	0	0.0	0.3	0.3
Total	10	100.0	100.0	2,735	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.9	0	0.0	3.5	5.5
Moderate	0	0.0	11.9	0	0.0	8.8	19.1
Middle	0	0.0	29.7	0	0.0	24.0	33.5
Upper	0	0.0	54.4	0	0.0	63.3	41.6
Unknown	0	0.0	0.2	0	0.0	0.3	0.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	29.0	0	0.0	19.2	25.8
Moderate	0	0.0	20.0	0	0.0	20.6	16.5
Middle	0	0.0	23.4	0	0.0	26.1	30.7
Upper	0	0.0	24.8	0	0.0	25.5	23.9
Unknown	0	0.0	2.8	0	0.0	8.6	3.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	5.0	0	0.0	5.8	5.5
Moderate	3	9.7	18.8	1,575	11.0	14.3	19.1
Middle	12	38.7	35.5	3,198	22.3	29.5	33.5
Upper	16	51.6	40.3	9,577	66.7	49.2	41.6
Unknown	0	0.0	0.3	0	0.0	1.1	0.3
Total	31	100.0	100.0	14,350	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-6

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	1	4.8	3.8	221	1.9	1.9	24.5
Moderate	3	14.3	17.6	615	5.3	11.5	16.3
Middle	0	0.0	21.4	0	0.0	17.8	18.5
Upper	13	61.9	45.3	8,383	72.2	57.2	40.8
Unknown	4	19.0	12.0	2,396	20.6	11.5	0.0
Total	21	100.0	100.0	11,615	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	5.1	0	0.0	2.4	24.5
Moderate	1	10.0	13.5	170	6.2	7.8	16.3
Middle	3	30.0	19.7	914	33.4	14.9	18.5
Upper	3	30.0	47.8	1,043	38.1	60.5	40.8
Unknown	3	30.0	13.9	608	22.2	14.4	0.0
Total	10	100.0	100.0	2,735	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.5	0	0.0	2.3	24.5
Moderate	0	0.0	13.3	0	0.0	7.7	16.3
Middle	0	0.0	18.5	0	0.0	13.4	18.5
Upper	0	0.0	61.5	0	0.0	72.6	40.8
Unknown	0	0.0	2.2	0	0.0	4.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	1	3.2	4.2	221	1.5	2.0	24.5
Moderate	4	12.9	16.1	785	5.5	10.3	16.3
Middle	3	9.7	20.5	914	6.4	16.7	18.5
Upper	16	51.6	46.2	9,426	65.7	58.2	40.8
Unknown	7	22.6	13.1	3,004	20.9	12.9	0.0
Total	31	100.0	100.0	14,350	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.							

APPENDIX E – 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 subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet 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; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

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

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

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that 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 the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and 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 refinancings 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.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

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. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. 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 Consolidated Reports of Condition and Income (Call Report) instructions. 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 more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.