

**PUBLIC DISCLOSURE**

October 23, 2023

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

Texas Community Bank  
RSSD # 528960  
6721 McPherson Road  
Laredo, Texas 78041

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

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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**INSTITUTION RATING**

**INSTITUTION’S COMMUNITY REINVESTMENT ACT RATING: TEXAS COMMUNITY BANK IS RATED SATISFACTORY.**

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

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

\* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

**SUMMARY OF MAJOR FACTORS SUPPORTING RATING**

Major factors supporting the institution’s rating include:

- Lending activity reflects good responsiveness to the credit needs of the assessment areas (AAs).
- A substantial majority of loans are made in the bank’s AAs.
- The geographic distribution of loans reflects good penetration throughout the AAs.
- The distribution of the bank’s residential real estate lending, also referred as Home Mortgage Disclosure Act (HMDA) lending, reflects adequate penetration among customers of different income levels.
- The distribution of small business and small farm lending reflects good penetration among businesses and farms of different revenue sizes.
- A good record of servicing the credit needs of low- and moderate-income (LMI) individuals and areas, as well as small businesses and small farms.
- The bank makes a relatively high level of community development (CD) loans.
- TCB makes little use of innovative and/or flexible lending practices in serving AAs’ needs.
- The bank is occasionally in a leadership position, as it has an adequate level of qualified CD investments and grants, particularly those not routinely provided by private investors.
- TCB makes occasional use of innovative and/or complex investments to support CD initiatives.
- The bank exhibits adequate responsiveness to credit and CD needs.
- Delivery systems are reasonably accessible to individuals of different income levels throughout the bank’s AAs, which have not been adversely affected by the bank’s opening and closing of branches.
- Services that do not vary in a way that inconveniences the bank’s AAs, particularly LMI geographies and/or LMI individuals.
- TCB provides a limited level of CD services.

**INSTITUTION**

**DESCRIPTION OF THE INSTITUTION**

TCB, a financial institution headquartered in Laredo, Texas, has the following characteristics:

- As of June 30, 2023, the bank reported total assets of approximately \$2.0 billion and gross loans of \$982.0 million.
- The bank is wholly owned by Vision Bancshares, Inc., headquartered in Ada, Oklahoma.
- TCB operates ten branch offices and 16 full-service automated teller machines (ATMs) throughout its five AAs.
- The bank offers traditional deposit and loan products to meet the needs of the communities it serves.
  - TCB is predominately a commercial lender, with commercial loans representing 76.8 percent of the bank’s loan portfolio as of June 30, 2023.
  - While residential real estate loans encompass 18.3 percent of the bank’s loan portfolio, it is a major loan product, as that percentage does not account for mortgages sold in the secondary market.

Table 1 below reflects TCB’s loan portfolio mix as of June 30, 2023.

**Table 1**  
**Composition of Loan Portfolio**  
**as of June 30, 2023**

Loan Type	\$(000)	Percent (%)
Agricultural	27,190	2.8
Commercial	753,785	76.8
Consumer- Closed End	17,525	1.8
Consumer- Open End	2,025	0.2
Residential Real Estate	179,742	18.3
Other	1,761	0.2
<b>Gross Loans</b>	<b>982,028</b>	<b>100.0</b>
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The Federal Reserve Bank of Dallas rated the bank’s CRA performance as **Satisfactory** at the previous performance evaluation dated November 2, 2020. The bank received a **High Satisfactory** rating under the Lending Test, a **Low Satisfactory** rating under the Investment Test, and a **High Satisfactory** rating under the Service Test.

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

**SCOPE OF THE EVALUATION**

The bank’s CRA performance was evaluated using the *Interagency Examination Procedures for Large Retail Institutions*, developed by the Federal Financial Institutions Examination Council (FFIEC). Two of the bank’s five delineated AAs received a full-scope review given the level of TCB’s lending, investment, and service activities as well as the availability of opportunities in the

AAs; comments received from community groups and the public regarding the institution’s CRA performance; population density; number of other institutions in the AAs; and the length of time since the most recent full-scope review. Overall, approximately 80.0 percent of TCB’s total lending activity (by number of loans), 88.4 percent of total deposits, and 50.0 percent of total branches were evaluated through the full-scope reviews performed.

Table 2 below depicts TCB’s AAs and the scope of the review received.

**Table 2**

<b>Delineated Assessment Areas and Scope of Review</b>	
<b>Assessment Areas</b>	<b>Scope of Review Received</b>
Laredo Metropolitan Statistical Area (MSA)	Full-Scope
Val Verde County Nonmetropolitan	Full-Scope
McAllen, Edinburg-Mission MSA	Limited-Scope
Brownsville-Harlingen MSA	Limited-Scope
San Antonio- New Braunfels Metropolitan	Limited-Scope

This evaluation consists of a review of the bank’s 2020, 2021, and 2022 HMDA and CRA reported small business and small farm lending data, as well as the CD loans, investments, and services extended from January 1, 2020 through September 30, 2023, including the prior period’s CD investments. Given that the bank’s volume of small business lending is greater than the volume of HMDA and small farm lending, small business loans carried a heavier weight when assessing the bank’s CRA performance. Additionally, more consideration was given to the number volume of loan originations than the dollar amount, as this represents the number of individuals or entities served. Emphasis was also placed on the bank’s performance in relation to aggregate lending data rather than in comparison to relevant demographic figures, as aggregate lending data is considered representative a better proxy of credit demand in a given geography.

The evaluation of the bank’s lending record in the individual AAs includes the use of and comparison to demographic characteristics. The primary sources for the demographic information are the 2015 U.S. Census and 2020 through 2022 Dun & Bradstreet (D&B) data. Demographic characteristics of a particular AA are useful in analyzing the bank’s record of lending, as they provide a means of estimating loan demand and identifying lending opportunities. To understand small businesses, examiners relied on D&B data, which consists of self-reported data of revenue size and geographical location by businesses entities. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The information is used to understand the bank’s performance context.

In conjunction with the evaluation, examiners relied on information provided by community leaders serving the bank’s AAs receiving a full-scope review. Community contacts included representatives of community organizations, municipalities, and quasi-government agencies.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

**LENDING TEST**

The bank's performance under the Lending Test is High Satisfactory. Lending activity reflects good responsiveness to the AAs' credit needs. The geographic distribution of loans reflects good geographic dispersion and distribution among borrowers of different income levels and businesses and farms of different revenue sizes. TCB makes a relatively high level of CD loans. Table 3 summarizes the lending activity from January 1, 2020 through December 31, 2022. As the data indicates, the bank makes significantly more small business loans than other types of loans, with this product making up 87.4 percent of the loan originations and purchases reviewed.

**Table 3**

<b>Summary of Lending Activity January 1, 2020 through December 31, 2022</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$000s</b>	<b>%</b>
HMDA Home Purchase	255	60.4	83,946	56.1
HMDA Refinancing	68	16.1	14,564	9.7
HMDA Home Improvement	29	6.9	2,867	1.9
HMDA Multifamily	59	14.0	46,402	31.0
Other Purpose Closed-End	11	2.6	1,954	1.3
<b>Total HMDA-related</b>	<b>422</b>	<b>8.3</b>	<b>149,733</b>	<b>27.7</b>
<b>Total Small Business</b>	<b>4,454</b>	<b>87.4</b>	<b>376,116</b>	<b>69.7</b>
<b>Total Small Farm</b>	<b>220</b>	<b>4.3</b>	<b>14,094</b>	<b>2.6</b>
<b>Total Loans</b>	<b>5,096</b>	<b>100.0</b>	<b>539,943</b>	<b>100.0</b>

**Assessment Area Concentration**

This performance criterion evaluates the volume and percentage of HMDA and CRA small business and small farm loans extended inside and outside of the bank's delineated AAs. As depicted in Table 4, TCB extends a substantial majority of its loans, by number and dollar amount, within its five AAs.

**Table 4**

<b>Lending Inside and Outside of the Assessment Areas January 1, 2020 through December 31, 2022</b>								
<b>Loan Types</b>	<b>Inside</b>				<b>Outside</b>			
	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Home Improvement	26	89.7	2,548	88.9	3	10.3	319	11.1
Home Purchase – Conventional	214	83.9	60,371	71.9	41	16.1	23,575	28.1
Multi-Family Housing	53	89.8	39,990	86.2	6	10.2	6,412	13.8
Other Purpose Closed-End	9	81.8	1,549	79.3	2	18.2	405	20.7
Refinancing	62	91.2	12,915	88.7	6	8.8	1,649	11.3
<b>Total HMDA</b>	<b>364</b>	<b>86.3</b>	<b>117,373</b>	<b>78.4</b>	<b>58</b>	<b>13.7</b>	<b>32,360</b>	<b>21.6</b>
<b>Total Small Business</b>	<b>4,257</b>	<b>95.6</b>	<b>350,396</b>	<b>93.2</b>	<b>197</b>	<b>4.4</b>	<b>25,720</b>	<b>6.8</b>
<b>Total Small Farm</b>	<b>175</b>	<b>79.5</b>	<b>9,995</b>	<b>70.9</b>	<b>45</b>	<b>20.5</b>	<b>4,099</b>	<b>29.1</b>
<b>Total Loans</b>	<b>4,796</b>	<b>94.1</b>	<b>477,764</b>	<b>88.5</b>	<b>300</b>	<b>5.9</b>	<b>62,179</b>	<b>11.5</b>

Note: Affiliate loans not included.

**Geographic Distribution and Distribution by Borrower Income and Business Revenue Size**

Consistent with the performance standards for a large bank, the bank’s geographic lending distribution considers the number and dollar amount of reviewed loans extended in low-, moderate-, middle-, and upper-income geographies within TCB’s AAs. The bank’s lending distribution also considers the number of HMDA loans extended to individuals of different income levels and small business and small farm loans extended to businesses and farms of different revenue sizes.

The geographic distribution of loans reflects good penetration throughout the AAs. The bank’s borrower distribution reflects good penetration among individuals of different income levels and businesses and farms of different revenue sizes. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for each AA.

**Community Development Lending**

The bank makes a relatively high level of CD loans. As noted in Table 5, CD loans originated during the evaluation period were extended for a variety of purposes, with the significant majority of qualified loans focused on affordable housing. Moreover, TCB’s CD lending increased by 65.5 percent (number volume) and 25.0 percent (dollar amount) since the previous evaluation, reflecting responsiveness to the credit needs within the delineated AAs. Given that the bank adequately met the CD needs of its AAs, qualified CD activity benefitting a broader statewide or regional area that includes TCB’s AAs was considered. Specific details regarding the CD lending can be found in the Conclusions with Respect to Performance Tests section for each AA.

**Table 5**

<b>Community Development Lending All Assessment Areas</b>		
<b>Purpose</b>	<b>#</b>	<b>\$(000s)</b>
Affordable Housing	44	29,127
Community Services	3	7,500
Economic Development	1	1,300
Revitalization and Stabilization	5	6,976
<b>Total</b>	<b>53</b>	<b>44,903</b>

**INVESTMENT TEST**

TCB’s overall Investment Test rating is Low Satisfactory. The bank has an adequate level of qualified CD investments and grants, particularly those not routinely provided by private investors. The volume and amount of such investments and grants occasionally positions the bank as a leader.

As noted in Table 6, the bank’s CD investments totaled approximately \$4.6 million, with the majority of the qualified investments comprised of prior period investments that were still on the bank’s books as of January 1, 2020. The bank’s current period investments consist entirely of certificates of deposit purchased from minority- and women-owned financial institutions. These types of activities are specifically identified as favorable under the CRA.

The bank also made approximately \$496,000 worth of CD qualified donations in its delineated AAs, representing a 25.0 percent increase since the previous evaluation. These activities include large donations to community organizations providing essential medical care to LMI individuals and in geographies within the bank’s AAs, as well as significant contributions to local shelters for the victims of domestic violence and homelessness. Given that qualifying donations are direct contributions that do not require repayment, they reflect favorably on the bank’s involvement in the communities in which it operates and its responsiveness to the identified needs of those communities.

Specific details regarding investments, grants, and donations can be found in the Conclusions with Respect to Performance Tests section for each AA.

**Table 6**

Investments, Grants, and Donations All Assessment Areas								
Community Development Purpose	Prior Period Investments <sup>1</sup>		Current Investments <sup>2</sup>		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	1	500	0	0	25	115	26	615
Community Services	1	3,032	1	498	138	380	139	3,910
Economic Development	2	31	0	0	1	1	3	32
Revitalization and Stabilization	0	0	0	0	0	0	0	0
<b>Total</b>	<b>4</b>	<b>3,563</b>	<b>1</b>	<b>498</b>	<b>164</b>	<b>496</b>	<b>233</b>	<b>4,557</b>

<sup>1</sup> Book value of investment  
<sup>2</sup> Original market value of investment

**SERVICE TEST**

The bank’s overall Service Test rating is Needs to Improve. While TCB’s retail and CD services reflect adequate responsiveness to the needs of the AA, the bank provides a limited number of CD services. Under this test, CD services carried the most weight when calculating the overall rating.

**Retail Services**

The bank’s retail services reflect adequate responsiveness to the needs of the AA. TCB’s branch hours are adequate, and services do not vary in a way that inconveniences LMI geographies or individuals. The bank’s branch locations and alternate delivery systems, such as online and mobile banking, are reasonably accessible to geographies and individuals of different income levels in the delineated AAs. Table 7 shows that of the ten branches and 16 full-service ATMs the bank operates, one branch (10.0 percent) and two (12.6 percent) ATMs are located in LMI census tracts as of October 23, 2023.



**Table 7**

Branch and Full-Service ATM Locations All Assessment Areas							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	6.7	5.8	5.1	1	10.0	1	6.3
Moderate	32.7	31.2	25.1	0	0.0	1	6.3
Middle	31.2	32.1	28.4	5	50.0	8	50.0
Upper	27.0	30.3	40.5	4	40.0	6	37.5
Unknown	2.5	0.6	0.9	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>

**Community Development Services**

The bank provides a limited level of CD services. Directors, officers, and staff members of the bank provided 226 services, or 268 hours, to 83 organizations within its delineated AAs that focused on affordable housing and community services.

The number of CD service hours provided by the bank decreased by 90.5 percent since the previous evaluation. The significant decrease is primarily due to the impact of COVID-19 pandemic, which restricted in-person services. However, TCB utilized other efforts to extend services within the AA. The level of CD activity from the prior evaluation tends to indicate that there are CD opportunities available throughout the AAs and room for improvement for the bank to respond to such needs. Table 8 summarizes the CD services provided by the bank during the evaluation period.

**Table 8**

Community Development Services All Assessment Areas			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	71	47	25
Community Services	155	221	58
Economic Development	0	0	0
Revitalization and Stabilization	0	0	0
<b>Total</b>	<b>226</b>	<b>268</b>	<b>83</b>

**FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

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

**LAREDO METROPOLITAN STATISTICAL AREA ASSESSMENT AREA**  
(Full-Scope Review)

**DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN LAREDO MSA ASSESSMENT AREA**  
**CLICK HERE TO ENTER TEXT.**

- The bank’s Laredo MSA AA consists of the entirety of the Laredo, TX Metropolitan Statistical Area (MSA), which is coterminous with Webb County, Texas. See Appendix A for an AA map and Appendix B for additional demographic data.
- There have been no changes made to the delineation of the AA since the previous evaluation.
- According to the American Community Survey (ACS), the AA consists of three low-, 31 moderate-, 13 middle-, and 20 upper-income census tracts. Two geographies in the AA are classified as unknown-income.
- The AA contains three of the bank’s ten branch locations, representing 30.0 percent of the branching structure.
- The Federal Deposit Insurance Corporation (FDIC) Market Share Report as of June 30, 2023 indicates that TCB held 16.4 percent of the market share. The bank ranked second out of 10 FDIC-insured depository institutions operating in the AA, with International Bank of Commerce holding the largest share, at 34.7 percent.
- The community contact identified affordable housing and small business lending as the AA main needs. The contact mentioned the great assistance that the Small Business Administration’s Paycheck Protection Program provided to small businesses during the COVID-19 pandemic; however, small and women-owned businesses would benefit from additional lending and support services.

**Table 9**

<b>Population Change</b>			
<b>Assessment Area: Laredo MSA</b>			
<b>Area</b>	<b>2015 Population</b>	<b>2020 Population</b>	<b>Percent Change</b>
Laredo MSA	263,251	267,114	1.5
Texas	26,538,614	29,145,505	9.8
<i>Source: 2011-2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census</i>			

- As highlighted in Table 9, the AA population slightly increased over the previous decade, which contrasts with the 9.8 percent population increase experienced in the state of Texas.
- The AA’s 2020 population represents 0.9 percent of the statewide population.

**Table 10**

<b>Median Family Income Change Assessment Area: Laredo MSA</b>			
<b>Area</b>	<b>2015 Median Family Income</b>	<b>2020 Median Family Income</b>	<b>Percent Change</b>
Laredo MSA	45,803	54,078	18.1
Texas	68,523	76,073	11.0

*Source: 2011 – 2015 U.S. Census Bureau American Community Survey  
2016 – 2020 U.S. Census Bureau American Community Survey  
Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.*

- According to 2020 ACS estimates, the AA has 61,334 families, of which approximately 40.5 percent of these families are classified as LMI.
- Approximately 22.2 percent of the AA families live below the poverty level, which is significantly higher than the family poverty rate for the state of Texas, at 10.9 percent.
- Although the AA median family income within the AA remains notably below the statewide median, it increased at a higher rate between 2015 and 2020.

**Table 11**

<b>Housing Cost Burden Assessment Area: Laredo MSA</b>						
<b>Area</b>	<b>Cost Burden – Renters</b>			<b>Cost Burden – Owners</b>		
	<b>Low-Income</b>	<b>Moderate-Income</b>	<b>All Renters</b>	<b>Low-Income</b>	<b>Moderate-Income</b>	<b>All Owners</b>
Laredo MSA	72.3	39.6	45.5	61.8	33.8	24.8
Texas	77.4	42.4	42.4	57.5	30.9	19.2

*Cost burden is housing cost that equals 30 percent or more of household income.  
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy*

- The AA contained 84,553 housing units, with a median age of 35 years. Of the total number of units, 56.9 percent were classified as owner-occupied, 33.5 percent were rental units, and 9.7 percent were vacant. Of the owner-occupied units, 2.9 percent were located in low-, 32.7 percent in moderate-, 16.1 percent in middle-, and 48.4 percent in upper-income census tracts.
- The housing affordability index<sup>1</sup> for the AA, at 37.3 percent, is slightly higher than the 36.2 percent statewide index.
- The cost burden for both renters and owners remains comparable to the burden for the state of Texas. Low-income renters and owner face a larger housing cost burden, which highlights the need for affordable housing, as noted by the community contact.

<sup>1</sup> The housing affordability index has a value of 100 when the median-income family has sufficient income to purchase a median-priced existing home. A higher index number indicates that more households can afford to purchase a home.

**Table 12**

<b>Unemployment Rates</b>					
<b>Assessment Area: Laredo MSA</b>					
<b>Area</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Laredo MSA	3.8	3.7	8.5	6.3	4.1
Texas	3.9	3.5	7.7	5.7	3.9

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

- Unemployment rates declined between 2018 and 2019 for both the AA and the state of Texas. In 2020, the unemployment rates more than doubled for the AA and statewide due to the COVID-19 pandemic and restrictive measures taken to prevent contagion. As restrictions were lifted in 2021, the unemployment rates declined. While the statewide unemployment rate reached pre-pandemic levels in 2022, the AA unemployment rate remained slightly elevated.
- According to the Bureau of Labor Statistics (BLS), the AA economy’s largest industries, by number of employees, include the private sector (all industries), transportation and warehousing, health care and social assistance services, retail trade, and accommodation and food services.
- Major employers include Walmart/Sam’s, Concentrix, Laredo Medical Center, and United Independent School District.
- The community contact stated that although the economic conditions have slightly increased in the retail services, there are minimal qualified applicants available.

Table 13 details selected characteristics of the AA.

**Table 13**

2022 Laredo MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	4.3	2,034	3.3	955	47.0	15,840	25.8
Moderate	31	44.9	23,602	38.5	8,064	34.2	9,031	14.7
Middle	13	18.8	10,272	16.7	2,142	20.9	10,767	17.6
Upper	20	29.0	25,415	41.4	2,474	9.7	25,696	41.9
Unknown	2	2.9	11	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>69</b>	<b>100.0</b>	<b>61,334</b>	<b>100.0</b>	<b>13,635</b>	<b>22.2</b>	<b>61,334</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,444	1,374	2.9	39.9	1,446	42.0	624	18.1
Moderate	33,851	15,736	32.7	46.5	14,312	42.3	3,803	11.2
Middle	14,391	7,727	16.1	53.7	5,400	37.5	1,264	8.8
Upper	32,856	23,256	48.4	70.8	7,120	21.7	2,480	7.5
Unknown	11	0	0.0	0.0	11	100.0	0	0.0
<b>Total AA</b>	<b>84,553</b>	<b>48,093</b>	<b>100.0</b>	<b>56.9</b>	<b>28,289</b>	<b>33.5</b>	<b>8,171</b>	<b>9.7</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	448	4.6	402	4.6	39	4.5	7	9.0
Moderate	2,453	25.2	2,236	25.5	195	22.6	22	28.2
Middle	1,448	14.9	1,342	15.3	98	11.4	8	10.3
Upper	5,346	55.0	4,778	54.4	528	61.2	40	51.3
Unknown	29	0.3	25	0.3	3	0.3	1	1.3
<b>Total AA</b>	<b>9,724</b>	<b>100.0</b>	<b>8,783</b>	<b>100.0</b>	<b>863</b>	<b>100.0</b>	<b>78</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.3</b>		<b>8.9</b>		<b>0.8</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	3	3.3	3	3.4	0	0.0	0	0.0
Moderate	19	20.7	19	21.6	0	0.0	0	0.0
Middle	12	13.0	12	13.6	0	0.0	0	0.0
Upper	58	63.0	54	61.4	4	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>92</b>	<b>100.0</b>	<b>88</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>95.7</b>		<b>4.3</b>		<b>0.0</b>
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### LENDING TEST

The bank's lending performance in the Laredo MSA AA is good. Lending activity reflects good responsiveness to AA credit needs. The geographic distribution of loans reflects good penetration throughout the AA, and the borrower distribution of the bank's loans reflects good penetration among borrowers of different income levels and businesses and farms of different revenue sizes. Additionally, the bank makes a relatively high level of CD loans.

During the review period, TCB made substantially more small business loans within the AA than any other type of loan, representing 89.8 percent of the originations and purchases over the presented years. As a result, small business lending performance carried the greatest weight when evaluating the bank's performance overall.

Refer to Appendix C for details of the bank's 2020 HMDA and CRA small business and small farm lending activity as well as information regarding aggregate lenders.

### ***Geographic Distribution of Loans***

TCB's geographic distribution of loans reflects good penetration throughout the AA, with no conspicuous gaps or anomalies in the lending patterns noted. The bank's 2020 lending performance is consistent with the 2021 and 2022 performance. TCB's distribution of loans in the AA is generally comparable to the 2021 and 2022 aggregate lending data. The loan distribution to middle- and upper-income geographies did not affect conclusions about the bank's performance in LMI geographies.

### ***Residential Real Estate (HMDA) Lending***

The geographic distribution of HMDA loans reflects good penetration throughout the AA. The bank did not originate sufficient volume of home refinance, home improvement, or multifamily loans to allow for a separate analysis of these subproducts. Therefore, the conclusions regarding TCB's performance focus on the overall HMDA lending activity.

The bank's lending performance in low-income census tracts in 2021 and 2022 is comparable to the performance of aggregate lenders and slightly below the percentage of owner-occupied units located in these tracts. During the review period, 2.9 percent of owner-occupied units in the AA were located in low-income census tracts, which limits the demand for home mortgage loans in these geographies and supports the low level of originations and purchases by aggregate lenders in these tracts. However, TCB's 2020 lending performance exceeded both aggregate lending data and the demographic figure.

In moderate-income census tracts, the bank's lending in 2020, 2021, and 2022 materially outperformed aggregate lending data. In 2020 and 2022, TCB originated HMDA-reportable loans in moderate-income census tracts at a level comparable to the demographic figure; however, the bank's 2021 performance exceeded the percentage of owner-occupied units in moderate-income geographies.

**Table 14**

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography													Owner Occupied Units %
Assessment Area: Laredo MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
Low	0	0.0	0.1	0	0.0	0.1	0	0.0	1.3	0	0.0	1.1	2.9
Moderate	9	25.7	19.7	1,919	21.0	15.3	6	24.0	25.9	829	16.0	20.4	32.7
Middle	7	20.0	28.2	1,167	12.8	22.9	7	28.0	14.1	1,114	21.5	13.5	16.1
Upper	19	54.3	52.0	6,048	66.2	61.8	12	48.0	58.2	3,233	62.5	64.4	48.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.5	0	0.0	0.5	0.0
<b>Total</b>	<b>35</b>	<b>100.0</b>	<b>100.0</b>	<b>9,134</b>	<b>100.0</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>100.0</b>	<b>5,176</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	0.2	0	0.0	0.1	0	0.0	0.6	0	0.0	0.3	2.9
Moderate	2	16.7	12.3	242	11.6	10.0	2	28.6	15.8	223	24.3	12.0	32.7
Middle	5	41.7	22.6	575	27.6	17.2	2	28.6	11.1	262	28.5	8.1	16.1
Upper	5	41.7	64.9	1,265	60.8	72.7	3	42.9	72.6	433	47.2	79.7	48.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>12</b>	<b>100.0</b>	<b>100.0</b>	<b>2,082</b>	<b>100.0</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>100.0</b>	<b>918</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	3.1	0	0.0	1.0	0	0.0	2.4	0	0.0	5.8	2.9
Moderate	3	75.0	15.6	164	82.4	13.4	2	28.6	22.0	113	11.0	18.7	32.7
Middle	0	0.0	9.4	0	0.0	6.9	2	28.6	9.8	51	5.0	8.6	16.1
Upper	1	25.0	71.9	35	17.6	78.6	3	42.9	65.9	865	84.1	66.9	48.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>199</b>	<b>100.0</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>100.0</b>	<b>1,029</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>												<b>Multi-family Units %</b>	
Low	0	0.0	5.3	0	0.0	0.3	1	10.0	0.0	252	3.3	0.0	3.6
Moderate	13	81.3	57.9	5,132	71.4	27.3	6	60.0	63.2	2,702	35.8	16.7	40.3
Middle	2	12.5	21.1	1,704	23.7	2.3	0	0.0	21.1	0	0.0	25.2	22.9
Upper	1	6.3	15.8	350	4.9	70.2	3	30.0	15.8	4,592	60.9	58.1	33.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>16</b>	<b>100.0</b>	<b>100.0</b>	<b>7,186</b>	<b>100.0</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>100.0</b>	<b>7,546</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>												<b>Owner Occupied Units %</b>	
Low	0	0.0	0.2	0	0.0	0.1	1	2.0	1.2	252	1.7	1.0	2.9
Moderate	27	39.7	17.1	7,457	39.9	14.1	16	32.0	23.9	3,867	26.1	18.9	32.7
Middle	14	20.6	26.3	3,446	18.4	20.0	11	22.0	13.6	1,427	9.6	13.2	16.1
Upper	27	39.7	56.4	7,798	41.7	65.7	22	44.0	60.9	9,273	62.6	66.5	48.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	0.4	0.0
<b>Total</b>	<b>68</b>	<b>100.0</b>	<b>100.0</b>	<b>18,701</b>	<b>100.0</b>	<b>100.0</b>	<b>50</b>	<b>100.0</b>	<b>100.0</b>	<b>14,819</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

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

*Small Business Lending*

The geographic distribution of small business loans reflects adequate penetration throughout the AA. The bank originated very few small business loans to businesses located in low-income census tracts in 2020 and 2021. Despite the increase of the bank’s 2022 small business lending in low-income geographies, TCB’s performance fell slightly below aggregate lending data and the total percentage of businesses located in such tracts. The performance of aggregate lenders also fell below the demographic figure, which serves as a better proxy for loan demand.

In moderate-income census tracts, the bank’s performance was significantly greater, originating a large portion of small business loans in 2022 and 2021 to businesses located in these tracts. While the bank’s performance was comparable to aggregate in 2022, originations fell below aggregate lending data in 2021 and 2020. In all years, the bank’s lending fell short of the percentage of businesses located in moderate-income census tract. While the bank’s small business lending is adequate and demonstrates responsiveness to its community needs, conversations with community leaders emphasized possible opportunities for banks to extend credit to women-owned and small businesses.

**Table 15**

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography Assessment Area: Laredo MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg	Bank			Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Low</b>	4	0.4	0.7	74	0.1	0.2	7	1.1	3.1	726	1.2	2.2	4.6
<b>Moderate</b>	232	23.2	29.9	21,387	24.6	33.5	124	19.0	21.5	9,963	16.4	16.2	25.2
<b>Middle</b>	115	11.5	15.7	8,800	10.1	10.2	77	11.8	12.2	6,283	10.4	6.6	14.9
<b>Upper</b>	645	64.6	52.8	56,704	65.2	55.7	444	67.9	62.5	43,652	72.0	74.6	55.0
<b>Unknown</b>	2	0.2	0.3	53	0.1	0.3	2	0.3	0.3	31	0.1	0.3	0.3
<b>Total</b>	998	100.0	100.0	87,018	100.0	100.0	654	100.0	100.0	60,655	100.0	100.0	100.0

Source: 2022 FFIEC Census Data  
2022 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

*Small Farm Lending*

The geographic distribution of small farm lending is excellent. The bank’s origination volume, when compared to the percentage of farms within the AA, shows its willingness to lend within LMI tracts. Of the 26 small farm loans TCB originated in the AA in 2022, only one loan was extended in a low-income census tract. Despite the limited volume of originations, the bank’s performance exceeded aggregate lending data and the demographic figure. In 2020 and 2021, TCB did not originate any small farm loans in low-income census tracts, which aligns with the performance of aggregate lenders. It is noteworthy that only 3.3 percent of the small farms in the AA are located in low-income census tracts; therefore, the loan demand may be limited.

TCB’s small farm lending performance in moderate-income geographies in 2021 and 2022 significantly surpassed aggregate lenders’ performance and the demographic figure. In 2020, the



bank's originations in moderate-income geographies slightly surpassed the performance of aggregate lenders but exceeded the demographic figure by 22.4 percent.

**Table 16**

Distribution of 2021 and 2022 Small Farm Lending By Income Level of Geography Assessment Area: Laredo MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	%	%	#	%	%	\$(000)	%	%	
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	1	3.8	0.0	47	4.1	0.0	3.3
<b>Moderate</b>	25	56.8	36.7	1,395	57.9	62.3	11	42.3	18.2	796	68.9	17.7	20.7
<b>Middle</b>	3	6.8	3.3	535	22.2	1.8	7	26.9	12.1	116	10.0	23.4	13.0
<b>Upper</b>	16	36.4	56.7	481	20.0	35.7	7	26.9	66.7	197	17.0	58.6	63.0
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	44	100.0	100.0	2,411	100.0	100.0	26	100.0	100.0	1,156	100.0	100.0	100.0

Source: 2022 FFIEC Census Data  
2022 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

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

The bank's lending distribution reflects a good penetration among individuals of different income levels and businesses and farms of different revenue sizes.

**Residential Real Estate (HMDA) Lending**

HMDA lending by borrower income is adequate. The bank's home mortgage lending to low-income borrowers in 2022 and 2021 exceeds aggregate lending performance. The bank and aggregate lenders were not able to match the demographic figure. While the bank did not originate any loans in 2020, aggregate lenders also struggled to meet the percentage of low-income families. During the review period, the bank's lending to moderate-income borrowers was below aggregate lenders. Moreover, both the bank and aggregate lenders fell below the percentage of AA families classified as moderate-income. With the increase in housing cost burden, homeownership becomes less attainable for LMI borrowers.

**Table 17**

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Laredo MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
Low	2	5.7	1.4	68	0.7	0.7	1	4.0	1.7	118	2.3	0.9	25.8
Moderate	0	0.0	10.8	0	0.0	7.9	1	4.0	13.2	60	1.2	9.8	14.7
Middle	0	0.0	23.0	0	0.0	21.2	3	12.0	24.8	242	4.7	23.0	17.6
Upper	17	48.6	36.0	5,102	55.9	45.4	6	24.0	33.0	1,724	33.3	41.3	41.9
Unknown	16	45.7	28.8	3,964	43.4	24.8	14	56.0	27.3	3,032	58.6	25.0	0.0
<b>Total</b>	<b>35</b>	<b>100.0</b>	<b>100.0</b>	<b>9,134</b>	<b>100.0</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>100.0</b>	<b>5,176</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	1.0	0	0.0	0.5	1	14.3	3.6	65	7.1	1.8	25.8
Moderate	0	0.0	5.0	0	0.0	2.9	0	0.0	10.3	0	0.0	6.4	14.7
Middle	0	0.0	13.2	0	0.0	9.9	0	0.0	23.6	0	0.0	19.3	17.6
Upper	6	50.0	47.1	1,268	60.9	51.5	2	28.6	42.1	317	34.5	50.9	41.9
Unknown	6	50.0	33.7	814	39.1	35.2	4	57.1	20.3	536	58.4	21.5	0.0
<b>Total</b>	<b>12</b>	<b>100.0</b>	<b>100.0</b>	<b>2,082</b>	<b>100.0</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>100.0</b>	<b>918</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	1	14.3	0.0	26	2.5	0.0	25.8
Moderate	0	0.0	9.4	0	0.0	5.1	0	0.0	14.6	0	0.0	12.5	14.7
Middle	0	0.0	15.6	0	0.0	16.0	1	14.3	17.1	75	7.3	12.9	17.6
Upper	4	100.0	75.0	199	100.0	78.9	2	28.6	63.4	825	80.2	68.0	41.9
Unknown	0	0.0	0.0	0	0.0	0.0	3	42.9	4.9	103	10.0	6.6	0.0
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>199</b>	<b>100.0</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>100.0</b>	<b>1,029</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													
Low	2	3.8	1.3	68	0.6	0.7	3	7.5	2.1	209	2.9	1.1	25.8
Moderate	1	1.9	8.4	100	0.9	6.0	1	2.5	12.4	60	0.8	9.2	14.7
Middle	0	0.0	18.7	0	0.0	16.9	4	10.0	23.5	317	4.4	22.0	17.6
Upper	27	51.9	39.1	6,569	57.0	46.8	11	27.5	34.2	3,016	41.5	42.3	41.9
Unknown	22	42.3	32.6	4,778	41.5	29.7	21	52.5	27.9	3,671	50.5	25.5	0.0
<b>Total</b>	<b>52</b>	<b>100.0</b>	<b>100.0</b>	<b>11,515</b>	<b>100.0</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>	<b>100.0</b>	<b>7,273</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 FFIEC Census Data

2016-2020 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 loans by revenue size of businesses is excellent. During the review period, 90.3 percent of AA businesses reported annual revenues of \$1 million or less, indicating the presence of significant opportunities to lend to small businesses in the AA. While the bank did not perform at the level of the demographic figure, the bank substantially outperformed aggregate lending performance in all three years. The community contact noted the need for small business loans within the AA. The significant lending to small businesses in 2021 and 2022 highlights the bank's responsiveness to the credit needs of small businesses located in the AA, despite the growing concerns of the economy.

**Table 18**

Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Laredo MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	%	%	#	%	#%	\$(000)	%	%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	714	71.5	39.8	48,507	55.7	28.6	474	72.5	36.4	35,418	58.4	32.7	90.3
<b>Over \$1 Million</b>	271	27.2		36,001	41.4		162	24.8		22,855	37.7		8.9
<b>Revenue Unknown</b>	13	1.3		2,510	2.9		18	2.8		2,382	3.9		0.8
<b>Total</b>	998	100.0		87,018	100.0		654	100.0		60,655	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	779	78.1	88.3	28,113	32.3	31.8	514	78.6	89.4	18,863	31.1	30.2	
<b>\$100,001 - \$250,000</b>	148	14.8	7.0	23,902	27.5	22.3	87	13.3	6.0	14,836	24.5	20.6	
<b>\$250,001 - \$1 Million</b>	71	7.1	4.7	35,003	40.2	45.9	53	8.1	4.7	26,956	44.4	49.2	
<b>Total</b>	998	100.0	100.0	87,018	100.0	100.0	654	100.0	100.0	60,655	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	603	84.5		19,045	39.3		395	83.3		12,288	34.7		
<b>\$100,001 - \$250,000</b>	78	10.9		12,272	25.3		50	10.5		8,248	23.3		
<b>\$250,001 - \$1 Million</b>	33	4.6		17,190	35.4		29	6.1		14,882	42.0		
<b>Total</b>	714	100.0		48,507	100.0		474	100.0		35,418	100.0		
Source: 2022 FFIEC Census Data													
2022 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

**Small Farm Lending**

The borrower distribution of small farm lending is excellent. While the bank's lending to small farms with annual revenues of \$1 million or less is slightly below the demographic figure, it surpassed aggregate data in number of originations for 2021 and 2022. The bank's 2020 originations surpassed aggregate by origination volume and dollar amount. Furthermore, the bank's lending performance shows its willingness to extend opportunities to small farms that are in need.

**Table 19**

Distribution of 2021 and 2022 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Laredo MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	%	%	#	%	#%	\$(000)	%	%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	41	93.2	56.7	1,846	76.6	80.5	24	92.3	87.9	886	76.6	84.0	95.7
<b>Over \$1 Million</b>	2	4.5		545	22.6		1	3.8		250	21.6		4.3
<b>Revenue Unknown</b>	1	2.3		20	0.8		1	3.8		20	1.7		0.0
<b>Total</b>	44	100.0		2,411	100.0		26	100.0		1,156	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	38	86.4	83.3	887	36.8	35.2	23	88.5	66.7	585	50.6	13.8	
<b>\$100,001 - \$250,000</b>	4	9.1	10.0	561	23.3	31.5	3	11.5	21.2	571	49.4	35.7	
<b>\$250,001 - \$500,000</b>	2	4.5	6.7	963	39.9	33.3	0	0.0	12.1	0	0.0	50.5	
<b>Total</b>	44	100.0	100.0	2,411	100.0	100.0	26	100.0	100.0	1,156	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	36	87.8		797	43.2		22	91.7		565	63.8		
<b>\$100,001 - \$250,000</b>	4	9.8		561	30.4		2	8.3		321	36.2		
<b>\$250,001 - \$500,000</b>	1	2.4		488	26.4		0	0.0		0	0.0		
<b>Total</b>	41	100.0		1,846	100.0		24	100.0		886	100.0		

Source: 2022 FFIEC Census Data  
2022 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Community Development Lending**

The bank makes a relatively high level of CD loans in the AA, originating 31 CD loans totaling over \$19.6 million during the review period. The bank’s CD lending efforts centered on affordable housing, which was noted as a need by the community contact. As such, the bank’s lending exhibits responsiveness to meeting community needs. Table 20 provides an analysis of the types of CD loans the bank originated during the review period.

**Table 20**

Community Development Lending		
Assessment Area: Laredo MSA AA		
Purpose	#	\$000s
Affordable Housing	26	12,402
Community Services	0	0
Economic Development	1	1,300
Revitalization and Stabilization	4	5,868
<b>Totals</b>	<b>31</b>	<b>19,570</b>

**INVESTMENT TEST**

The bank is occasionally in a leadership position given its adequate level of qualified CD investments and grants, particularly those not routinely provided by private investors. The bank’s strategy for applying CD investment funds focused on seeking opportunities to invest in organizations and activities that benefitted more than one of the bank’s delineated AAs. Several of these activities were not able to be divided clearly between the AAs; as a result, the bank’s qualified CD investments are discussed at the institutional level.

During the review period, the bank made 50 qualified CD donations totaling \$256,000 to organizations and activities that specifically benefitted the Laredo MSA AA, representing an increase of 24.9 percent by dollar amount from the previous evaluation. Donations benefitted a local food bank and a local non-profit organization with the expressed mission of serving and providing shelter to the homeless population of the area. Despite the substantial opportunities for the bank to increase its CD investments, its overall level of qualified investments and donations is adequate and reflect TCB’s willingness to be involved in the community.

**Table 21**

Investment, Grants, and Donations Assessment Area: Laredo MSA								
Community Development Purpose	Prior Period Investments <sup>1</sup>		Current Investments <sup>2</sup>		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	0	0	0	0	6	47	6	47
Community Services	0	0	0	0	44	209	44	209
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>50</b>	<b>256</b>	<b>50</b>	<b>256</b>

<sup>1</sup> Book value of investment  
<sup>2</sup> Original market value of investment

**SERVICE TEST**

The bank’s Service Test performance in the AA is poor. Its retail and CD services reflect poor responsiveness to the needs of the AA.

*Retail Services*

The bank’s delivery systems are reasonably accessible to the AA geographies and individuals of different income levels. The distribution of the bank’s three branch offices and seven ATMs as of June 30, 2023, was compared to the distribution of the population and businesses among the tract categories within the AA.

As reflected in Table 22, the bank has no branches or full-service ATMs in LMI census tracts within the AA, despite these tracts representing 49.3 percent of the AA geographies. One of the bank’s branches is located across the street from a moderate-income area. Additionally, the middle-income census tract, in which the branch is located, is contiguous to five moderate-income tracts. Furthermore, 20 of the 34 LMI census tracts are within two miles or less from a bank location and may reasonably be served.

**Table 22**

Branch and Full-Service ATM Locations Assessment Area: Laredo MSA							
Tract Income	% of Geographies	% of Population	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	4.4	3.3	4.6	0	0.0	0	0.0
Moderate	44.9	39.4	25.2	0	0.0	0	0.0
Middle	18.8	17.0	14.9	1	33.3	3	42.9
Upper	29.0	40.0	55.0	2	66.7	4	57.1
Unknown	2.9	0.3	0.3	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>

The bank did not open or close any branches in the AA during the review period. Therefore, the impact of changes in the bank’s branching on the accessibility of its delivery systems, including to LMI geographies, cannot be evaluated. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly in LMI geographies or to LMI individuals. The bank’s main branch, which is located in the AA is open on Saturday, while the other two branch locations do not offer weekend hours.

*Community Development Services*

The bank provides a limited level of CD services in the AA. As reflected on Table 23, the bank’s directors, officers, and employees extended 82 CD services for a total of 127 hours to 21 organizations. The bank’s efforts focused on supporting financial literacy programs that aided LMI individuals. The number of CD service hours since the previous evaluation decreased by 89.5 percent. The significant decrease is primarily due to the impact of COVID-19 pandemic. There are opportunities available in the AA for CD services, and the bank has room to improve its responsiveness.

**Table 23**

Community Development Services Assessment Area: Laredo MSA			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	9	0	2
Community Services	73	127	19
Economic Development	0	0	0
Revitalization and Stabilization	0	0	0
<b>Total</b>	<b>82</b>	<b>127</b>	<b>21</b>

**METROPOLITAN AREAS (LIMITED-SCOPE REVIEW)**

**DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN LIMITED-SCOPE METROPOLITAN ASSESSMENT AREAS**

**San Antonio-New Braunfels Metropolitan AA**

- The AA consists of 388 census tracts: 9.0 percent are designated as low-income, 36.9 percent as moderate-, 27.6 percent as middle-, and 25.5 percent as upper-income. Additionally, 1.0 percent of tracts are classified as unknown-income.
- Based upon ACS estimates, the AA has a population of 433,350 individuals.
- As of June 30, 2023, the bank operated three branches (30.0 percent of its total branches) in the AA, of which 33.3 percent are located in LMI census tracts.
- As of June 30, 2023, the bank had \$127.7 million in deposits in this AA, representing a market share of 0.1 percent and 7.4 percent of the bank’s total deposits.

**McAllen-Edinburg-Mission, TX MSA AA**

- The AA is comprised of 212 census tracts: 6.1 percent are designated as low-income, 22.2 percent as moderate-, 37.7 percent as middle-, and 29.7 percent as upper-income. Additionally, 4.2 percent of tracts are classified as unknown-income.
- Based upon ACS estimates, the AA has a population of 195,687 individuals.
- As of June 30, 2023, the bank operated one branch (10.0 percent of its total branches) in the AA. The branch is not located in a LMI census tracts.
- As of June 30, 2023, the bank had \$24.1 million in deposits in this AA, representing a market share of 0.2 percent and 1.4 percent of the bank’s total deposits.

**Brownsville-Harlingen, TX MSA AA**

- The AA is made up of 122 census tracts: 2.5 percent are designated as low-income, 30.3 percent as moderate-, 36.9 percent as middle-, and 27.0 percent as upper-income. Additionally, 3.3 percent of tracts are classified as unknown-income.
- Based upon ACS estimates, the AA has a population of 98,120 individuals.
- As of June 30, 2023, the bank operated one branch (10.0 percent of its total branches) in the AA. The branch is not located in a LMI census tracts.
- As of June 30, 2023, the bank had \$55.8 million in deposits in this AA, representing a market share of 0.9 percent and 3.2 percent of the bank’s total deposits.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

Table 24 summarizes the conclusions regarding the bank’s performance in the metropolitan AAs receiving a limited-scope review. Facts and data reviewed can be found in Appendix D and Appendix E.

**Table 24**

<b>Assessment Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
SanAntonio-New Braunfels Metropolitan	Below	Below	Consistent
McAllen-Edinburg-Mission, TX MSA	Below	Below	Below
Brownsville-Harlingen, TX MSA	Below	Below	Below

The institution’s performance in each metropolitan area is generally below the institution’s performance overall; however, this does not change the rating for the institution.

**VAL VERDE NONMETROPOLITAN ASSESSMENT AREA**  
(Full-Scope Review)

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN VAL VERDE COUNTY NONMETROPOLITAN ASSESSMENT AREA**

The bank's Val Verde County Nonmetropolitan AA consists of the entirety of Val Verde County. Refer to Appendix A for an AA map and Appendix B for additional demographic data.

- There have not been any changes to the AA delineation since the prior evaluation.
- According to the 2020 ACS, the AA consists of five moderate-, six middle-, two upper-, and one unknown-income census tracts.
- The FFIEC considered Val Verde County to be distressed in 2021.
- The FDIC Market Share Report as of June 30, 2023 indicates that TCB held 27.9 percent of the market share, ranking second out of six FDIC-insured depository institutions operating in the AA. The Bank and Trust, S.S.B. is the market leader, holding a market share of 44.4 percent.
- The community contact indicated a need for more business-related loans within the AA, noting the adverse economic effect of the continuous troubles along the border.

**Table 25**

<b>Population Change</b>			
<b>Assessment Area: Val Verde County Nonmetropolitan</b>			
<b>Area</b>	<b>2015 Population</b>	<b>2020 Population</b>	<b>Percent Change</b>
Val Verde County Nonmetropolitan	48,980	47,586	-2.8
NonMSA Texas	3,060,473	3,051,458	-0.3
Texas	26,538,614	29,145,505	9.8

*Source: 2011-2015 U.S. Census Bureau American Community Survey  
2020 U.S. Census Bureau Decennial Census*

- According to the U.S. Census Bureau, the population of Val Verde County decreased between 2015 and 2020, while the state of Texas experienced significant increase.
- The AA's population comprised 1.6 percent of the statewide population.

**Table 26**

<b>Median Family Income Change</b>			
<b>Assessment Area: Val Verde County Nonmetropolitan</b>			
<b>Area</b>	<b>2015 Median Family Income</b>	<b>2020 Median Family Income</b>	<b>Percent Change</b>
Val Verde County Nonmetropolitan	53,475	55,550	3.9
NonMSA Texas	57,030	61,785	8.3
Texas	68,523	76,073	11.0

*Source: 2011 - 2015 U.S. Census Bureau American Community Survey  
2016 - 2020 U.S. Census Bureau American Community Survey  
Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.*



- There are approximately 12,174 families in the AA. By family income, approximately 26.7 of these families are classified as low-income, 18.5 percent as moderate-income, 19.5 percent as middle-income, and 35.3 percent as upper-income families.
- Of the families in the AA, 16.2 percent are living below the poverty level, which is higher than the family poverty rate for the state of Texas, at 10.9 percent.
- As indicated in Table 26, the AA median family income increased by 3.9 percent between 2015 and 2020. In contrast, other nonmetropolitan areas in the state of Texas experienced an increase of 8.3 percent.

**Table 27**

<b>Housing Cost Burden</b>						
<b>Assessment Area: Val Verde County Nonmetropolitan</b>						
<b>Area</b>	<b>Cost Burden - Renters</b>			<b>Cost Burden - Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
Val Verde County Nonmetropolitan	59.7	22.5	30.1	53.9	13.7	17.5
NonMSA Texas	64.3	30.7	35.0	48.0	20.6	16.4
Texas	77.4	42.4	42.4	57.5	30.9	19.2

*Cost burden is housing cost that equals 30 percent or more of household income.*  
*Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy*

- The AA contained 19,232 housing units with a median age of 42 years. The AA median housing value of \$105,388 is below the \$187,200 for the state of Texas.
- The cost burden for AA renters is below the state of Texas while the burden for AA owners is similar to the statewide figure.
- Owner-occupied units in the AA comprise 55.2 percent of the housing stock, with rental and vacant properties representing 30.0 percent and 14.8 percent, respectively.
- The percentage of the owner-occupied housing units within moderate-income, middle-income, and upper-income census tracts are 54.0 percent, 52.0 percent, and 70.4 percent, respectively.

**Table 28**

<b>Unemployment Rates</b>					
<b>Assessment Area: Val Verde County Nonmetropolitan</b>					
<b>Area</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Val Verde County Nonmetropolitan	3.9	3.3	8.3	5.9	4.5
NonMSA Texas	4.1	3.7	7.2	6.0	4.3
Texas	3.9	3.5	7.7	5.7	3.9

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

- Unemployment rates declined between 2018 and 2019 for both the AA and the state of Texas. In 2020, the unemployment rates more than doubled for the AA and statewide due to the COVID-19 pandemic and restrictive measures taken to prevent contagion. As restrictions were lifted in 2021, the unemployment rates declined. While the statewide unemployment rate reached pre-pandemic levels in 2022, the unemployment rates for the AA and nonmetropolitan areas remained slightly elevated.
- According to the BLS, the AA economy's largest industries by number of employees include the private sector (all industries), retail trade, health care and social assistance

services, accommodation and food services, and manufacturing.

- Major employers include The Bank and Trust, S.S.B., Val Verde Regional Medical Center, and Pro Trans Intl, Inc.
- The community contact mentioned that the economy benefits from the presence of the Laughlin Air Force Base, which employs almost 3,500 people and provides massive economic benefits to the local economy.

Table 29 provides selected characteristics of the AA.

**Table 29**

2022 Val Verde 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	0	0.0	0	0.0	0	0.0	3,247	26.7
Moderate	5	35.7	5,010	41.2	939	18.7	2,253	18.5
Middle	6	42.9	5,323	43.7	881	16.6	2,372	19.5
Upper	2	14.3	1,841	15.1	155	8.4	4,302	35.3
Unknown	1	7.1	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>14</b>	<b>100.0</b>	<b>12,174</b>	<b>100.0</b>	<b>1,975</b>	<b>16.2</b>	<b>12,174</b>	<b>100.0</b>
	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	7,604	4,104	38.6	54.0	2,582	34.0	918	12.1
Middle	9,075	4,721	44.4	52.0	2,624	28.9	1,730	19.1
Upper	2,553	1,798	16.9	70.4	559	21.9	196	7.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>19,232</b>	<b>10,623</b>	<b>100.0</b>	<b>55.2</b>	<b>5,765</b>	<b>30.0</b>	<b>2,844</b>	<b>14.8</b>
	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	514	38.8	474	38.4	35	44.9	5	38.5
Middle	523	39.5	485	39.3	32	41.0	6	46.2
Upper	287	21.7	274	22.2	11	14.1	2	15.4
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
<b>Total AA</b>	<b>1,325</b>	<b>100.0</b>	<b>1,234</b>	<b>100.0</b>	<b>78</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.1</b>		<b>5.9</b>		<b>1.0</b>
	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	8	25.0	7	22.6	1	100.0	0	0.0
Middle	15	46.9	15	48.4	0	0.0	0	0.0
Upper	9	28.1	9	29.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>32</b>	<b>100.0</b>	<b>31</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>96.9</b>		<b>3.1</b>		<b>0.0</b>
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

**LENDING TEST**

The bank’s lending performance is good. Lending activity reflects good responsiveness to the AA credit needs. The geographic distribution of loans reflects good penetration throughout the AA as well as good distribution among businesses of different revenue sizes. Additionally, the bank makes an adequate level of CD loans.

During the review period, the bank did not originate sufficient volumes of HMDA-reportable loans, or CRA-reportable small farm loans to allow for separate analysis of these products. As a result, the bank’s lending performance in the Val Verde County Nonmetropolitan AA is based only on its small business lending. Details of the bank’s 2020 HMDA and CRA small business and small farm lending information as well as aggregate lenders’ performance can be found in Appendix C.

**Geographic Distribution of Loans**

The bank’s geographic distribution of loans reflects good penetration throughout the AA. No conspicuous gaps or anomalies were identified in the lending patterns. TCB’s lending in middle- and upper-income geographies did not affect conclusions about the bank’s performance in LMI census tracts.

**Small Business Lending**

The geographic distribution of small business loans reflects good penetration throughout the AA, especially to moderate-income tracts. The bank experienced an increase in small business lending in 2022, which resulted in a performance comparable to aggregate lenders and demographic data. In 2020 and 2021, the bank’s performance in moderate-income census tracts fell below the percentage of businesses located in such geographies and aggregate lending. The improved performance in 2022 demonstrates TCB’s efforts to meet the AA credit needs.

**Table 30**

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography Assessment Area: Val Verde County Nonmetropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Businesses %	
	2021						2022						
	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	33	14.8	24.2	2,640	22.8	22.8	61	37.7	39.6	4,224	48.6	45.2	38.8
Middle	125	56.1	53.6	6,090	52.6	66.7	63	38.9	35.4	2,840	32.7	31.5	39.5
Upper	65	29.1	20.8	2,856	24.7	10.0	38	23.5	24.1	1,633	18.8	22.8	21.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.0	0.1
<b>Total</b>	223	100.0	100.0	11,586	100.0	100.0	162	100.0	100.0	8,697	100.0	100.0	100.0

Source: 2022 FFIEC Census Data  
2022 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Lending to Businesses of Different Sizes**

The bank’s borrower distribution reflects a good penetration among businesses of different revenue sizes borrowers.

**Small Business Lending**

The borrower distribution of small business loans by revenue size of businesses is good. As shown in Table 31, the bank originated 86.5 and 84.0 percent of small business loans, by origination volume, to businesses with revenues less than \$1 million in 2021 and 2022, respectively. While the bank’s performance fell below the percentage of small businesses within the AA, TCB outperformed aggregate lenders. The bank’s 2020 performance is consistent with the 2021 and 2022 performance. Information provided by a community member indicated the continued need for business and construction loans within the AA; however, local financial institutions have been strong supporters of the community and have had a positive impact on the area’s economy. The bank’s lending efforts demonstrate its willingness to extend its efforts to its community.

**Table 31**

Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses													Total Businesses %
Assessment Area: Val Verde County Nonmetropolitan													
Bank And Aggregate Loans By Year													
2021						2022							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	193	86.5	39.3	6,503	56.1	38.1	136	84.0	44.1	5,402	62.1	40.7	93.1
<b>Over \$1 Million</b>	28	12.6		4,939	42.6		25	15.4		3,175	36.5		5.9
<b>Revenue Unknown</b>	2	0.9		144	1.2		1	0.6		120	1.4		1.0
<b>Total</b>	223	100.0		11,586	100.0		162	100.0		8,697	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	192	86.1	97.1	4,306	37.2	56.4	138	85.2	97.4	3,628	41.7	59.8	
<b>\$100,001 - \$250,000</b>	20	9.0	1.9	3,022	26.1	13.2	19	11.7	1.8	2,800	32.2	12.8	
<b>\$250,001 - \$1 Million</b>	11	4.9	1.0	4,258	36.8	30.5	5	3.1	0.8	2,269	26.1	27.4	
<b>Total</b>	223	100.0	100.0	11,586	100.0	100.0	162	100.0	100.0	8,697	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	178	92.2		3,681	56.6		122	89.7		2,916	54.0		
<b>\$100,001 - \$250,000</b>	11	5.7		1,653	25.4		12	8.8		1,916	35.5		
<b>\$250,001 - \$1 Million</b>	4	2.1		1,169	18.0		2	1.5		570	10.6		
<b>Total</b>	193	100.0		6,503	100.0		136	100.0		5,402	100.0		

Source: 2022 FFIEC Census Data  
2022 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Community Development Lending**

The bank makes an adequate level of CD loans in the AA, originating one CD loan totaling approximately \$1.6 million during the review period. The bank’s performance, which represents an improvement from the previous evaluation, is adequate when considering the opportunities and competition in the area. Table 32 provides a breakdown of the types of CD loans the bank originated during the review period.

**Table 32**

<b>Community Development Lending Assessment Area: Val Verde Nonmetropolitan</b>		
<b>Purpose</b>	<b>#</b>	<b>\$000s</b>
Affordable Housing	1	1,560
Community Services	0	0
Economic Development	0	0
Revitalization and Stabilization	0	0
<b>Totals</b>	<b>1</b>	<b>1,560</b>

**INVESTMENT TEST**

The bank is occasionally in a leadership position given the adequate level of CD investments and grants, particularly those not routinely provided by private investors. TCB seeks opportunities to invest in organizations and activities that benefit more than one of its delineated AAs. Several of these activities were not able to be divided clearly between the AAs; as a result, the bank’s qualified CD investments are discussed at the institutional level.

As reflected on Table 33, the bank made 27 CD donations for a total of \$63,525 to organizations that specifically serve the AA. The bank’s performance represents a 3.2 percent from the previous evaluation. There are multiple opportunities for the bank to increase its investment and donation activities in the AA.

**Table 33**

<b>Investments, Grants, and Donations Assessment Area: Val Verde Nonmetropolitan</b>								
<b>Community Development Purpose</b>	<b>Prior Period Investments<sup>1</sup></b>		<b>Current Investments<sup>2</sup></b>		<b>Donations</b>		<b>Total</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Affordable Housing	0	0	0	0	3	15	3	15
Community Services	0	0	0	0	23	47	23	47
Economic Development	0	0	0	0	1	2	1	2
Revitalization and Stabilization	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>27</b>	<b>64</b>	<b>27</b>	<b>64</b>

<sup>1</sup> Book value of investment  
<sup>2</sup> Original market value of investment

**SERVICE TEST**

The bank’s Service Test performance is adequate. Its retail and CD services reflect poor responsiveness to the needs of the AA.

*Retail Services*

The bank’s delivery systems are reasonably accessible to the bank’s geographies and individuals of different income levels in its AA. As shown in Table 34, TCB operates two branch offices and four ATMs in the AA. Only one of the ATMs is located in a moderate-income census tract. The bank’s branches are adjacent to moderate-income tracts, allowing TCB to reasonably serve them.

**Table 34**

<b>Branch and Full-Service ATMs</b>							
<b>Assessment Area: Val Verde Nonmetropolitan</b>							
<b>Tract Income</b>	<b>% of Geographies</b>	<b>% of Population</b>	<b>% of Businesses</b>	<b>Branches</b>		<b>Full-Service ATMs</b>	
				<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0.0	0.0	0.0	0	0.0	0	0.0
Moderate	35.7	39.6	38.8	0	0.0	1	25.0
Middle	42.9	45.0	39.5	1	50.0	2	50.0
Upper	14.3	15.5	21.7	1	50.0	1	25.0
Unknown	7.1	0.0	0.1	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>

The bank did not open or close any branches in the AA during the review period. Therefore, the impact of changes in the bank’s branching on the accessibility of its delivery systems, including to LMI geographies, cannot be evaluated. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly in LMI geographies or to LMI individuals. The branch located in the middle-income census tract, which is adjacent to moderate-income geographies, is open on Saturdays, while the branch located in the upper-income geography does not offer weekend hours.

*Community Development Services*

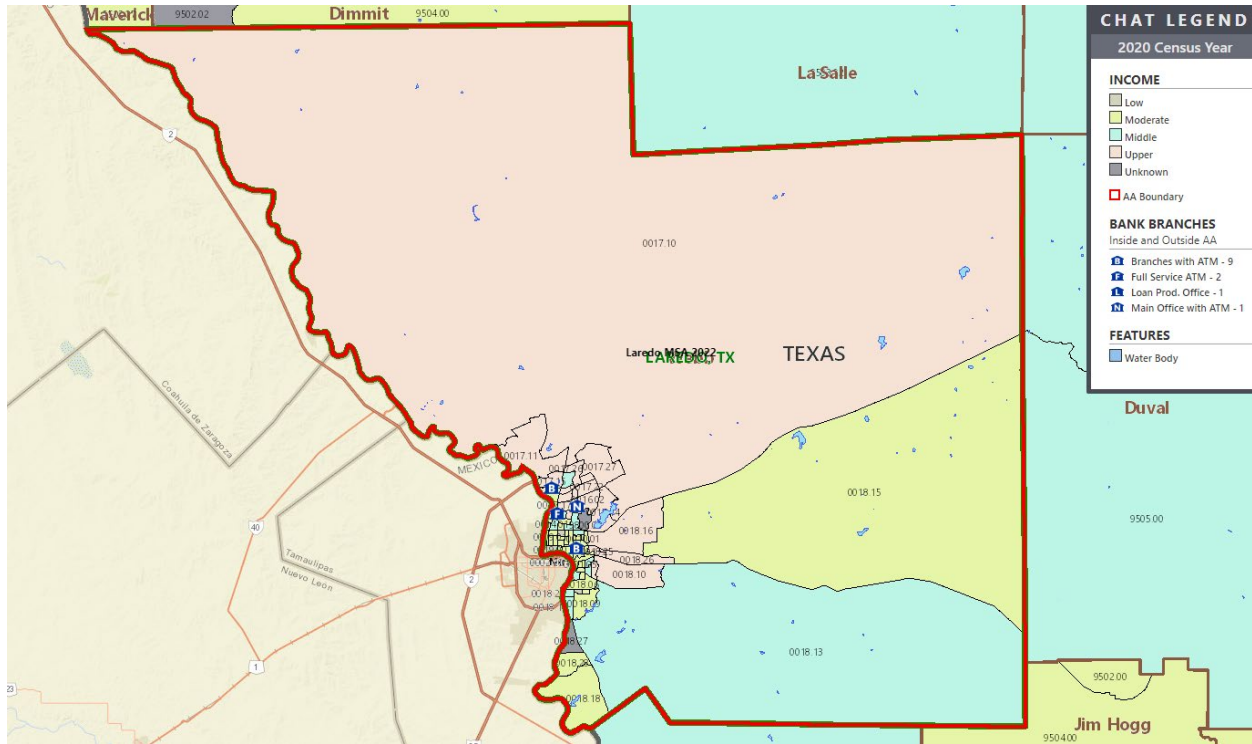
The bank provides a limited level of CD services in the AA. As shown on Table 35, TCB directors, executives, and employees extended 24 CD services for a total of 14 hours to 16 organizations extending community services to LMI individuals. The number of CD services provided by the bank in the AA decreased significantly (99.0 percent) since the previous evaluation. There is room for the bank to improve its responsiveness to the AA needs.

**Table 35**

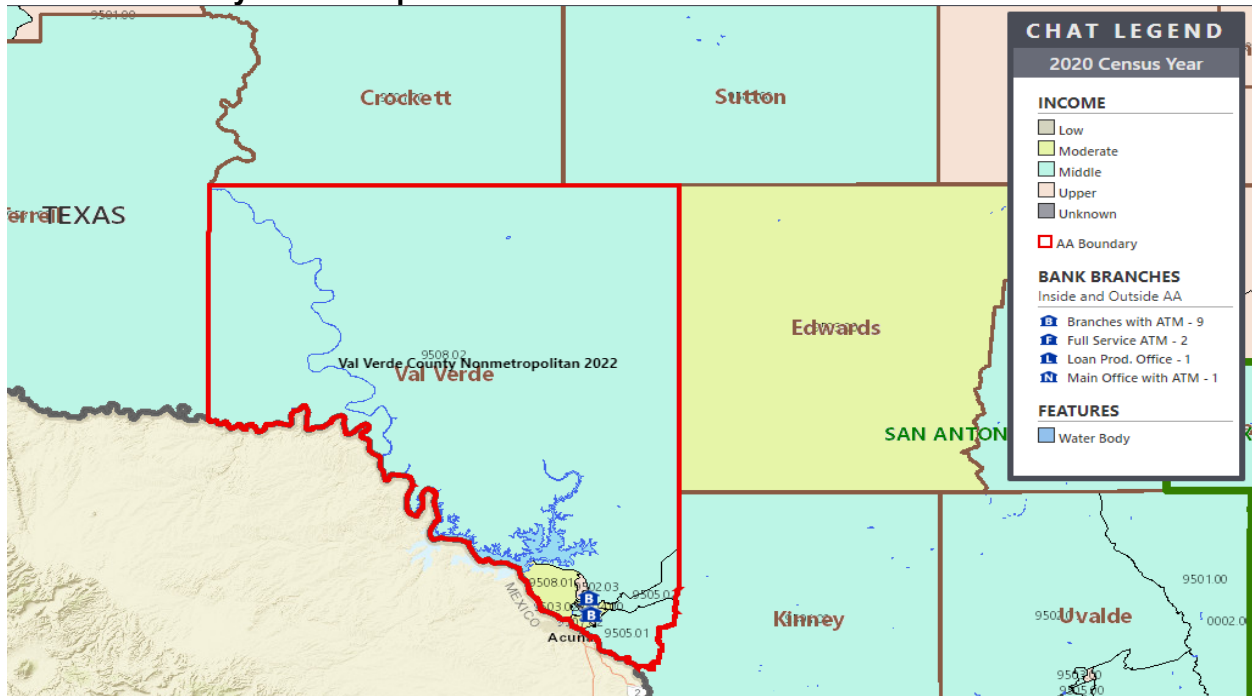
<b>Community Development Services</b>			
<b>Assessment Area: Val Verde Nonmetropolitan</b>			
<b>Purpose</b>	<b>Total Services</b>	<b>Total Hours</b>	<b>Total Organizations</b>
Affordable Housing	9	1	6
Community Services	15	13	10
Economic Development	0	0	0
Revitalization and Stabilization	0	0	0
<b>Total</b>	<b>24</b>	<b>14</b>	<b>16</b>

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

Laredo MSA AA

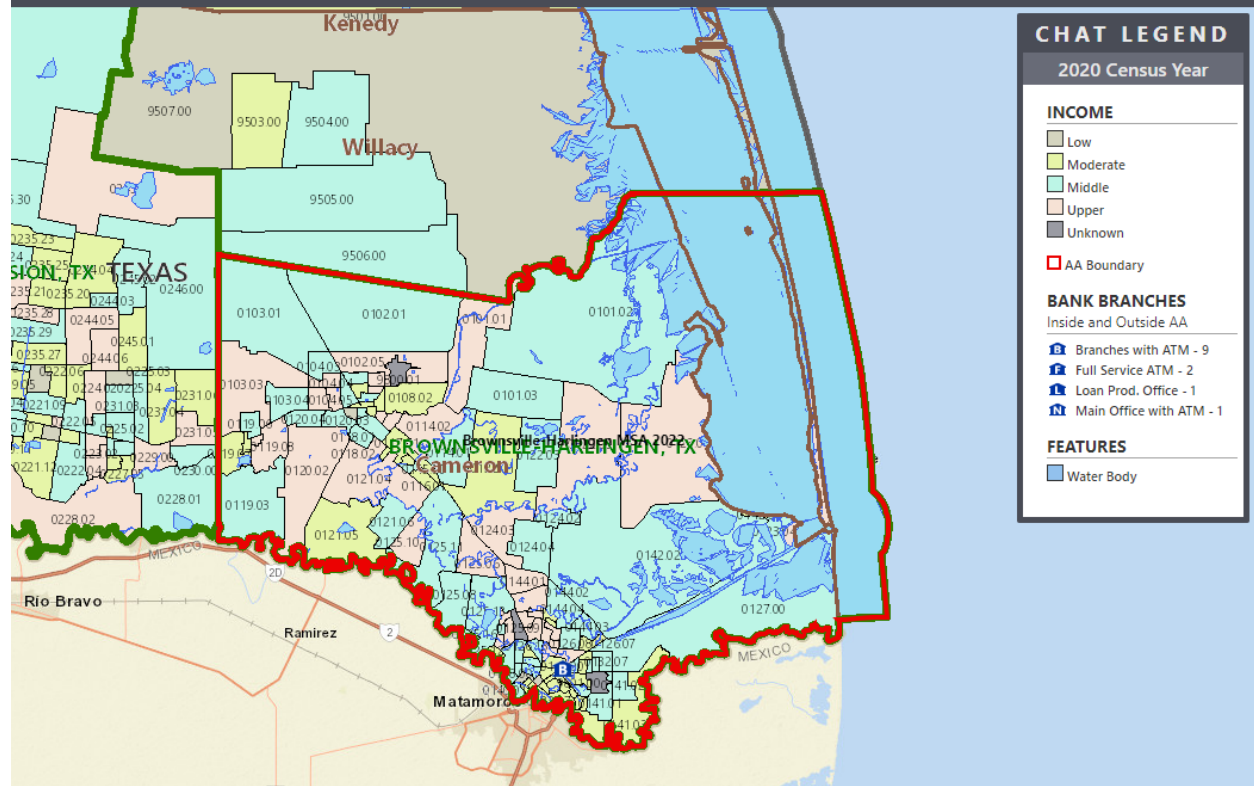


Val Verde County Nonmetropolitan AA

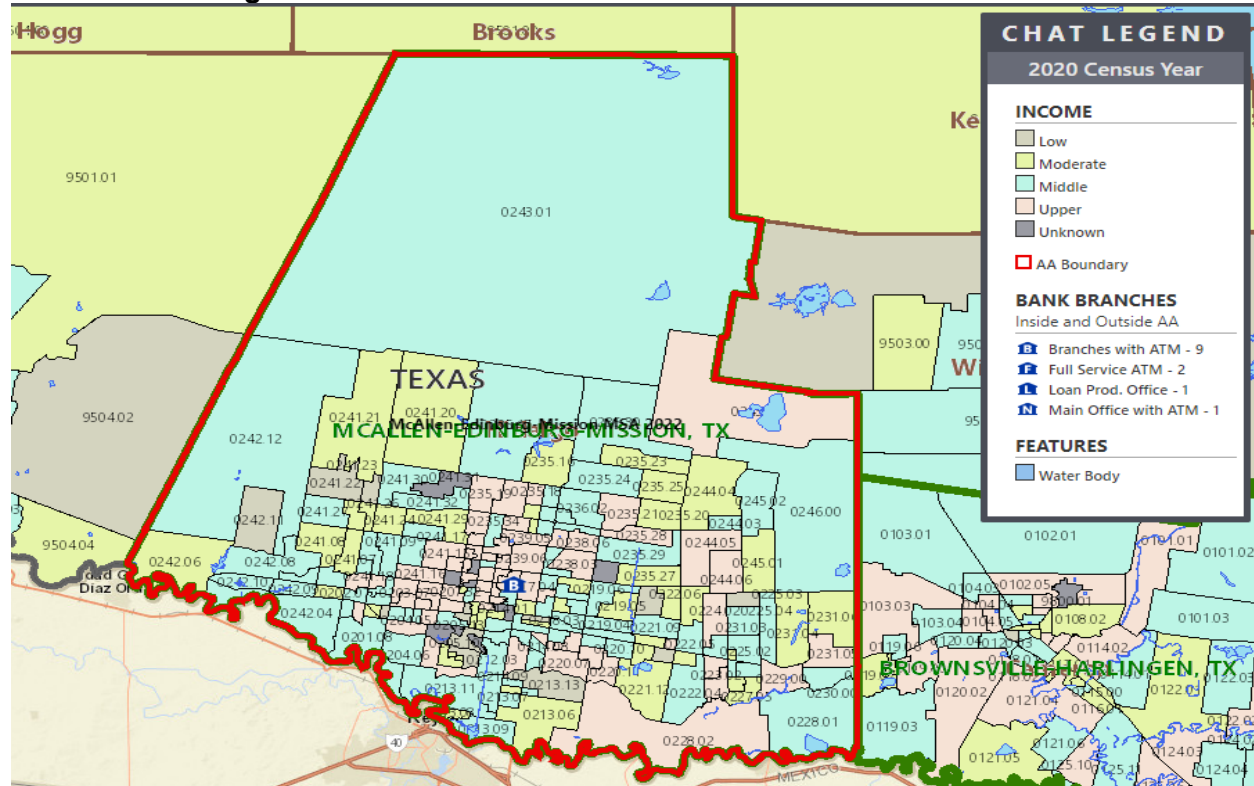




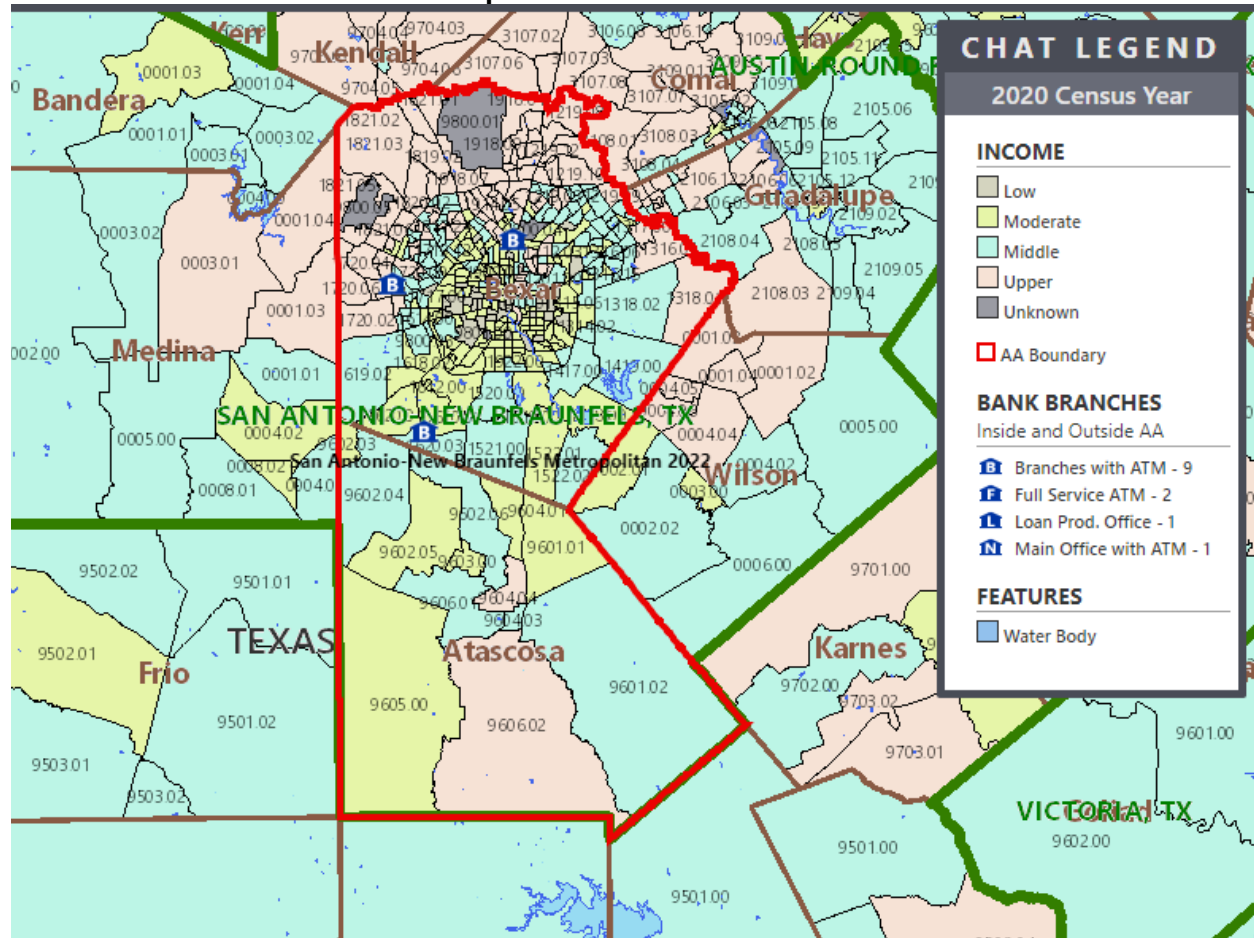
**Brownsville-Harlingen MSA AA**



**McAllen-Edinburg-Mission MSA AA**



San Antonio-New Braunfels Metropolitan AA



**APPENDIX B – DEMOGRAPHIC INFORMATION OF FULL-SCOPE ASSESSMENT AREAS**

**Table B-1**

2021 Laredo MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	3.3	1,184	2.1	714	60.3	14,475	25.6
Moderate	31	50.8	22,081	39.0	8,901	40.3	8,711	15.4
Middle	16	26.2	17,503	30.9	4,627	26.4	9,498	16.8
Upper	11	18.0	15,858	28.0	1,321	8.3	23,942	42.3
Unknown	1	1.6	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>61</b>	<b>100.0</b>	<b>56,626</b>	<b>100.0</b>	<b>15,563</b>	<b>27.5</b>	<b>56,626</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,733	502	1.1	29.0	1,037	59.8	194	11.2
Moderate	32,676	14,836	33.8	45.4	13,321	40.8	4,519	13.8
Middle	21,617	13,946	31.7	64.5	6,332	29.3	1,339	6.2
Upper	20,705	14,649	33.3	70.8	5,045	24.4	1,011	4.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>76,731</b>	<b>43,933</b>	<b>100.0</b>	<b>57.3</b>	<b>25,735</b>	<b>33.5</b>	<b>7,063</b>	<b>9.2</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	78	0.8	71	0.8	6	0.7	1	1.5
Moderate	3,058	32.2	2,731	31.8	302	35.4	25	38.5
Middle	1,639	17.2	1,531	17.8	100	11.7	8	12.3
Upper	4,688	49.3	4,220	49.1	438	51.4	30	46.2
Unknown	40	0.4	33	0.4	6	0.7	1	1.5
<b>Total AA</b>	<b>9,503</b>	<b>100.0</b>	<b>8,586</b>	<b>100.0</b>	<b>852</b>	<b>100.0</b>	<b>65</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>90.4</b>		<b>9.0</b>		<b>0.7</b>	
	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	26	28.0	25	27.8	1	33.3	0	0.0
Middle	17	18.3	16	17.8	1	33.3	0	0.0
Upper	50	53.8	49	54.4	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>93</b>	<b>100.0</b>	<b>90</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>			<b>96.8</b>		<b>3.2</b>		<b>0.0</b>	
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 Laredo MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	3.3	1,184	2.1	714	60.3	14,475	25.6
Moderate	31	50.8	22,081	39.0	8,901	40.3	8,711	15.4
Middle	16	26.2	17,503	30.9	4,627	26.4	9,498	16.8
Upper	11	18.0	15,858	28.0	1,321	8.3	23,942	42.3
Unknown	1	1.6	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>61</b>	<b>100.0</b>	<b>56,626</b>	<b>100.0</b>	<b>15,563</b>	<b>27.5</b>	<b>56,626</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,733	502	1.1	29.0	1,037	59.8	194	11.2
Moderate	32,676	14,836	33.8	45.4	13,321	40.8	4,519	13.8
Middle	21,617	13,946	31.7	64.5	6,332	29.3	1,339	6.2
Upper	20,705	14,649	33.3	70.8	5,045	24.4	1,011	4.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>76,731</b>	<b>43,933</b>	<b>100.0</b>	<b>57.3</b>	<b>25,735</b>	<b>33.5</b>	<b>7,063</b>	<b>9.2</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	76	0.8	68	0.8	7	0.8	1	1.7
Moderate	3,019	32.5	2,690	32.2	307	35.7	22	37.3
Middle	1,627	17.5	1,517	18.1	103	12.0	7	11.9
Upper	4,524	48.7	4,056	48.5	439	51.0	29	49.2
Unknown	39	0.4	34	0.4	5	0.6	0	0.0
<b>Total AA</b>	<b>9,285</b>	<b>100.0</b>	<b>8,365</b>	<b>100.0</b>	<b>861</b>	<b>100.0</b>	<b>59</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.1</b>	<b>9.3</b>	<b>0.6</b>		
	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	27	29.0	26	28.6	1	50.0	0	0.0
Middle	16	17.2	16	17.6	0	0.0	0	0.0
Upper	50	53.8	49	53.8	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>93</b>	<b>100.0</b>	<b>91</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.8</b>	<b>2.2</b>	<b>0.0</b>		
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**

2021 Val Verde 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	0	0.0	0	0.0	0	0.0	2,767	24.8
Moderate	3	30.0	2,816	25.2	654	23.2	1,973	17.7
Middle	5	50.0	6,211	55.6	1,123	18.1	2,004	17.9
Upper	1	10.0	2,144	19.2	135	6.3	4,427	39.6
Unknown	1	10.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>10</b>	<b>100.0</b>	<b>11,171</b>	<b>100.0</b>	<b>1,912</b>	<b>17.1</b>	<b>11,171</b>	<b>100.0</b>
	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	4,201	2,487	25.9	59.2	1,110	26.4	604	14.4
Middle	11,152	5,197	54.2	46.6	3,085	27.7	2,870	25.7
Upper	3,385	1,906	19.9	56.3	1,005	29.7	474	14.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>18,738</b>	<b>9,590</b>	<b>100.0</b>	<b>51.2</b>	<b>5,200</b>	<b>27.8</b>	<b>3,948</b>	<b>21.1</b>
	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	297	22.9	279	23.0	16	21.3	2	15.4
Middle	704	54.2	648	53.5	45	60.0	11	84.6
Upper	297	22.9	283	23.4	14	18.7	0	0.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
<b>Total AA</b>	<b>1,299</b>	<b>100.0</b>	<b>1,211</b>	<b>100.0</b>	<b>75</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>93.2</b>		<b>5.8</b>		<b>1.0</b>	
	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	8	23.5	7	21.2	1	100.0	0	0.0
Middle	22	64.7	22	66.7	0	0.0	0	0.0
Upper	4	11.8	4	12.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>34</b>	<b>100.0</b>	<b>33</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>			<b>97.1</b>		<b>2.9</b>		<b>0.0</b>	
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-4**

2020 Val Verde 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	0	0.0	0	0.0	0	0.0	2,767	24.8
Moderate	3	30.0	2,816	25.2	654	23.2	1,973	17.7
Middle	5	50.0	6,211	55.6	1,123	18.1	2,004	17.9
Upper	1	10.0	2,144	19.2	135	6.3	4,427	39.6
Unknown	1	10.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>10</b>	<b>100.0</b>	<b>11,171</b>	<b>100.0</b>	<b>1,912</b>	<b>17.1</b>	<b>11,171</b>	<b>100.0</b>
	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	4,201	2,487	25.9	59.2	1,110	26.4	604	14.4
Middle	11,152	5,197	54.2	46.6	3,085	27.7	2,870	25.7
Upper	3,385	1,906	19.9	56.3	1,005	29.7	474	14.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>18,738</b>	<b>9,590</b>	<b>100.0</b>	<b>51.2</b>	<b>5,200</b>	<b>27.8</b>	<b>3,948</b>	<b>21.1</b>
	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	298	22.8	278	22.9	17	21.0	3	23.1
Middle	706	54.0	646	53.2	50	61.7	10	76.9
Upper	303	23.2	289	23.8	14	17.3	0	0.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
<b>Total AA</b>	<b>1,308</b>	<b>100.0</b>	<b>1,214</b>	<b>100.0</b>	<b>81</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.8</b>	<b>6.2</b>	<b>1.0</b>		
	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	8	21.6	7	20.0	1	100.0	0	0.0
Middle	25	67.6	24	68.6	0	0.0	1	100.0
Upper	4	10.8	4	11.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>37</b>	<b>100.0</b>	<b>35</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>94.6</b>	<b>2.7</b>	<b>2.7</b>		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**APPENDIX C – LENDING TABLES OF FULL-SCOPE ASSESSMENT AREAS**

**Table C-1**

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Laredo MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>							
Low	1	4.8	0.2	88	1.6	0.1	1.1
Moderate	6	28.6	18.3	796	14.8	14.7	33.8
Middle	4	19.0	27.5	648	12.1	21.8	31.7
Upper	10	47.6	54.1	3,840	71.5	63.5	33.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>21</b>	<b>100.0</b>	<b>100.0</b>	<b>5,372</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	0.2	0	0.0	0.1	1.1
Moderate	4	36.4	11.8	992	44.4	9.3	33.8
Middle	1	9.1	18.2	150	6.7	13.3	31.7
Upper	6	54.5	69.8	1,093	48.9	77.3	33.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>11</b>	<b>100.0</b>	<b>100.0</b>	<b>2,235</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	2.3	0	0.0	0.7	1.1
Moderate	2	66.7	18.2	119	82.6	13.6	33.8
Middle	0	0.0	31.8	0	0.0	38.5	31.7
Upper	1	33.3	47.7	25	17.4	47.2	33.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>144</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multi-family Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	
Moderate	3	50.0	39.1	1,171	23.6	13.5	43.7
Middle	2	33.3	30.4	1,590	32.0	12.2	22.8
Upper	1	16.7	30.4	2,200	44.3	74.2	31.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>6</b>	<b>100.0</b>	<b>100.0</b>	<b>4,961</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							<b>Owner Occupied Units %</b>
Low	1	2.4	0.2	88	0.7	0.1	
Moderate	15	35.7	16.2	3,078	24.1	12.9	33.8
Middle	7	16.7	25.4	2,388	18.7	18.9	31.7
Upper	19	45.2	58.2	7,236	56.6	68.0	33.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>42</b>	<b>100.0</b>	<b>100.0</b>	<b>12,790</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

**Table C-2**

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Laredo MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	7	0.6	0.8	499	0.5	0.4	0.8
Moderate	292	25.4	31.8	26,640	27.2	32.7	32.5
Middle	131	11.4	14.5	9,845	10.0	9.1	17.5
Upper	716	62.3	52.3	60,936	62.2	57.2	48.7
Unknown	4	0.3	0.2	78	0.1	0.3	0.4
<b>Total</b>	<b>1,150</b>	<b>100.0</b>	<b>100.0</b>	<b>97,998</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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**

Distribution of 2020 Small Farm Lending By Income Level of Geography Assessment Area: Laredo MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	19	51.4	50.0	1,129	69.8	62.4	29.0
Middle	5	13.5	4.2	89	5.5	4.4	17.2
Upper	13	35.1	45.8	399	24.7	33.2	53.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>37</b>	<b>100.0</b>	<b>100.0</b>	<b>1,617</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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-4**

Distribution of 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Laredo MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	1.3	0	0.0	0.6	25.6
Moderate	0	0.0	12.1	0	0.0	8.3	15.4
Middle	0	0.0	25.6	0	0.0	22.4	16.8
Upper	16	76.2	48.0	4,842	90.1	55.9	42.3
Unknown	5	23.8	13.0	530	9.9	12.8	0.0
<b>Total</b>	<b>21</b>	<b>100.0</b>	<b>100.0</b>	<b>5,372</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	0.8	0	0.0	0.3	25.6
Moderate	0	0.0	3.0	0	0.0	1.7	15.4
Middle	1	9.1	9.8	141	6.3	6.8	16.8
Upper	5	45.5	52.1	826	37.0	54.9	42.3
Unknown	5	45.5	34.3	1,268	56.7	36.4	0.0
<b>Total</b>	<b>11</b>	<b>100.0</b>	<b>100.0</b>	<b>2,235</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	25.6
Moderate	1	33.3	13.6	70	48.6	11.4	15.4
Middle	0	0.0	13.6	0	0.0	15.3	16.8
Upper	2	66.7	72.7	74	51.4	73.3	42.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>144</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							
Low	0	0.0	1.1	0	0.0	0.5	25.6
Moderate	1	2.8	7.6	70	0.9	5.4	15.4
Middle	1	2.8	17.1	141	1.8	15.4	16.8
Upper	24	66.7	43.3	5,820	74.3	51.4	42.3
Unknown	10	27.8	30.9	1,798	23.0	27.3	0.0
<b>Total</b>	<b>36</b>	<b>100.0</b>	<b>100.0</b>	<b>7,829</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<p>Source: 2020 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-5**

Distribution of 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: Laredo MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	747	65.0	34.3	42,592	43.5	26.1	90.1
<b>Over \$1 Million</b>	341	29.7		49,984	51.0		9.3
<b>Revenue Unknown</b>	62	5.4		5,422	5.5		0.6
<b>Total</b>	1,150	100.0		97,998	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	906	78.8	84.5	31,844	32.5	30.6	
<b>\$100,001 - \$250,000</b>	156	13.6	9.5	24,714	25.2	23.6	
<b>\$250,001 - \$1 Million</b>	88	7.7	6.0	41,440	42.3	45.8	
<b>Total</b>	1,150	100.0	100.0	97,998	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	660	88.4		19,768	46.4		
<b>\$100,001 - \$250,000</b>	60	8.0		9,559	22.4		
<b>\$250,001 - \$1 Million</b>	27	3.6		13,265	31.1		
<b>Total</b>	747	100.0		42,592	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

**Table C-6**

Distribution of 2020 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Laredo MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	33	89.2	66.7	1,248	77.2	56.8	97.8
<b>Over \$1 Million</b>	3	8.1		349	21.6		2.2
<b>Revenue Unknown</b>	1	2.7		20	1.2		0.0
<b>Total</b>	37	100.0		1,617	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	34	91.9	45.8	1,019	63.0	15.1	
<b>\$100,001 - \$250,000</b>	3	8.1	37.5	598	37.0	42.5	
<b>\$250,001 - \$500,000</b>	0	0.0	16.7	0	0.0	42.4	
<b>Total</b>	37	100.0	100.0	1,617	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	31	93.9		900	72.1		
<b>\$100,001 - \$250,000</b>	2	6.1		348	27.9		
<b>\$250,001 - \$500,000</b>	0	0.0		0	0.0		
<b>Total</b>	33	100.0		1,248	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

**Table C-7**

Distribution of 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: Val Verde County Nonmetropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.7	0	0.0	4.4	25.9
Middle	11	73.3	49.5	1,570	65.7	50.8	54.2
Upper	4	26.7	42.8	819	34.3	44.8	19.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>15</b>	<b>100.0</b>	<b>100.0</b>	<b>2,389</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.4	0	0.0	2.8	25.9
Middle	2	50.0	44.9	260	39.7	46.9	54.2
Upper	2	50.0	49.7	395	60.3	50.3	19.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>655</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	12.5	9	100.0	12.9	25.9
Middle	0	0.0	75.0	0	0.0	82.5	54.2
Upper	0	0.0	12.5	0	0.0	4.6	19.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multi-family Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	
Moderate	0	0.0	0.0	0	0.0	0.0	16.0
Middle	0	0.0	100.0	0	0.0	100.0	58.0
Upper	0	0.0	0.0	0	0.0	0.0	26.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							<b>Owner Occupied Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	
Moderate	1	5.0	6.9	9	0.3	3.9	25.9
Middle	13	65.0	49.4	1,830	59.9	50.1	54.2
Upper	6	30.0	43.7	1,214	39.8	46.0	19.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>20</b>	<b>100.0</b>	<b>100.0</b>	<b>3,053</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table C-8**

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Val Verde County Nonmetropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	45	16.7	22.2	1,801	14.1	20.1	22.8
Middle	160	59.3	59.4	8,111	63.3	66.7	54.0
Upper	65	24.1	17.5	2,899	22.6	12.7	23.2
Unknown	0	0.0	0.2	0	0.0	0.0	0.1
<b>Total</b>	<b>270</b>	<b>100.0</b>	<b>100.0</b>	<b>12,811</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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-9**

Distribution of 2020 Small Farm Lending By Income Level of Geography Assessment Area: Val Verde County Nonmetropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	25.0	0.0	594	48.9	0.0	21.6
Middle	9	75.0	80.0	620	51.1	96.9	67.6
Upper	0	0.0	0.0	0	0.0	0.0	10.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>12</b>	<b>100.0</b>	<b>100.0</b>	<b>1,214</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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-10**

Distribution of 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Val Verde County Nonmetropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	2.4	0	0.0	1.2	24.8
Moderate	1	6.7	11.7	44	1.8	7.5	17.7
Middle	0	0.0	27.0	0	0.0	22.1	17.9
Upper	10	66.7	50.3	1,703	71.3	58.9	39.6
Unknown	4	26.7	8.6	642	26.9	10.3	0.0
<b>Total</b>	<b>15</b>	<b>100.0</b>	<b>100.0</b>	<b>2,389</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	0.6	0	0.0	0.5	24.8
Moderate	0	0.0	2.5	0	0.0	1.4	17.7
Middle	2	50.0	6.7	177	27.0	4.9	17.9
Upper	2	50.0	41.7	478	73.0	40.9	39.6
Unknown	0	0.0	48.4	0	0.0	52.2	0.0
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>655</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	24.8
Moderate	1	100.0	12.5	9	100.0	4.6	17.7
Middle	0	0.0	12.5	0	0.0	7.7	17.9
Upper	0	0.0	62.5	0	0.0	79.2	39.6
Unknown	0	0.0	12.5	0	0.0	8.5	0.0
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							
Low	0	0.0	1.8	0	0.0	0.9	24.8
Moderate	2	10.0	8.2	53	1.7	5.3	17.7
Middle	2	10.0	19.2	177	5.8	15.8	17.9
Upper	12	60.0	45.5	2,181	71.4	51.6	39.6
Unknown	4	20.0	25.3	642	21.0	26.4	0.0
<b>Total</b>	<b>20</b>	<b>100.0</b>	<b>100.0</b>	<b>3,053</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<p>Source: 2020 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-11**

Distribution of 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: Val Verde County Nonmetropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	226	83.7	29.0	6,902	53.9	31.4	92.8
<b>Over \$1 Million</b>	41	15.2		5,402	42.2		6.2
<b>Revenue Unknown</b>	3	1.1		507	4.0		1.0
<b>Total</b>	270	100.0		12,811	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	237	87.8	96.0	5,359	41.8	52.4	
<b>\$100,001 - \$250,000</b>	26	9.6	1.9	4,237	33.1	9.5	
<b>\$250,001 - \$1 Million</b>	7	2.6	2.1	3,215	25.1	38.2	
<b>Total</b>	270	100.0	100.0	12,811	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	213	94.2		4,145	60.1		
<b>\$100,001 - \$250,000</b>	10	4.4		1,614	23.4		
<b>\$250,001 - \$1 Million</b>	3	1.3		1,143	16.6		
<b>Total</b>	226	100.0		6,902	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

**Table C-12**

Distribution of 2020 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Val Verde County Nonmetropolitan							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	7	58.3	40.0	470	38.7	35.6	94.6
<b>Over \$1 Million</b>	5	41.7		744	61.3		2.7
<b>Revenue Unknown</b>	0	0.0		0	0.0		2.7
<b>Total</b>	12	100.0		1,214	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	8	66.7	80.0	348	28.7	66.0	
<b>\$100,001 - \$250,000</b>	3	25.0	20.0	594	48.9	34.0	
<b>\$250,001 - \$500,000</b>	1	8.3	0.0	272	22.4	0.0	
<b>Total</b>	12	100.0	100.0	1,214	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	6	85.7		198	42.1		
<b>\$100,001 - \$250,000</b>	0	0.0		0	0.0		
<b>\$250,001 - \$500,000</b>	1	14.3		272	57.9		
<b>Total</b>	7	100.0		470	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							



**APPENDIX D – DEMOGRAPHIC INFORMATION OF LIMITED-SCOPE ASSESSMENT AREAS**

**Table D-1**

2022 Brownsville-Harlingen MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	2.5	1,911	1.9	956	50.0	23,835	24.3
Moderate	37	30.3	24,842	25.3	8,677	34.9	16,770	17.1
Middle	45	36.9	39,280	40.0	9,109	23.2	16,686	17.0
Upper	33	27.0	31,314	31.9	4,050	12.9	40,829	41.6
Unknown	4	3.3	773	0.8	352	45.5	0	0.0
<b>Total AA</b>	<b>122</b>	<b>100.0</b>	<b>98,120</b>	<b>100.0</b>	<b>23,144</b>	<b>23.6</b>	<b>98,120</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,035	1,025	1.2	33.8	1,600	52.7	410	13.5
Moderate	36,867	17,071	20.3	46.3	15,159	41.1	4,637	12.6
Middle	59,284	34,861	41.5	58.8	16,248	27.4	8,175	13.8
Upper	52,390	30,542	36.3	58.3	9,568	18.3	12,280	23.4
Unknown	968	555	0.7	57.3	339	35.0	74	7.6
<b>Total AA</b>	<b>152,544</b>	<b>84,054</b>	<b>100.0</b>	<b>55.1</b>	<b>42,914</b>	<b>28.1</b>	<b>25,576</b>	<b>16.8</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	360	2.9	344	3.0	14	1.9	2	1.6
Moderate	3,457	28.3	3,184	28.0	246	33.5	27	21.3
Middle	4,206	34.4	3,906	34.4	257	35.0	43	33.9
Upper	4,070	33.3	3,806	33.5	210	28.6	54	42.5
Unknown	139	1.1	131	1.2	7	1.0	1	0.8
<b>Total AA</b>	<b>12,232</b>	<b>100.0</b>	<b>11,371</b>	<b>100.0</b>	<b>734</b>	<b>100.0</b>	<b>127</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.0</b>		<b>6.0</b>		<b>1.0</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2	1.1	2	1.1	0	0.0	0	0.0
Moderate	22	12.0	20	11.3	1	16.7	1	100.0
Middle	72	39.1	71	40.1	1	16.7	0	0.0
Upper	86	46.7	82	46.3	4	66.7	0	0.0
Unknown	2	1.1	2	1.1	0	0.0	0	0.0
<b>Total AA</b>	<b>184</b>	<b>100.0</b>	<b>177</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>96.2</b>		<b>3.3</b>		<b>0.5</b>
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table D-2**

2021 Brownsville-Harlingen 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
<b>Total AA</b>	<b>87</b>	<b>100.0</b>	<b>95,991</b>	<b>100.0</b>	<b>28,376</b>	<b>29.6</b>	<b>95,991</b>	<b>100.0</b>
	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
<b>Total AA</b>	<b>145,194</b>	<b>80,885</b>	<b>100.0</b>	<b>55.7</b>	<b>40,212</b>	<b>27.7</b>	<b>24,097</b>	<b>16.6</b>
	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
<b>Total AA</b>	<b>12,163</b>	<b>100.0</b>	<b>11,318</b>	<b>100.0</b>	<b>742</b>	<b>100.0</b>	<b>103</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.1</b>	<b>6.1</b>	<b>0.8</b>		
	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
<b>Total AA</b>	<b>185</b>	<b>100.0</b>	<b>178</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>96.2</b>	<b>3.2</b>	<b>0.5</b>		
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 D-3**

2020 Brownsville-Harlingen 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
<b>Total AA</b>	<b>87</b>	<b>100.0</b>	<b>95,991</b>	<b>100.0</b>	<b>28,376</b>	<b>29.6</b>	<b>95,991</b>	<b>100.0</b>
	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
<b>Total AA</b>	<b>145,194</b>	<b>80,885</b>	<b>100.0</b>	<b>55.7</b>	<b>40,212</b>	<b>27.7</b>	<b>24,097</b>	<b>16.6</b>
	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
<b>Total AA</b>	<b>12,143</b>	<b>100.0</b>	<b>11,269</b>	<b>100.0</b>	<b>773</b>	<b>100.0</b>	<b>101</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.8</b>		<b>6.4</b>		<b>0.8</b>
	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
<b>Total AA</b>	<b>201</b>	<b>100.0</b>	<b>194</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>96.5</b>		<b>3.0</b>		<b>0.5</b>
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table D-4**

2022 McAllen-Edinburg-Mission MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	13	6.1	10,756	5.5	5,801	53.9	50,999	26.1
Moderate	47	22.2	38,833	19.8	14,091	36.3	29,827	15.2
Middle	80	37.7	78,619	40.2	19,196	24.4	31,732	16.2
Upper	63	29.7	62,820	32.1	9,451	15.0	83,129	42.5
Unknown	9	4.2	4,659	2.4	1,275	27.4	0	0.0
<b>Total AA</b>	<b>212</b>	<b>100.0</b>	<b>195,687</b>	<b>100.0</b>	<b>49,814</b>	<b>25.5</b>	<b>195,687</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	14,129	8,476	5.1	60.0	4,449	31.5	1,204	8.5
Moderate	56,747	31,448	19.0	55.4	17,783	31.3	7,516	13.2
Middle	115,103	67,372	40.6	58.5	29,733	25.8	17,998	15.6
Upper	89,026	54,784	33.0	61.5	24,009	27.0	10,233	11.5
Unknown	6,375	3,713	2.2	58.2	2,111	33.1	551	8.6
<b>Total AA</b>	<b>281,380</b>	<b>165,793</b>	<b>100.0</b>	<b>58.9</b>	<b>78,085</b>	<b>27.8</b>	<b>37,502</b>	<b>13.3</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	882	3.2	824	3.1	48	3.2	10	4.5
Moderate	4,322	15.5	4,023	15.4	271	18.1	28	12.6
Middle	10,405	37.3	9,717	37.1	590	39.4	98	44.1
Upper	11,327	40.6	10,709	40.9	539	36.0	79	35.6
Unknown	953	3.4	895	3.4	51	3.4	7	3.2
<b>Total AA</b>	<b>27,889</b>	<b>100.0</b>	<b>26,168</b>	<b>100.0</b>	<b>1,499</b>	<b>100.0</b>	<b>222</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.8</b>		<b>5.4</b>		<b>0.8</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	4	1.2	4	1.3	0	0.0	0	0.0
Moderate	65	19.1	56	17.7	9	36.0	0	0.0
Middle	132	38.7	123	38.9	9	36.0	0	0.0
Upper	134	39.3	127	40.2	7	28.0	0	0.0
Unknown	6	1.8	6	1.9	0	0.0	0	0.0
<b>Total AA</b>	<b>341</b>	<b>100.0</b>	<b>316</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>92.7</b>		<b>7.3</b>		<b>0.0</b>
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table D-5**

2021 McAllen-Edinburg-Mission 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
<b>Total AA</b>	<b>113</b>	<b>100.0</b>	<b>183,335</b>	<b>100.0</b>	<b>54,863</b>	<b>29.9</b>	<b>183,335</b>	<b>100.0</b>
	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
<b>Total AA</b>	<b>258,126</b>	<b>152,552</b>	<b>100.0</b>	<b>59.1</b>	<b>71,469</b>	<b>27.7</b>	<b>34,105</b>	<b>13.2</b>
	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
<b>Total AA</b>	<b>27,410</b>	<b>100.0</b>	<b>25,721</b>	<b>100.0</b>	<b>1,496</b>	<b>100.0</b>	<b>193</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.8</b>		<b>5.5</b>		<b>0.7</b>
	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
<b>Total AA</b>	<b>342</b>	<b>100.0</b>	<b>317</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>92.7</b>		<b>7.3</b>		<b>0.0</b>
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 D-6**

2020 McAllen-Edinburg-Mission 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
<b>Total AA</b>	<b>113</b>	<b>100.0</b>	<b>183,335</b>	<b>100.0</b>	<b>54,863</b>	<b>29.9</b>	<b>183,335</b>	<b>100.0</b>
	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
<b>Total AA</b>	<b>258,126</b>	<b>152,552</b>	<b>100.0</b>	<b>59.1</b>	<b>71,469</b>	<b>27.7</b>	<b>34,105</b>	<b>13.2</b>
	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
<b>Total AA</b>	<b>27,102</b>	<b>100.0</b>	<b>25,397</b>	<b>100.0</b>	<b>1,527</b>	<b>100.0</b>	<b>178</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.7</b>	<b>5.6</b>	<b>0.7</b>		
	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
<b>Total AA</b>	<b>341</b>	<b>100.0</b>	<b>313</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>91.8</b>	<b>8.2</b>	<b>0.0</b>		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-7

2022 San Antonio-New Braunfels 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	9.0	28,772	6.6	9,445	32.8	103,544	23.9
Moderate	143	36.9	144,950	33.4	26,152	18.0	77,625	17.9
Middle	107	27.6	127,632	29.5	10,776	8.4	85,171	19.7
Upper	99	25.5	131,996	30.5	4,711	3.6	167,010	38.5
Unknown	4	1.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>388</b>	<b>100.0</b>	<b>433,350</b>	<b>100.0</b>	<b>51,084</b>	<b>11.8</b>	<b>433,350</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	52,666	18,604	4.8	35.3	28,356	53.8	5,706	10.8
Moderate	256,367	117,168	30.1	45.7	115,456	45.0	23,743	9.3
Middle	205,920	120,617	31.0	58.6	71,639	34.8	13,664	6.6
Upper	203,331	132,945	34.1	65.4	55,574	27.3	14,812	7.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>718,284</b>	<b>389,334</b>	<b>100.0</b>	<b>54.2</b>	<b>271,025</b>	<b>37.7</b>	<b>57,925</b>	<b>8.1</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	5,350	6.2	4,736	5.9	572	11.1	42	4.8
Moderate	23,756	27.6	21,924	27.4	1,677	32.7	155	17.7
Middle	22,348	26.0	20,933	26.2	1,228	23.9	187	21.3
Upper	34,339	39.9	32,232	40.3	1,616	31.5	491	55.9
Unknown	181	0.2	136	0.2	42	0.8	3	0.3
<b>Total AA</b>	<b>85,974</b>	<b>100.0</b>	<b>79,961</b>	<b>100.0</b>	<b>5,135</b>	<b>100.0</b>	<b>878</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.0</b>		<b>6.0</b>		<b>1.0</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	13	1.5	13	1.5	0	0.0	0	0.0
Moderate	188	21.9	183	21.6	5	38.5	0	0.0
Middle	212	24.7	210	24.8	2	15.4	0	0.0
Upper	446	51.9	440	52.0	6	46.2	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>859</b>	<b>100.0</b>	<b>846</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>98.5</b>		<b>1.5</b>		<b>0.0</b>
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table D-8**

2021 San Antonio-New Braunfels Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	33	8.8	28,586	6.6	10,764	37.7	103,878	24.1
Moderate	133	35.6	136,544	31.7	29,182	21.4	76,265	17.7
Middle	97	25.9	122,552	28.4	13,544	11.1	83,100	19.3
Upper	107	28.6	143,320	33.3	5,933	4.1	167,771	38.9
Unknown	4	1.1	12	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>374</b>	<b>100.0</b>	<b>431,014</b>	<b>100.0</b>	<b>59,423</b>	<b>13.8</b>	<b>431,014</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	47,834	19,121	5.1	40.0	22,334	46.7	6,379	13.3
Moderate	231,500	102,101	27.4	44.1	105,894	45.7	23,505	10.2
Middle	200,969	107,555	28.8	53.5	76,580	38.1	16,834	8.4
Upper	212,681	144,471	38.7	67.9	56,126	26.4	12,084	5.7
Unknown	12	12	0.0	100.0	0	0.0	0	0.0
<b>Total AA</b>	<b>692,996</b>	<b>373,260</b>	<b>100.0</b>	<b>53.9</b>	<b>260,934</b>	<b>37.7</b>	<b>58,802</b>	<b>8.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4,198	5.0	3,709	4.7	465	9.0	24	3.1
Moderate	19,730	23.4	18,296	23.4	1,317	25.5	117	15.2
Middle	24,150	28.7	22,322	28.5	1,654	32.0	174	22.5
Upper	35,995	42.7	33,855	43.2	1,686	32.6	454	58.8
Unknown	193	0.2	147	0.2	43	0.8	3	0.4
<b>Total AA</b>	<b>84,266</b>	<b>100.0</b>	<b>78,329</b>	<b>100.0</b>	<b>5,165</b>	<b>100.0</b>	<b>772</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.0</b>	<b>6.1</b>	<b>0.9</b>		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	13	1.5	12	1.4	1	7.7	0	0.0
Moderate	111	12.7	109	12.7	2	15.4	0	0.0
Middle	278	31.9	274	31.9	4	30.8	0	0.0
Upper	469	53.8	463	54.0	6	46.2	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>871</b>	<b>100.0</b>	<b>858</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>98.5</b>	<b>1.5</b>	<b>0.0</b>		
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 D-9**

2020 San Antonio-New Braunfels Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	33	8.8	28,586	6.6	10,764	37.7	103,878	24.1
Moderate	133	35.6	136,544	31.7	29,182	21.4	76,265	17.7
Middle	97	25.9	122,552	28.4	13,544	11.1	83,100	19.3
Upper	107	28.6	143,320	33.3	5,933	4.1	167,771	38.9
Unknown	4	1.1	12	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>374</b>	<b>100.0</b>	<b>431,014</b>	<b>100.0</b>	<b>59,423</b>	<b>13.8</b>	<b>431,014</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	47,834	19,121	5.1	40.0	22,334	46.7	6,379	13.3
Moderate	231,500	102,101	27.4	44.1	105,894	45.7	23,505	10.2
Middle	200,969	107,555	28.8	53.5	76,580	38.1	16,834	8.4
Upper	212,681	144,471	38.7	67.9	56,126	26.4	12,084	5.7
Unknown	12	12	0.0	100.0	0	0.0	0	0.0
<b>Total AA</b>	<b>692,996</b>	<b>373,260</b>	<b>100.0</b>	<b>53.9</b>	<b>260,934</b>	<b>37.7</b>	<b>58,802</b>	<b>8.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4,243	5.1	3,748	4.8	475	9.0	20	2.7
Moderate	19,522	23.4	18,073	23.3	1,343	25.4	106	14.4
Middle	23,966	28.7	22,086	28.5	1,715	32.4	165	22.4
Upper	35,523	42.6	33,369	43.1	1,713	32.4	441	60.0
Unknown	201	0.2	153	0.2	45	0.9	3	0.4
<b>Total AA</b>	<b>83,455</b>	<b>100.0</b>	<b>77,429</b>	<b>100.0</b>	<b>5,291</b>	<b>100.0</b>	<b>735</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.8</b>	<b>6.3</b>	<b>0.9</b>		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	10	1.1	9	1.0	1	8.3	0	0.0
Moderate	114	12.9	112	12.8	2	16.7	0	0.0
Middle	275	31.1	272	31.2	3	25.0	0	0.0
Upper	486	54.9	480	55.0	6	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>885</b>	<b>100.0</b>	<b>873</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>98.6</b>	<b>1.4</b>	<b>0.0</b>		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**APPENDIX E – LENDING TABLES OF LIMITED-SCOPE ASSESSMENT AREAS**

**Table E-1**

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Brownsville-Harlingen MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.7	0	0.0	0.4	1.2
Moderate	1	16.7	14.1	1,056	36.9	10.8	1	16.7	13.8	403	18.2	10.6	20.3
Middle	3	50.0	25.0	519	18.1	22.8	2	33.3	36.0	705	31.9	34.5	41.5
Upper	2	33.3	60.8	1,289	45.0	66.4	3	50.0	49.2	1,104	49.9	54.2	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	0.3	0.7
<b>Total</b>	<b>6</b>	<b>100.0</b>	<b>100.0</b>	<b>2,864</b>	<b>100.0</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>100.0</b>	<b>2,212</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.6	0	0.0	0.6	1.2
Moderate	0	0.0	10.8	0	0.0	10.0	1	50.0	10.9	420	77.1	7.7	20.3
Middle	1	100.0	24.7	118	100.0	23.1	1	50.0	34.9	125	22.9	33.4	41.5
Upper	0	0.0	64.5	0	0.0	66.9	0	0.0	53.2	0	0.0	57.9	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	0.4	0.7
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>118</b>	<b>100.0</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>545</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	1.2	0	0.0	1.4	1.2
Moderate	0	0.0	16.4	0	0.0	10.6	0	0.0	8.6	0	0.0	4.5	20.3
Middle	0	0.0	23.6	0	0.0	16.9	2	100.0	48.1	192	100.0	56.5	41.5
Upper	0	0.0	60.0	0	0.0	72.4	0	0.0	42.0	0	0.0	37.6	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.7
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>192</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>													<b>Multi-family Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	8.7	0	0.0	1.6	
Moderate	1	100.0	28.9	239	100.0	55.8	0	0.0	23.9	0	0.0	22.7	30.1
Middle	0	0.0	52.6	0	0.0	29.6	0	0.0	43.5	0	0.0	31.1	24.6
Upper	0	0.0	18.4	0	0.0	14.6	0	0.0	21.7	0	0.0	36.6	42.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.2	0	0.0	8.0	0.6
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>239</b>	<b>100.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													<b>Owner Occupied Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.7	0	0.0	0.5	
Moderate	2	25.0	13.0	1,295	40.2	12.6	2	20.0	13.0	823	27.9	11.1	20.3
Middle	4	50.0	25.0	637	19.8	23.1	5	50.0	35.9	1,022	34.7	34.1	41.5
Upper	2	25.0	62.0	1,289	40.0	64.3	3	30.0	50.0	1,104	37.4	53.2	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	1.0	0.7
<b>Total</b>	<b>8</b>	<b>100.0</b>	<b>100.0</b>	<b>3,221</b>	<b>100.0</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>100.0</b>	<b>2,949</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

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

**Table E-2**

Distribution of 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: Brownsville-Harlingen MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	14.3	11.2	107	5.9	9.1	29.1
Middle	2	28.6	24.7	436	24.2	21.5	29.9
Upper	4	57.1	64.0	1,259	69.9	69.4	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>7</b>	<b>100.0</b>	<b>100.0</b>	<b>1,802</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	10.2	0	0.0	9.6	29.1
Middle	0	0.0	23.2	0	0.0	20.9	29.9
Upper	4	100.0	66.6	1,420	100.0	69.5	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>1,420</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	19.2	0	0.0	15.7	29.1
Middle	0	0.0	32.7	0	0.0	35.7	29.9
Upper	0	0.0	48.1	0	0.0	48.6	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multi-family Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	
Moderate	1	50.0	18.2	245	26.9	7.4	23.8
Middle	0	0.0	48.5	0	0.0	65.2	27.2
Upper	1	50.0	33.3	665	73.1	27.3	49.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>910</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							<b>Owner Occupied Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	
Moderate	2	13.3	11.6	352	7.8	9.5	29.1
Middle	2	13.3	24.5	436	9.7	23.6	29.9
Upper	11	73.3	63.9	3,700	82.4	66.9	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>15</b>	<b>100.0</b>	<b>100.0</b>	<b>4,488</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2020 FFIEC Census Data

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

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

**Table E-3**

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography Assessment Area: Brownsville-Harlingen MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	1.8	0	0.0	1.2	2.9
Moderate	6	21.4	29.5	985	32.4	28.3	4	11.8	25.4	922	16.5	26.6	28.3
Middle	7	25.0	28.9	992	32.7	33.4	8	23.5	36.3	961	17.2	34.0	34.4
Upper	15	53.6	40.6	1,060	34.9	37.8	22	64.7	35.0	3,689	66.2	36.2	33.3
Unknown	0	0.0	0.2	0	0.0	0.3	0	0.0	0.9	0	0.0	1.9	1.1
<b>Total</b>	<b>28</b>	<b>100.0</b>	<b>100.0</b>	<b>3,037</b>	<b>100.0</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>	<b>100.0</b>	<b>5,572</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 FFIEC Census Data  
2022 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Table E-4**

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Brownsville-Harlingen MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	9	25.0	28.7	387	13.1	27.6	30.3
Middle	9	25.0	28.6	722	24.5	30.3	28.0
Upper	18	50.0	41.8	1,840	62.4	41.0	41.6
Unknown	0	0.0	0.2	0	0.0	0.1	0.1
<b>Total</b>	<b>36</b>	<b>100.0</b>	<b>100.0</b>	<b>2,949</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table E-5**

Distribution of 2021 and 2022 Small Farm Lending By Income Level of Geography Assessment Area: Brownsville-Harlingen MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.9	0	0.0	3.8	1.1
<b>Moderate</b>	0	0.0	15.6	0	0.0	28.6	1	100.0	17.9	50	100.0	26.5	12.0
<b>Middle</b>	2	100.0	40.6	8	100.0	37.2	0	0.0	28.2	0	0.0	23.0	39.1
<b>Upper</b>	0	0.0	39.6	0	0.0	33.5	0	0.0	49.6	0	0.0	46.4	46.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.1
<b>Total</b>	2	100.0	100.0	8	100.0	100.0	1	100.0	100.0	50	100.0	100.0	100.0

Source: 2022 FFIEC Census Data  
2022 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Table E-6**

Distribution of 2020 Small Farm Lending By Income Level of Geography Assessment Area: Brownsville-Harlingen MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	0	0.0	16.3	0	0.0	26.6	22.4
<b>Middle</b>	1	100.0	32.7	8	100.0	31.8	31.3
<b>Upper</b>	0	0.0	46.9	0	0.0	38.1	46.3
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	1	100.0	100.0	8	100.0	100.0	100.0

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

**Table E-7**

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Brownsville-Harlingen MSA													
Borrower Income Level	Bank And Aggregate Loans By Year											Families by Family Income %	
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%		%
<b>Home Purchase Loans</b>													
Low	0	0.0	0.4	0	0.0	0.2	0	0.0	0.6	0	0.0	0.2	24.3
Moderate	0	0.0	5.1	0	0.0	2.8	0	0.0	5.9	0	0.0	3.2	17.1
Middle	0	0.0	13.9	0	0.0	10.3	1	16.7	16.0	166	7.5	12.0	17.0
Upper	5	83.3	52.8	2,732	95.4	60.8	4	66.7	52.6	1,446	65.4	60.2	41.6
Unknown	1	16.7	27.8	132	4.6	25.9	1	16.7	24.9	600	27.1	24.4	0.0
<b>Total</b>	<b>6</b>	<b>100.0</b>	<b>100.0</b>	<b>2,864</b>	<b>100.0</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>100.0</b>	<b>2,212</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	0.6	0	0.0	0.2	0	0.0	2.1	0	0.0	1.0	24.3
Moderate	0	0.0	4.3	0	0.0	2.3	0	0.0	7.3	0	0.0	4.5	17.1
Middle	1	100.0	11.2	118	100.0	7.6	0	0.0	16.3	0	0.0	11.9	17.0
Upper	0	0.0	54.6	0	0.0	58.2	2	100.0	56.7	545	100.0	62.8	41.6
Unknown	0	0.0	29.3	0	0.0	31.6	0	0.0	17.6	0	0.0	19.7	0.0
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>118</b>	<b>100.0</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>545</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	1.8	0	0.0	1.0	0	0.0	1.2	0	0.0	0.7	24.3
Moderate	0	0.0	16.4	0	0.0	11.0	0	0.0	9.9	0	0.0	5.8	17.1
Middle	0	0.0	3.6	0	0.0	5.8	1	50.0	23.5	80	41.7	17.8	17.0
Upper	0	0.0	78.2	0	0.0	82.3	1	50.0	63.0	112	58.3	73.1	41.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.5	0	0.0	2.6	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>192</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													
Low	0	0.0	0.5	0	0.0	0.2	0	0.0	1.2	0	0.0	0.4	24.3
Moderate	0	0.0	4.9	0	0.0	2.7	0	0.0	6.4	0	0.0	3.5	17.1
Middle	1	14.3	12.6	118	4.0	9.3	2	20.0	16.0	246	8.3	12.0	17.0
Upper	5	71.4	52.8	2,732	91.6	59.5	7	70.0	53.1	2,103	71.3	60.5	41.6
Unknown	1	14.3	29.2	132	4.4	28.4	1	10.0	23.3	600	20.3	23.6	0.0
<b>Total</b>	<b>7</b>	<b>100.0</b>	<b>100.0</b>	<b>2,982</b>	<b>100.0</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>100.0</b>	<b>2,949</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

**Table E-8**

Distribution of 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Brownsville-Harlingen MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	1.0	0	0.0	0.5	24.6
Moderate	0	0.0	9.4	0	0.0	5.5	16.6
Middle	1	14.3	19.2	107	5.9	15.2	15.7
Upper	5	71.4	58.7	1,521	84.4	66.7	43.0
Unknown	1	14.3	11.7	174	9.7	12.2	0.0
<b>Total</b>	<b>7</b>	<b>100.0</b>	<b>100.0</b>	<b>1,802</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	0.7	0	0.0	0.3	24.6
Moderate	0	0.0	3.7	0	0.0	1.9	16.6
Middle	1	25.0	10.5	116	8.2	6.9	15.7
Upper	3	75.0	52.2	1,304	91.8	56.1	43.0
Unknown	0	0.0	32.9	0	0.0	34.8	0.0
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>1,420</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	1.9	0	0.0	1.9	24.6
Moderate	0	0.0	9.6	0	0.0	6.2	16.6
Middle	0	0.0	17.3	0	0.0	15.2	15.7
Upper	0	0.0	71.2	0	0.0	76.7	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							
Low	0	0.0	0.9	0	0.0	0.4	24.6
Moderate	0	0.0	6.7	0	0.0	3.9	16.6
Middle	2	15.4	14.4	223	6.2	11.4	15.7
Upper	10	76.9	51.1	3,181	88.9	59.5	43.0
Unknown	1	7.7	26.9	174	4.9	24.8	0.0
<b>Total</b>	<b>13</b>	<b>100.0</b>	<b>100.0</b>	<b>3,578</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<p>Source: 2020 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 E-9**

Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Brownsville-Harlingen MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	26	92.9	37.7	2,626	86.5	32.7	29	85.3	49.3	4,190	75.2	35.1	93.0
<b>Over \$1 Million</b>	2	7.1		411	13.5		5	14.7		1,382	24.8		6.0
<b>Revenue Unknown</b>	0	0.0		0	0.0		0	0.0		0	0.0		1.0
<b>Total</b>	28	100.0		3,037	100.0		34	100.0		5,572	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	22	78.6	93.1	1,378	45.4	41.8	22	64.7	93.0	1,257	22.6	39.4	
<b>\$100,001 - \$250,000</b>	3	10.7	4.3	479	15.8	19.8	7	20.6	4.3	1,285	23.1	20.5	
<b>\$250,001 - \$1 Million</b>	3	10.7	2.7	1,180	38.9	38.5	5	14.7	2.7	3,030	54.4	40.2	
<b>Total</b>	28	100.0	100.0	3,037	100.0	100.0	34	100.0	100.0	5,572	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	21	80.8		1,367	52.1		20	69.0		1,135	27.1		
<b>\$100,001 - \$250,000</b>	3	11.5		479	18.2		6	20.7		1,075	25.7		
<b>\$250,001 - \$1 Million</b>	2	7.7		780	29.7		3	10.3		1,980	47.3		
<b>Total</b>	26	100.0		2,626	100.0		29	100.0		4,190	100.0		
Source: 2022 FFIEC Census Data													
2022 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													



**Table E-10**

Distribution of 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: Brownsville-Harlingen MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	26	72.2	33.5	2,112	71.6	29.8	92.8
<b>Over \$1 Million</b>	4	11.1		441	15.0		6.4
<b>Revenue Unknown</b>	6	16.7		396	13.4		0.8
<b>Total</b>	36	100.0		2,949	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	30	83.3	90.8	1,436	48.7	41.4	
<b>\$100,001 - \$250,000</b>	5	13.9	5.9	884	30.0	22.0	
<b>\$250,001 - \$1 Million</b>	1	2.8	3.3	629	21.3	36.6	
<b>Total</b>	36	100.0	100.0	2,949	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	23	88.5		1,169	55.4		
<b>\$100,001 - \$250,000</b>	2	7.7		314	14.9		
<b>\$250,001 - \$1 Million</b>	1	3.8		629	29.8		
<b>Total</b>	26	100.0		2,112	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun &amp; 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 E-11**

Distribution of 2021 and 2022 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Brownsville-Harlingen MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2021						2022						
	Bank			Agg			Bank			Agg			
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	2	100.0	44.8	8	100.0	74.8	1	100.0	47.0	50	100.0	70.9	96.2
<b>Over \$1 Million</b>	0	0.0		0	0.0		0	0.0		0	0.0		3.3
<b>Revenue Unknown</b>	0	0.0		0	0.0		0	0.0		0	0.0		0.5
<b>Total</b>	2	100.0		8	100.0		1	100.0		50	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	2	100.0	86.5	8	100.0	18.7	1	100.0	81.2	50	100.0	23.2	
<b>\$100,001 - \$250,000</b>	0	0.0	6.3	0	0.0	25.1	0	0.0	8.5	0	0.0	21.4	
<b>\$250,001 - \$500,000</b>	0	0.0	7.3	0	0.0	56.2	0	0.0	10.3	0	0.0	55.5	
<b>Total</b>	2	100.0	100.0	8	100.0	100.0	1	100.0	100.0	50	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	2	100.0		8	100.0		1	100.0		50	100.0		
<b>\$100,001 - \$250,000</b>	0	0.0		0	0.0		0	0.0		0	0.0		
<b>\$250,001 - \$500,000</b>	0	0.0		0	0.0		0	0.0		0	0.0		
<b>Total</b>	2	100.0		8	100.0		1	100.0		50	100.0		

Source: 2022 FFIEC Census Data  
2022 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Table E-12**

Distribution of 2020 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Brownsville-Harlingen MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	1	100.0	46.9	8	100.0	68.1	96.5
<b>Over \$1 Million</b>	0	0.0		0	0.0		3.0
<b>Revenue Unknown</b>	0	0.0		0	0.0		0.5
<b>Total</b>	1	100.0		8	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	1	100.0	86.7	8	100.0	35.4	
<b>\$100,001 - \$250,000</b>	0	0.0	7.1	0	0.0	26.0	
<b>\$250,001 - \$500,000</b>	0	0.0	6.1	0	0.0	38.6	
<b>Total</b>	1	100.0	100.0	8	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	1	100.0		8	100.0		
<b>\$100,001 - \$250,000</b>	0	0.0		0	0.0		
<b>\$250,001 - \$500,000</b>	0	0.0		0	0.0		
<b>Total</b>	1	100.0		8	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun &amp; 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 E-13**

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: McAllen-Edinburg-Mission MSA													
Geographic Income Level	Bank And Aggregate Loans By Year											Owner Occupied Units %	
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
Low	0	0.0	0.3	0	0.0	0.3	0	0.0	1.5	0	0.0	1.1	5.1
Moderate	2	25.0	13.7	604	18.9	11.5	0	0.0	9.2	0	0.0	8.0	19.0
Middle	4	50.0	39.2	1,041	32.6	36.3	2	50.0	40.9	234	46.0	37.8	40.6
Upper	2	25.0	46.7	1,547	48.5	51.7	2	50.0	44.1	275	54.0	48.1	33.0
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	4.2	0	0.0	5.1	2.2
<b>Total</b>	<b>8</b>	<b>100.0</b>	<b>100.0</b>	<b>3,192</b>	<b>100.0</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>509</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	0.3	0	0.0	0.3	0	0.0	1.5	0	0.0	1.3	5.1
Moderate	0	0.0	11.1	0	0.0	10.2	0	0.0	10.3	0	0.0	9.5	19.0
Middle	1	100.0	34.7	99	100.0	32.8	0	0.0	36.7	0	0.0	34.5	40.6
Upper	0	0.0	53.6	0	0.0	56.5	2	100.0	48.6	403	100.0	51.9	33.0
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	2.8	0	0.0	2.8	2.2
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>99</b>	<b>100.0</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>403</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	1.1	0	0.0	0.9	0	0.0	0.8	0	0.0	0.4	5.1
Moderate	1	100.0	14.4	300	100.0	13.2	0	0.0	11.7	0	0.0	12.6	19.0
Middle	0	0.0	37.8	0	0.0	33.6	0	0.0	39.8	0	0.0	40.8	40.6
Upper	0	0.0	46.7	0	0.0	52.3	0	0.0	43.0	0	0.0	42.1	33.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	4.7	0	0.0	4.0	2.2
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>300</b>	<b>100.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>												<b>Multi-family Units %</b>	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	4.3	0	0.0	3.5	5.6
Moderate	0	0.0	10.8	0	0.0	2.8	0	0.0	18.5	0	0.0	21.4	23.4
Middle	3	75.0	43.2	1,063	74.1	43.5	2	33.3	39.1	1,375	16.7	35.6	31.3
Upper	1	25.0	45.9	372	25.9	53.8	4	66.7	37.0	6,867	83.3	38.7	36.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	1.1	0	0.0	0.8	3.5
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>1,435</b>	<b>100.0</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>100.0</b>	<b>8,242</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>												<b>Owner Occupied Units %</b>	
Low	0	0.0	0.3	0	0.0	0.3	0	0.0	1.6	0	0.0	1.3	5.1
Moderate	3	21.4	12.6	904	18.0	10.5	0	0.0	9.8	0	0.0	9.4	19.0
Middle	8	57.1	37.5	2,203	43.8	35.5	4	30.8	39.7	1,609	17.0	36.8	40.6
Upper	3	21.4	49.4	1,919	38.2	53.6	9	69.2	45.2	7,829	83.0	48.3	33.0
Unknown	0	0.0	0.2	0	0.0	0.1	0	0.0	3.8	0	0.0	4.2	2.2
<b>Total</b>	<b>14</b>	<b>100.0</b>	<b>100.0</b>	<b>5,026</b>	<b>100.0</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>	<b>100.0</b>	<b>9,438</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

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

**Table E-14**

Distribution of 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: McAllen-Edinburg-Mission MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	0.3	0	0.0	0.3	1.4
Moderate	0	0.0	12.4	0	0.0	10.2	24.6
Middle	6	50.0	40.0	1,438	47.9	37.3	42.3
Upper	6	50.0	47.1	1,565	52.1	51.9	31.5
Unknown	0	0.0	0.2	0	0.0	0.2	0.2
<b>Total</b>	<b>12</b>	<b>100.0</b>	<b>100.0</b>	<b>3,003</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	0.3	0	0.0	0.4	1.4
Moderate	0	0.0	9.9	0	0.0	8.9	24.6
Middle	2	66.7	32.1	670	72.5	29.8	42.3
Upper	1	33.3	57.5	254	27.5	60.7	31.5
Unknown	0	0.0	0.2	0	0.0	0.2	0.2
<b>Total</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>924</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	1.4
Moderate	0	0.0	19.9	0	0.0	15.9	24.6
Middle	0	0.0	29.5	0	0.0	23.8	42.3
Upper	0	0.0	50.0	0	0.0	59.2	31.5
Unknown	0	0.0	0.7	0	0.0	1.0	0.2
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multi-family Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	
Moderate	0	0.0	21.6	0	0.0	19.7	20.1
Middle	3	60.0	43.1	4,920	85.9	35.6	33.2
Upper	2	40.0	35.3	810	14.1	44.7	46.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>5</b>	<b>100.0</b>	<b>100.0</b>	<b>5,730</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							<b>Owner Occupied Units %</b>
Low	0	0.0	0.3	0	0.0	0.3	
Moderate	0	0.0	11.6	0	0.0	10.0	24.6
Middle	11	55.0	36.8	7,028	72.8	34.2	42.3
Upper	9	45.0	51.2	2,629	27.2	55.3	31.5
Unknown	0	0.0	0.2	0	0.0	0.2	0.2
<b>Total</b>	<b>20</b>	<b>100.0</b>	<b>100.0</b>	<b>9,657</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

**Table E-15**

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography Assessment Area: McAllen-Edinburg-Mission MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.6	0	0.0	0.3	0	0.0	3.0	0	0.0	2.4	3.2
Moderate	6	14.0	19.0	928	16.7	19.1	5	14.7	15.5	1,435	38.1	15.2	15.5
Middle	11	25.6	35.1	1,683	30.4	34.6	12	35.3	36.5	1,323	35.1	37.9	37.3
Upper	26	60.5	44.1	2,930	52.9	45.2	17	50.0	40.9	1,006	26.7	40.2	40.6
Unknown	0	0.0	0.3	0	0.0	0.3	0	0.0	3.5	0	0.0	4.1	3.4
<b>Total</b>	43	100.0	100.0	5,541	100.0	100.0	34	100.0	100.0	3,764	100.0	100.0	100.0

Source: 2022 FFIEC Census Data  
2022 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Table E-16**

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: McAllen-Edinburg-Mission MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.5	0	0.0	0.4	0.4
Moderate	17	22.1	19.8	2,727	33.0	19.0	20.0
Middle	16	20.8	33.6	2,287	27.7	34.5	34.0
Upper	44	57.1	45.2	3,248	39.3	45.4	45.4
Unknown	0	0.0	0.2	0	0.0	0.2	0.2
<b>Total</b>	77	100.0	100.0	8,262	100.0	100.0	100.0

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

**Table E-17**

Distribution of 2021 and 2022 Small Farm Lending By Income Level of Geography Assessment Area: McAllen-Edinburg-Mission MSA													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Farms %	
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
<b>Low</b>	0	0.0	1.3	0	0.0	0.3	0	0.0	1.3	0	0.0	0.3	1.2
<b>Moderate</b>	0	0.0	19.6	0	0.0	23.2	0	0.0	17.6	0	0.0	24.0	19.1
<b>Middle</b>	1	100.0	45.8	150	100.0	48.2	0	0.0	41.2	0	0.0	39.3	38.7
<b>Upper</b>	0	0.0	29.4	0	0.0	27.8	0	0.0	37.3	0	0.0	30.2	39.3
<b>Unknown</b>	0	0.0	2.0	0	0.0	0.2	0	0.0	2.6	0	0.0	6.2	1.8
<b>Total</b>	1	100.0	100.0	150	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2022 FFIEC Census Data  
2022 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Table E-18**

Distribution of 2020 Small Farm Lending By Income Level of Geography Assessment Area: McAllen-Edinburg-Mission MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Low</b>	0	0.0	1.0	0	0.0	0.0	1.8
<b>Moderate</b>	1	100.0	20.6	150	100.0	25.1	19.6
<b>Middle</b>	0	0.0	46.1	0	0.0	47.5	39.6
<b>Upper</b>	0	0.0	31.4	0	0.0	26.7	37.2
<b>Unknown</b>	0	0.0	1.0	0	0.0	0.6	1.8
<b>Total</b>	1	100.0	100.0	150	100.0	100.0	100.0

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

**Table E-19**

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: McAllen-Edinburg-Mission MSA													
Borrower Income Level	Bank And Aggregate Loans By Year											Families by Family Income %	
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%		%
<b>Home Purchase Loans</b>													
Low	0	0.0	0.5	0	0.0	0.3	0	0.0	0.6	0	0.0	0.3	26.1
Moderate	0	0.0	4.6	0	0.0	2.7	0	0.0	4.3	0	0.0	2.4	15.2
Middle	0	0.0	14.1	0	0.0	10.7	0	0.0	14.6	0	0.0	11.0	16.2
Upper	4	50.0	49.0	2,022	63.3	54.9	3	75.0	50.2	366	71.9	56.6	42.5
Unknown	4	50.0	31.8	1,170	36.7	31.5	1	25.0	30.3	143	28.1	29.8	0.0
<b>Total</b>	<b>8</b>	<b>100.0</b>	<b>100.0</b>	<b>3,192</b>	<b>100.0</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>509</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	0.6	0	0.0	0.2	0	0.0	1.0	0	0.0	0.3	26.1
Moderate	0	0.0	3.3	0	0.0	1.8	0	0.0	6.5	0	0.0	3.6	15.2
Middle	0	0.0	8.8	0	0.0	6.2	0	0.0	15.1	0	0.0	10.7	16.2
Upper	1	100.0	55.6	99	100.0	57.3	0	0.0	55.8	0	0.0	60.4	42.5
Unknown	0	0.0	31.8	0	0.0	34.5	2	100.0	21.5	403	100.0	25.0	0.0
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>99</b>	<b>100.0</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>403</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	2.2	0	0.0	0.8	0	0.0	5.5	0	0.0	3.1	26.1
Moderate	0	0.0	13.3	0	0.0	9.1	0	0.0	8.6	0	0.0	7.3	15.2
Middle	0	0.0	16.7	0	0.0	15.6	0	0.0	21.9	0	0.0	19.8	16.2
Upper	1	100.0	64.4	300	100.0	68.5	0	0.0	60.9	0	0.0	65.3	42.5
Unknown	0	0.0	3.3	0	0.0	6.0	0	0.0	3.1	0	0.0	4.5	0.0
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>300</b>	<b>100.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													
Low	0	0.0	0.6	0	0.0	0.3	0	0.0	0.8	0	0.0	0.3	26.1
Moderate	0	0.0	4.2	0	0.0	2.4	0	0.0	5.1	0	0.0	2.8	15.2
Middle	0	0.0	11.7	0	0.0	8.9	0	0.0	14.7	0	0.0	10.9	16.2
Upper	6	60.0	51.1	2,421	67.4	55.3	4	57.1	51.3	650	54.3	57.3	42.5
Unknown	4	40.0	32.4	1,170	32.6	33.2	3	42.9	28.1	546	45.7	28.7	0.0
<b>Total</b>	<b>10</b>	<b>100.0</b>	<b>100.0</b>	<b>3,591</b>	<b>100.0</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>100.0</b>	<b>1,196</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													



**Table E-20**

Distribution of 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: McAllen-Edinburg-Mission MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	0.7	0	0.0	0.3	25.1
Moderate	0	0.0	5.8	0	0.0	3.3	16.3
Middle	0	0.0	18.1	0	0.0	14.0	15.4
Upper	4	33.3	59.4	1,144	38.1	66.2	43.2
Unknown	8	66.7	16.1	1,859	61.9	16.1	0.0
<b>Total</b>	<b>12</b>	<b>100.0</b>	<b>100.0</b>	<b>3,003</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	0.3	0	0.0	0.1	25.1
Moderate	0	0.0	2.5	0	0.0	1.2	16.3
Middle	0	0.0	8.3	0	0.0	5.4	15.4
Upper	2	66.7	58.9	765	82.8	61.1	43.2
Unknown	1	33.3	30.0	159	17.2	32.2	0.0
<b>Total</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>924</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	1.4	0	0.0	0.6	25.1
Moderate	0	0.0	5.5	0	0.0	3.8	16.3
Middle	0	0.0	17.8	0	0.0	12.7	15.4
Upper	0	0.0	71.2	0	0.0	77.8	43.2
Unknown	0	0.0	4.1	0	0.0	5.1	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							
Low	0	0.0	0.5	0	0.0	0.2	25.1
Moderate	0	0.0	4.1	0	0.0	2.3	16.3
Middle	0	0.0	12.9	0	0.0	10.0	15.4
Upper	6	40.0	54.0	1,909	48.6	60.7	43.2
Unknown	9	60.0	28.4	2,018	51.4	26.7	0.0
<b>Total</b>	<b>15</b>	<b>100.0</b>	<b>100.0</b>	<b>3,927</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

**Table E-21**

Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses													
Assessment Area: McAllen-Edinburg-Mission MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	27	62.8	37.9	2,303	41.6	29.8	22	64.7	45.5	1,696	45.1	32.1	93.8
<b>Over \$1 Million</b>	16	37.2		3,238	58.4		12	35.3		2,068	54.9		5.4
<b>Revenue Unknown</b>	0	0.0		0	0.0		0	0.0		0	0.0		0.8
<b>Total</b>	43	100.0		5,541	100.0		34	100.0		3,764	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	30	69.8	92.8	1,250	22.6	40.7	28	82.4	92.7	1,308	34.8	37.2	
<b>\$100,001 - \$250,000</b>	5	11.6	4.2	793	14.3	19.1	1	2.9	4.1	167	4.4	18.2	
<b>\$250,001 - \$1 Million</b>	8	18.6	3.0	3,498	63.1	40.2	5	14.7	3.2	2,289	60.8	44.6	
<b>Total</b>	43	100.0	100.0	5,541	100.0	100.0	34	100.0	100.0	3,764	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	22	81.5		742	32.2		20	90.9		901	53.1		
<b>\$100,001 - \$250,000</b>	2	7.4		394	17.1		0	0.0		0	0.0		
<b>\$250,001 - \$1 Million</b>	3	11.1		1,167	50.7		2	9.1		795	46.9		
<b>Total</b>	27	100.0		2,303	100.0		22	100.0		1,696	100.0		
Source: 2022 FFIEC Census Data													
2022 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

**Table E-22**

Distribution of 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: McAllen-Edinburg-Mission MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	43	55.8	31.0	2,819	34.1	23.0	93.7
<b>Over \$1 Million</b>	15	19.5		4,041	48.9		5.6
<b>Revenue Unknown</b>	19	24.7		1,402	17.0		0.7
<b>Total</b>	77	100.0		8,262	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	62	80.5	88.9	2,335	28.3	36.0	
<b>\$100,001 - \$250,000</b>	6	7.8	6.9	809	9.8	22.2	
<b>\$250,001 - \$1 Million</b>	9	11.7	4.2	5,118	61.9	41.8	
<b>Total</b>	77	100.0	100.0	8,262	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	39	90.7		1,232	43.7		
<b>\$100,001 - \$250,000</b>	2	4.7		318	11.3		
<b>\$250,001 - \$1 Million</b>	2	4.7		1,269	45.0		
<b>Total</b>	43	100.0		2,819	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

**Table E-23**

Distribution of 2021 and 2022 Small Farm Lending By Revenue Size of Farms													Total Farms %
Assessment Area: McAllen-Edinburg-Mission MSA													
Bank And Aggregate Loans By Year													
2021						2022							
Bank		Agg		Bank		Agg		Bank		Agg			
#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	1	100.0	35.3	150	100.0	47.8	0	0.0	47.1	0	0.0	42.0	92.7
<b>Over \$1 Million</b>	0	0.0		0	0.0		0	0.0		0	0.0		7.3
<b>Revenue Unknown</b>	0	0.0		0	0.0		0	0.0		0	0.0		0.0
<b>Total</b>	1	100.0		150	100.0		0	0.0		0	0.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	0	0.0	87.6	0	0.0	26.1	0	0.0	86.3	0	0.0	22.7	
<b>\$100,001 - \$250,000</b>	1	100.0	5.9	150	100.0	22.1	0	0.0	5.2	0	0.0	15.7	
<b>\$250,001 - \$500,000</b>	0	0.0	6.5	0	0.0	51.8	0	0.0	8.5	0	0.0	61.6	
<b>Total</b>	1	100.0	100.0	150	100.0	100.0	0	0.0	100.0	0	0.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	0	0.0		0	0.0		0	0.0		0	0.0		
<b>\$100,001 - \$250,000</b>	1	100.0		150	100.0		0	0.0		0	0.0		
<b>\$250,001 - \$500,000</b>	0	0.0		0	0.0		0	0.0		0	0.0		
<b>Total</b>	1	100.0		150	100.0		0	0.0		0	0.0		

Source: 2022 FFIEC Census Data  
2022 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Table E-24**

Distribution of 2021 and 2022 Small Farm Lending By Revenue Size of Farms													Total Farms %
Assessment Area: McAllen-Edinburg-Mission MSA													
Bank And Aggregate Loans By Year													
2021						2022							
Bank		Agg		Bank		Agg		Bank		Agg			
#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	1	100.0	35.3	150	100.0	47.8	0	0.0	47.1	0	0.0	42.0	92.7
<b>Over \$1 Million</b>	0	0.0		0	0.0		0	0.0		0	0.0		7.3
<b>Revenue Unknown</b>	0	0.0		0	0.0		0	0.0		0	0.0		0.0
<b>Total</b>	1	100.0		150	100.0		0	0.0		0	0.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	0	0.0	87.6	0	0.0	26.1	0	0.0	86.3	0	0.0	22.7	
<b>\$100,001 - \$250,000</b>	1	100.0	5.9	150	100.0	22.1	0	0.0	5.2	0	0.0	15.7	
<b>\$250,001 - \$500,000</b>	0	0.0	6.5	0	0.0	51.8	0	0.0	8.5	0	0.0	61.6	
<b>Total</b>	1	100.0	100.0	150	100.0	100.0	0	0.0	100.0	0	0.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	0	0.0		0	0.0		0	0.0		0	0.0		
<b>\$100,001 - \$250,000</b>	1	100.0		150	100.0		0	0.0		0	0.0		
<b>\$250,001 - \$500,000</b>	0	0.0		0	0.0		0	0.0		0	0.0		
<b>Total</b>	1	100.0		150	100.0		0	0.0		0	0.0		

Source: 2022 FFIEC Census Data  
2022 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Table E-25**

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: San Antonio-New Braunfels Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>													
Low	0	0.0	2.0	0	0.0	1.4	1	5.9	2.3	384	7.1	1.5	4.8
Moderate	6	42.9	15.6	750	13.8	11.1	1	5.9	19.1	314	5.8	13.5	30.1
Middle	2	14.3	35.2	1,452	26.8	29.1	2	11.8	34.9	398	7.3	29.1	31.0
Upper	6	42.9	47.2	3,223	59.4	58.4	13	76.5	43.7	4,334	79.8	55.9	34.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>14</b>	<b>100.0</b>	<b>100.0</b>	<b>5,425</b>	<b>100.0</b>	<b>100.0</b>	<b>17</b>	<b>100.0</b>	<b>100.0</b>	<b>5,430</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	1.2	0	0.0	0.8	0	0.0	2.4	0	0.0	1.4	4.8
Moderate	1	25.0	12.0	176	15.0	8.0	0	0.0	20.8	0	0.0	14.7	30.1
Middle	1	25.0	29.1	120	10.2	23.4	1	50.0	33.1	286	57.1	27.3	31.0
Upper	2	50.0	57.7	881	74.9	67.8	1	50.0	43.7	215	42.9	56.6	34.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>1,177</b>	<b>100.0</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>501</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	1	50.0	2.7	35	30.4	1.8	0	0.0	2.4	0	0.0	1.6	4.8
Moderate	1	50.0	19.5	80	69.6	15.1	0	0.0	18.6	0	0.0	14.7	30.1
Middle	0	0.0	23.8	0	0.0	18.8	0	0.0	25.3	0	0.0	19.8	31.0
Upper	0	0.0	54.0	0	0.0	64.3	1	100.0	53.6	210	100.0	63.9	34.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.0
<b>Total</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>115</b>	<b>100.0</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>210</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>													Multi-family Units %
Low	0	0.0	9.6	0	0.0	6.0	0	0.0	7.7	0	0.0	5.3	
Moderate	1	100.0	46.5	1,800	100.0	39.2	0	0.0	46.2	0	0.0	36.7	41.0
Middle	0	0.0	23.6	0	0.0	26.7	0	0.0	28.4	0	0.0	31.8	24.0
Upper	0	0.0	20.4	0	0.0	28.1	0	0.0	17.8	0	0.0	26.3	25.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>1,800</b>	<b>100.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													Owner Occupied Units %
Low	1	4.8	1.7	35	0.4	1.5	1	5.0	2.3	384	6.3	1.9	
Moderate	9	42.9	14.4	2,806	32.9	12.1	1	5.0	19.7	314	5.1	16.7	30.1
Middle	3	14.3	32.4	1,572	18.5	26.7	3	15.0	34.1	684	11.1	29.0	31.0
Upper	8	38.1	51.6	4,104	48.2	59.6	15	75.0	43.8	4,759	77.5	52.3	34.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>21</b>	<b>100.0</b>	<b>100.0</b>	<b>8,517</b>	<b>100.0</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>	<b>100.0</b>	<b>6,141</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

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

**Table E-26**

Distribution of 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: San Antonio-New Braunfels Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	1.7	0	0.0	1.2	5.1
Moderate	2	14.3	14.7	204	3.4	10.2	27.4
Middle	1	7.1	34.2	200	3.3	28.5	28.8
Upper	11	78.6	49.3	5,660	93.3	60.1	38.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>14</b>	<b>100.0</b>	<b>100.0</b>	<b>6,064</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	1.0	0	0.0	0.7	5.1
Moderate	1	25.0	10.1	55	5.4	6.6	27.4
Middle	1	25.0	27.0	200	19.5	21.2	28.8
Upper	2	50.0	61.9	771	75.1	71.5	38.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>1,026</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	2.4	0	0.0	1.7	5.1
Moderate	0	0.0	16.2	0	0.0	12.8	27.4
Middle	0	0.0	24.2	0	0.0	19.2	28.8
Upper	2	100.0	57.2	160	100.0	66.4	38.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>160</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multi-family Units %</b>
Low	0	0.0	7.6	0	0.0	4.4	
Moderate	0	0.0	51.9	0	0.0	44.6	38.7
Middle	0	0.0	22.8	0	0.0	27.3	30.3
Upper	0	0.0	17.7	0	0.0	23.7	24.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							<b>Owner Occupied Units %</b>
Low	0	0.0	1.4	0	0.0	1.1	
Moderate	3	15.0	13.3	259	3.6	10.6	27.4
Middle	2	10.0	31.1	400	5.5	25.5	28.8
Upper	15	75.0	54.2	6,591	90.9	62.7	38.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>20</b>	<b>100.0</b>	<b>100.0</b>	<b>7,250</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table E-27**

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography Assessment Area: San Antonio-New Braunfels Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	5	2.5	4.5	525	3.5	6.1	9	7.6	5.7	1,777	15.2	8.4	6.2
Moderate	57	28.6	22.5	5,370	35.5	22.3	21	17.6	24.8	866	7.4	26.1	27.6
Middle	63	31.7	26.9	3,551	23.5	27.7	35	29.4	24.4	2,967	25.4	21.2	26.0
Upper	74	37.2	45.6	5,678	37.5	43.5	54	45.4	44.5	6,081	52.0	43.6	39.9
Unknown	0	0.0	0.3	0	0.0	0.3	0	0.0	0.3	0	0.0	0.5	0.2
<b>Total</b>	199	100.0	100.0	15,124	100.0	100.0	119	100.0	100.0	11,691	100.0	100.0	100.0

Source: 2022 FFIEC Census Data  
2022 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey

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

**Table E-28**

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: San Antonio-New Braunfels Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	8	3.5	4.9	1,039	6.6	6.3	5.1
Moderate	85	37.0	22.7	5,245	33.4	22.9	23.4
Middle	58	25.2	27.1	2,929	18.7	28.4	28.7
Upper	79	34.3	44.7	6,478	41.3	41.8	42.6
Unknown	0	0.0	0.3	0	0.0	0.3	0.2
<b>Total</b>	230	100.0	100.0	15,691	100.0	100.0	100.0

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

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



**Table E-29**

Distribution of 2021 and 2022 Small Farm Lending By Income Level of Geography Assessment Area: San Antonio-New Braunfels Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Farms %	
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
<b>Low</b>	0	0.0	1.2	0	0.0	0.6	0	0.0	1.9	0	0.0	0.7	1.5
<b>Moderate</b>	3	37.5	15.4	38	20.9	10.6	2	66.7	25.0	45	60.8	16.6	21.9
<b>Middle</b>	1	12.5	19.5	0	0.0	13.6	1	33.3	23.1	29	39.2	24.8	24.7
<b>Upper</b>	4	50.0	61.5	144	79.1	74.6	0	0.0	49.4	0	0.0	57.7	51.9
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	8	100.0	100.0	182	100.0	100.0	3	100.0	100.0	74	100.0	100.0	100.0

Source: 2022 FFIEC Census Data  
2022 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Table E-30**

Distribution of 2020 Small Farm Lending By Income Level of Geography Assessment Area: San Antonio-New Braunfels Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>Low</b>	0	0.0	0.6	0	0.0	2.6	1.1
<b>Moderate</b>	7	46.7	11.3	149	28.2	9.7	12.9
<b>Middle</b>	2	13.3	30.0	75	14.2	25.8	31.1
<b>Upper</b>	6	40.0	53.1	304	57.6	56.8	54.9
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	15	100.0	100.0	528	100.0	100.0	100.0

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

**Table E-31**

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: San Antonio-New Braunfels Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>													
Low	0	0.0	2.6	0	0.0	1.4	1	5.9	2.2	248	4.6	1.1	23.9
Moderate	1	7.1	15.2	202	3.7	11.0	1	5.9	14.6	475	8.7	10.4	17.9
Middle	1	7.1	22.2	104	1.9	20.0	2	11.8	21.9	283	5.2	19.7	19.7
Upper	8	57.1	32.5	3,466	63.9	42.0	3	17.6	34.4	490	9.0	43.4	38.5
Unknown	4	28.6	27.5	1,653	30.5	25.6	10	58.8	27.0	3,934	72.4	25.4	0.0
<b>Total</b>	<b>14</b>	<b>100.0</b>	<b>100.0</b>	<b>5,425</b>	<b>100.0</b>	<b>100.0</b>	<b>17</b>	<b>100.0</b>	<b>100.0</b>	<b>5,430</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	2.7	0	0.0	1.3	0	0.0	6.6	0	0.0	3.5	23.9
Moderate	0	0.0	9.3	0	0.0	5.9	0	0.0	18.7	0	0.0	13.1	17.9
Middle	2	50.0	15.4	372	31.6	11.7	0	0.0	20.8	0	0.0	18.0	19.7
Upper	1	25.0	34.0	629	53.4	39.5	2	100.0	36.3	501	100.0	46.8	38.5
Unknown	1	25.0	38.6	176	15.0	41.6	0	0.0	17.6	0	0.0	18.6	0.0
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>1,177</b>	<b>100.0</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>501</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	6.4	0	0.0	3.5	0	0.0	6.6	0	0.0	3.6	23.9
Moderate	1	50.0	13.2	80	69.6	8.5	0	0.0	16.2	0	0.0	10.9	17.9
Middle	0	0.0	19.4	0	0.0	15.7	0	0.0	20.2	0	0.0	15.5	19.7
Upper	1	50.0	58.8	35	30.4	69.3	1	100.0	53.6	210	100.0	66.6	38.5
Unknown	0	0.0	2.1	0	0.0	3.0	0	0.0	3.4	0	0.0	3.3	0.0
<b>Total</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>115</b>	<b>100.0</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>210</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													
Low	0	0.0	2.7	0	0.0	1.3	1	5.0	3.5	248	4.0	1.6	23.9
Moderate	2	10.0	12.4	282	4.2	8.8	1	5.0	15.4	475	7.7	10.8	17.9
Middle	3	15.0	18.8	476	7.1	16.4	2	10.0	21.2	283	4.6	19.2	19.7
Upper	10	50.0	33.2	4,130	61.5	41.0	6	30.0	35.3	1,201	19.6	44.3	38.5
Unknown	5	25.0	32.8	1,829	27.2	32.4	10	50.0	24.6	3,934	64.1	24.1	0.0
<b>Total</b>	<b>20</b>	<b>100.0</b>	<b>100.0</b>	<b>6,717</b>	<b>100.0</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>	<b>100.0</b>	<b>6,141</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

**Table E-32**

Distribution of 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: San Antonio-New Braunfels Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	3.6	0	0.0	1.9	24.1
Moderate	0	0.0	18.1	0	0.0	12.9	17.7
Middle	1	7.1	25.7	214	3.5	22.8	19.3
Upper	4	28.6	38.8	1,570	25.9	48.1	38.9
Unknown	9	64.3	13.8	4,280	70.6	14.3	0.0
<b>Total</b>	<b>14</b>	<b>100.0</b>	<b>100.0</b>	<b>6,064</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	2.0	0	0.0	0.8	24.1
Moderate	0	0.0	6.4	0	0.0	3.7	17.7
Middle	0	0.0	12.8	0	0.0	9.2	19.3
Upper	3	75.0	36.1	971	94.6	40.3	38.9
Unknown	1	25.0	42.7	55	5.4	46.0	0.0
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>1,026</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	6.4	0	0.0	4.0	24.1
Moderate	1	50.0	13.3	10	6.3	10.0	17.7
Middle	0	0.0	19.6	0	0.0	15.8	19.3
Upper	1	50.0	58.0	150	93.8	67.7	38.9
Unknown	0	0.0	2.8	0	0.0	2.5	0.0
<b>Total</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>160</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							
Low	0	0.0	2.8	0	0.0	1.4	24.1
Moderate	1	5.0	12.0	10	0.1	8.4	17.7
Middle	1	5.0	18.6	214	3.0	16.1	19.3
Upper	8	40.0	36.1	2,691	37.1	43.5	38.9
Unknown	10	50.0	30.6	4,335	59.8	30.6	0.0
<b>Total</b>	<b>20</b>	<b>100.0</b>	<b>100.0</b>	<b>7,250</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<p>Source: 2020 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 E-33**

Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses													Total Businesses %
Assessment Area: San Antonio-New Braunfels Metropolitan													
Bank And Aggregate Loans By Year													
2021						2022							
Bank		Agg		Bank		Agg		Bank		Agg			
#	%	#%	\$(000)	%	%	#	%	#%	\$(000)	%	%		
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	147	73.9	43.5	7,907	52.3	27.0	95	79.8	46.3	7,549	64.6	28.6	93.0
<b>Over \$1 Million</b>	50	25.1		7,087	46.9		21	17.6		3,366	28.8		6.0
<b>Revenue Unknown</b>	2	1.0		130	0.9		3	2.5		776	6.6		1.0
<b>Total</b>	199	100.0		15,124	100.0		119	100.0		11,691	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	160	80.4	91.0	5,353	35.4	33.6	93	78.2	93.3	3,027	25.9	35.2	
<b>\$100,001 - \$250,000</b>	29	14.6	4.9	5,152	34.1	18.6	16	13.4	3.4	2,730	23.4	15.9	
<b>\$250,001 - \$1 Million</b>	10	5.0	4.1	4,619	30.5	47.8	10	8.4	3.3	5,934	50.8	48.9	
<b>Total</b>	199	100.0	100.0	15,124	100.0	100.0	119	100.0	100.0	11,691	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	131	89.1		3,737	47.3		81	85.3		2,549	33.8		
<b>\$100,001 - \$250,000</b>	12	8.2		2,021	25.6		8	8.4		1,366	18.1		
<b>\$250,001 - \$1 Million</b>	4	2.7		2,149	27.2		6	6.3		3,634	48.1		
<b>Total</b>	147	100.0		7,907	100.0		95	100.0		7,549	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

**Table E-34**

Distribution of 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: San Antonio-New Braunfels Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	161	70.0	35.4	7,956	50.7	22.7	92.8
<b>Over \$1 Million</b>	56	24.3		7,141	45.5		6.3
<b>Revenue Unknown</b>	13	5.7		594	3.8		0.9
<b>Total</b>	230	100.0		15,691	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	192	83.5	86.8	6,265	39.9	30.9	
<b>\$100,001 - \$250,000</b>	29	12.6	7.5	4,788	30.5	20.6	
<b>\$250,001 - \$1 Million</b>	9	3.9	5.6	4,638	29.6	48.5	
<b>Total</b>	230	100.0	100.0	15,691	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	147	91.3		4,232	53.2		
<b>\$100,001 - \$250,000</b>	10	6.2		1,734	21.8		
<b>\$250,001 - \$1 Million</b>	4	2.5		1,990	25.0		
<b>Total</b>	161	100.0		7,956	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

**Table E-35**

Distribution of 2021 and 2022 Small Farm Lending By Revenue Size of Farms Assessment Area: San Antonio-New Braunfels Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2021						2022						
	Bank			Agg			Bank			Agg			
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	7	87.5	51.5	174	95.6	62.7	3	100.0	60.3	74	100.0	60.3	98.5
<b>Over \$1 Million</b>	0	0.0		0	0.0		0	0.0		0	0.0		1.5
<b>Revenue Unknown</b>	1	12.5		8	4.4		0	0.0		0	0.0		0.0
<b>Total</b>	8	100.0		182	100.0		3	100.0		74	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	8	100.0	94.1	182	100.0	47.6	3	100.0	88.5	74	100.0	28.2	
<b>\$100,001 - \$250,000</b>	0	0.0	3.6	0	0.0	20.1	0	0.0	6.4	0	0.0	27.2	
<b>\$250,001 - \$500,000</b>	0	0.0	2.4	0	0.0	32.3	0	0.0	5.1	0	0.0	44.6	
<b>Total</b>	8	100.0	100.0	182	100.0	100.0	3	100.0	100.0	74	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	7	100.0		174	100.0		3	100.0		74	100.0		
<b>\$100,001 - \$250,000</b>	0	0.0		0	0.0		0	0.0		0	0.0		
<b>\$250,001 - \$500,000</b>	0	0.0		0	0.0		0	0.0		0	0.0		
<b>Total</b>	7	100.0		174	100.0		3	100.0		74	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

**Table E-36**

Distribution of 2020 Small Farm Lending By Revenue Size of Farms							
Assessment Area: San Antonio-New Braunfels Metropolitan							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	14	93.3	53.8	520	98.5	60.7	98.6
<b>Over \$1 Million</b>	0	0.0		0	0.0		1.4
<b>Revenue Unknown</b>	1	6.7		8	1.5		0.0
<b>Total</b>	15	100.0		528	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	14	93.3	89.4	408	77.3	49.0	
<b>\$100,001 - \$250,000</b>	1	6.7	7.5	120	22.7	27.3	
<b>\$250,001 - \$500,000</b>	0	0.0	3.1	0	0.0	23.8	
<b>Total</b>	15	100.0	100.0	528	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	13	92.9		400	76.9		
<b>\$100,001 - \$250,000</b>	1	7.1		120	23.1		
<b>\$250,001 - \$500,000</b>	0	0.0		0	0.0		
<b>Total</b>	14	100.0		520	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

## APPENDIX F - GLOSSARY

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

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

**Community development:** All Agencies have adopted the following language:

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

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

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

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



**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and income of the applicants; the amount of loan requested; and the disposition of the application (for example, approved, denied, or withdrawn).

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

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

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

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

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

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

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

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

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

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

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

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

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

**Small loan(s) to farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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