

PUBLIC DISCLOSURE

May 17, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

PlainsCapital Bank
RSSD # 637451

6565 Hillcrest Avenue
University Park, Texas 75205

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 RATING

Institution’s CRA Rating: PlainsCapital Bank is rated Satisfactory.

The following table indicates the performance level of PlainsCapital Bank (bank or PCB) with respect to the lending, investment, and service tests.

Performance Levels	PlainsCapital Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		
Low Satisfactory			X
Needs to Improve			
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:

- Good responsiveness to the assessment areas’ credit needs through the bank’s lending activity.
- A high percentage of loans are made in the bank’s assessment areas.
- Good geographic lending penetration throughout the bank’s assessment areas.
- An adequate record of servicing the credit needs of low-income individuals and areas and very small businesses.
- Leadership in making community development loans.
- Excellent use of flexible lending practices in serving assessment areas’ needs.
- Excellent level of qualified community development investments and grants.
- Excellent responsiveness to credit and community development needs.
- Reasonably accessible delivery systems to the bank’s geographies and individuals of different income levels in the assessment areas.
- Services do not vary in a way that inconveniences its assessment areas, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.
- Adequate level of community development services.

INSTITUTION

Description of the Institution

PCB is an intrastate commercial bank headquartered in University Park, Texas that operates in the state of Texas with branches in the Rio Grande region bordering Mexico; Panhandle region around Lubbock; southern coastal region around Corpus Christi; Central Texas around Austin and San Antonio; Southeast Texas around Houston, and North Texas in the Dallas - Fort Worth (DFW) Metroplex. As of September 30, 2020, PCB operated 59 branch offices, 46 deposit-taking automated teller machines (ATMs), and 36 non-deposit taking ATMs through its footprint. PCB is owned by Hilltop Holdings (HTH), Dallas, Texas. PrimeLending is a subsidiary of PCB that engages in mortgage lending throughout the nation.

The bank is well-positioned to meet the various needs of its assessment areas based on its financial condition, size, and product offerings. No known legal impediments exist that would restrain the bank from meeting the credit needs of its assessment areas.

At the previous performance evaluation, the bank designated 13 assessment areas and operated 63 branches. Since then, the bank has opened, closed, and sold various branches. As a result, the bank no longer operates in or designates assessment areas in El Paso, Laredo¹, Jim Wells County, or Victoria County. Information regarding lending, investments, and services in these assessment areas is included in this evaluation as the bank operated there during a portion of the review period.

For this evaluation, the bank designated nine assessment areas. These assessment areas, and any changes to the assessment areas since the previous evaluation, are noted below.

- **Austin Assessment Area** includes the counties of Travis and Williamson, which are part of the Austin-Round Rock Metropolitan Statistical Area (MSA).
- **Brownsville – Harlingen MSA Assessment Area** comprises Hidalgo County, which is the only county in the MSA.
- **Corpus Christi Assessment Area** includes Nueces County, which is part of the Corpus Christi MSA.
- **Dallas – Fort Worth Assessment Area** includes the counties of Collin, Dallas, Denton, Parker, and Tarrant, which are all part of the Dallas – Fort Worth – Arlington MSA.
- **Hood County Assessment Area** consists of a single county assessment area. Hood County was previously part of the Dallas – Fort Worth assessment area but was removed from the MSA by the Office of Management and Budget (OMB) in 2018. Accordingly, it is designated and evaluated as an independent assessment area since 2019.
- **Houston Assessment Area** includes the counties of Harris and Montgomery. In August 2018, PCB acquired Bank of River Oaks, which resulted in the addition of three branches in this assessment area. In addition, the bank opened a branch in Montgomery County in June 2020, thereby adding Montgomery County to the assessment area.
- **Lubbock Assessment Area** consists of Lubbock County, which is part of the Lubbock MSA.
- **McAllen-Edinburg-Mission MSA Assessment Area** comprises Cameron County, which is the only county in the MSA.

¹ The Laredo Assessment Area is not considered in this evaluation because all branches were closed prior to this evaluation's review period.

- **San Antonio Assessment Area** includes Bexar County, which is part of the San Antonio – New Braunfels MSA.

As of December 31, 2020, the bank reported approximately \$13.7 billion in total assets, gross loans of \$10.0 billion, and a net loan-to-deposit ratio of 88.1 percent. The bank offers a wide array of traditional consumer and commercial products and services. The majority of the loan portfolio is comprised of residential real estate and commercial loans. All retail products are offered in all markets.

The table below reflects the loan portfolio mix as of September 30, 2020. As indicated in the table below, commercial loans represent a majority of the portfolio, while residential real estate loans comprise a smaller but significant portion of the total loan portfolio.

Loan Portfolio Mix		
	09/30/2020	%
Residential Real Estate	\$3,128,079	31.3
Commercial	\$5,564,364	55.7
Agricultural	\$86,793	0.9
Consumer	\$30,697	0.3
Other	\$1,181,307	11.8
Gross Loans	\$9,991,240	
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank received a Satisfactory rating on its previous CRA performance evaluation dated March 12, 2018, performed by the Federal Reserve Bank of Dallas. At that time, the Lending Test was rated High Satisfactory, the Investment Test was rated High Satisfactory, and the Services Test was rated Low Satisfactory.

Scope of Examination

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). All assessment areas were evaluated for lending, investment, and service performance. Full-scope reviews using the FFIEC procedures were conducted for three of the bank's twelve assessment areas: Dallas - Fort Worth Assessment Area, Lubbock Assessment Area, and Austin Assessment Area. These assessment areas were selected for full-scope reviews based on the volume of lending, number of branches, and percent of total deposits, and the length of time since the last full-scope review. Overall, approximately 43.3 percent of PCB's total lending activity (by number of loans), 83.3 percent of the total deposits, and 55.9 percent of total branches were evaluated through the full-scope reviews. Descriptions of the assessment areas can be found in the applicable assessment area sections of this report.

Limited-scope reviews were conducted for the remaining six assessment areas and the three assessment areas where the bank no longer operates:

- Cameron County Assessment Area
- McAllen Assessment Area
- San Antonio Assessment Area
- Houston Assessment Area
- Corpus Christi Assessment Area
- Hood County Assessment Area
- El Paso Assessment Area (no longer operates)
- Jim Wells County Assessment Area (no longer operates)
- Victoria County Assessment Area (no longer operates)

Small business and residential real estate lending data, as reported in PCB's Home Mortgage Disclosure Act (HMDA) Loan/Application Registers (LARs), from January 1, 2017 through December 31, 2019 (review period) was evaluated for consistency with the years of data presented in this evaluation. A detailed analysis is presented for the most recent years, 2018 and 2019. Unless otherwise stated in the discussion, the bank's performance in 2017 was consistent with performance for the years presented. The activity includes all loans originated and acquired by the bank, as well as affiliate HMDA data for PrimeLending inside the assessment areas. Community development loans, investments (including donations and prior period investments), and services from March 12, 2018 through May 17, 2021 were also considered during this evaluation.

Evaluation Analysis

The evaluation of the bank's record of lending in the individual assessment areas includes the use of, and comparison to, demographic characteristics. The primary sources for the demographic information are the 2015 U.S. Census estimate and Dun & Bradstreet (D&B) data. Demographic characteristics of a particular assessment area 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 business demand, self-reported data of revenue size and geographical location from business entities is collected and published by D&B. 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; rather, the information is used to understand the bank's performance context and evaluate the bank.

In conjunction with the evaluation, contact was made outside the bank with individuals and organizations serving the communities in the various assessment areas. Community contacts were located throughout the assessment areas and included representatives of community-based organizations and quasi-government agencies.

Conclusions with Respect to Performance Tests

Lending Test

The bank's lending performance is High Satisfactory. Lending activity reflects good responsiveness to assessment areas' credit needs. The bank implemented flexible lending practices during the review period to address credit needs resulting from the Coronavirus Pandemic, including providing payment assistance options or loan deferrals on approximately 860 loans. The geographic distribution of loans reflects good penetration throughout the assessment areas. In addition, the distribution of loans by borrower income reflects adequate penetration among borrowers of different

income levels and businesses of different revenue sizes. Furthermore, the bank is a leader in making community development loans.

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

Lending Activity

The bank's lending reflects good responsiveness to assessment areas' credit needs. Performance context, such as the bank's capacity, resources, assessment area competition, current economic conditions, and opportunities were considered in the bank's performance rating. The following table summarizes the lending activity from January 1, 2017 through December 31, 2019. Small farm loans account for a very small portion of the bank's lending by both number and dollar volume. These loans did not have a material impact on the bank's performance and will not be discussed separately in the remainder of this report. As the table indicates, the bank and its affiliates made more HMDA loans than other types of loans.

Summary of Lending Activity				
Loan Type	#	%	\$(000s)	%
Home Improvement	108	--	24,219	--
Home Purchase	18,933	--	5,341,085	--
Multi-Family Housing	86	--	258,727	--
Refinancing	3,398	--	973,602	--
Other Purpose Closed-End	4	--	1,348	--
Total HMDA	22,529	78.0	6,598,981	84.0
Total Small Business	5,581	20.0	1,189,900	15.0
Total Small Farm	500	2.0	49,121	1.0
TOTAL LOANS	28,610	100.0%	\$7,838,002	100.0%

Note: Affiliate loans include only loans originated or purchased within the bank's assessment areas.

This evaluation considered the bank's lending by comparing the distribution of loans inside and outside the bank's assessment areas. As shown in the following table, a high percentage of the loans are made inside the bank's assessment areas.

Lending Inside and Outside the Assessment Areas								
Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	29	96.7	4,009	95.2	1	3.3	200	4.8
Home Purchase - Conventional	481	55.9	211,399	55.4	380	44.1	169,918	44.6
Multi-Family Housing	64	74.4	194,578	75.2	22	25.6	64,149	24.8
Other Purpose Closed-End	3	75	1,296	96.1	1	25	52	3.9
Refinancing	125	51.7	44,793	52.8	117	48.3	40,054	47.2
Total HMDA	702	57.4	456,075	62.4	521	42.6	274,373	37.6
Total Small Business	4,952	88.7	1,012,194	85.1	629	11.3	177,706	14.9
Total Small Farm	299	59.8	25,661	52.2	201	40.2	23,460	47.8
TOTAL LOANS	5,953	81.5%	\$1,493,930	75.9%	1,351	18.5%	\$475,539	24.1%

Note: Affiliate loans not included

During the review period, the bank provided flexible lending practices to meet the credit needs of the communities it serves. The Coronavirus Pandemic had a devastating impact on the world, specifically, consumers and small business customers of the bank. In addition to complying with requirements of the Coronavirus Aid Relief and Economic Security Act (CARES Act), including suppressing negative credit reporting and mortgage forbearance for affected borrowers, PCB offered various payment deferral options to consumer and small business borrowers who were affected by the COVID-19.

Geographic Distribution and Distribution by Borrower Income and Business Revenue Size

The CRA emphasizes the importance of banks serving the credit needs of their assessment areas, including low- and moderate-income borrowers and areas. This report analyzes the bank's lending to borrowers of different income levels, including low- and moderate-income borrowers (borrower distribution) and to borrowers located in various geographies, including low- and moderate-income geographies (geographic distribution). Overall, the bank's distribution of lending to borrowers reflects adequate penetration among individuals of different income levels (including low- and moderate-income) and businesses of revenue different sizes. Of the three full-scope assessment areas, two are rated adequate and one is good.

The geographic distribution of loans reflects good penetration throughout the assessment areas. Of the three full-scope assessment areas, two are good and one is adequate. Small business and HMDA lending in the Dallas – Fort Worth Assessment Area accounted for more than any other assessment area (25.8 percent and 36.4 percent, respectively). Community development lending in the Dallas – Fort Worth Assessment Area accounted for 45.4 percent of total community development lending during the review period. As such, the bank's performance in this area was given more weight in determining the overall ratings. A detailed discussion of the facts and data supporting the overall conclusions is presented in the Conclusions with Respect to Performance Criteria section of each assessment area.

Community Development Lending

PCB is a leader in making community development loans and has strategically focused resources to enhance community development lending in each of its assessment areas. The bank is a leader in community development lending in both the Dallas – Fort Worth assessment area and the Austin assessment area, where a significant number of the loans were originated. In these assessment

areas, the bank's community development lending increased significantly when compared to the previous evaluation. Community development lending in the Lubbock assessment area was adequate. During the review period, the world was affected by the Coronavirus Pandemic, which had devastating effects on individuals, communities, and the economy. Under these circumstances, community development lending became a pillar of support for small businesses and communities struggling to maintain economic stability. Therefore, the bank's community development lending was evaluated in the context of these needs in the various assessment areas.

The table below outlines the bank's community development lending during the review period. The bank originated 119 community development loans totaling approximately \$295 million during the review period. This represents an increase of 52.5 percent by number and 74.5 percent by dollar volume in community development lending compared to the previous evaluation.

Institution

Community Development Lending		
Purpose	Number	\$(000s)
Affordable Housing	16	56,717
Community Services	1	1,050
Economic Development	49	124,468
Revitalize and Stabilize	53	112,955
Total	119	295,190

The community development loans originated during the evaluation period were for a variety of purposes. A significant number of community development loans was originated under the Small Business Administration's (SBA) Paycheck Protection Program (PPP). PPP loans were designed to provide a direct incentive for small businesses to keep their workers on payroll.² PPP loans to businesses that operate in low- or moderate-income areas qualified as revitalizing and stabilizing these areas in the midst of the Coronavirus Pandemic. PCB originated over \$900 million in PPP loans and 23 percent of these were made to businesses in low- or moderate-income census tracts.

Community development loans originated for economic development purposes represent the largest amount by dollar volume. Many of these loans were originated under the SBA's 504 loan program. SBA 504 loans provide long-term fixed rate financing for major fixed assets that promote business growth and job creation.

A substantial majority of the community development loans was extended inside the bank's assessment areas. However, 13 loans totaling approximately \$34 million were originated outside the bank's assessment areas but benefited a larger regional area inside the state.

Investment Test

The bank's overall Investment Test rating is Outstanding. The bank has an excellent level of qualified community development investments and grants and is often in a leadership position. During the review period, the bank invested \$109.5 million in qualified community development investments, which represents a 49.2 percent increase in community development investments since the previous evaluation. In addition, the bank made 174 qualifying donations totaling approximately \$3.2 million dollars, representing an increase of 77.8 percent since the previous evaluation. The bank exhibits excellent responsiveness to credit and community development needs in its assessment areas and makes extensive use of complex investments to support community development initiatives. PCB especially focuses on investments that support affordable housing, which was identified as a need in all three full scope assessment areas by community contacts. While investments and donations were generally made inside the assessment areas, one sizeable donation of \$100,000 was made outside the bank's assessment area but benefited a larger regional area that included the assessment area. All three of the full scope assessment areas reviewed had an excellent level of community development investments.

The table below outlines the community development investments and donations made by the bank during the review period.

² Additional information and details regarding the purpose of SBA PPP loans can be found at <https://www.sba.gov/funding-programs/loans/covid-19-relief-options/paycheck-protection-program>

Community Development Investments								
Purpose	Current Period Investments		Prior Period Investments		Donations		Total	
	#	\$000s	#	\$000s	#	\$000s	#	\$000s
Affordable Housing	18	98,356	8	23,668	1	2*	27	122,026
Community Services	-	-	-	-	166	3,152	166	3,152
Economic Development	-	-	-	-	6	28	6	28
Revitalization and Stabilization	6	11,171	3	1,838	1	2*	10	13,011
Total	24	109,527	11	25,506	174	3,184	209	138,217

*Donations for affordable housing was rounded up from \$1,500 to \$2,000, and donations for revitalization and stabilization were rounded down from \$2,500 to \$2,000.

Service Test

The bank's overall Service Test rating is Low Satisfactory. Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels and the bank provides an adequate level of community development services.

Retail Services

The bank's delivery services are adequate. The delivery systems are reasonably accessible to the geographies and individuals of different income levels in the bank's assessment areas; however, as shown in the table below, the bank's distribution of branches and ATMs is lower than the distribution of low- and moderate-income geographies, households, and small businesses. The bank's record of opening or closing branches has generally not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies. During the review period, the bank upgraded many cash-only ATMs to deposit-taking ATMs and interactive teller machines (ITMs), including some in low- and moderate-income areas, which has a positive impact on accessibility in these areas. Banking services and hours of operations do not vary in a way that inconveniences the assessment areas, particularly in low- and moderate-income geographies or to low- and moderate-income individuals.

Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	12.8	10.6	8.1	2	3.4	3	6.5
Moderate	28.4	25.7	19.8	7	11.9	4	8.7
Middle	26.9	29.3	26.6	14	23.7	10	19.6
Upper	31.0	34.1	45.0	36	61.0	30	65.2
Unknown	1.1	0.3	0.5	0	0.0	0	0.0
Total	100.0	100.0	100.0	59	100.0	47	100.0

Community Development Services

The bank provides an adequate level of community development services. During the review period, bank employees served the community in various capacities totaling over 3,200 hours. While the total hours of community development services decreased significantly since the previous evaluation (the bank provided over four thousand hours of community development service during the previous evaluation), the bank's level of community development service is considered adequate. The Coronavirus Pandemic had a significant impact on social interactions and prevented many

organizations from holding gatherings. In addition, volunteer opportunities were significantly reduced due to social distancing requirements implemented by state and local governments. In this context, the bank's performance is reasonable. Detailed discussions of the facts and data related to the bank's community development services are presented in the Conclusions with Respect to Performance Criteria sections of this Report. Two of the three assessment areas that received a full-scope review display an adequate level of community development services while the remaining one is relatively high.

Fair Lending or Other Illegal Credit Practices Review

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) established the Consumer Financial Protection Bureau (CFPB). In general, the Dodd-Frank Act gives the CFPB, among other things, primary supervisory authority over insured depository institutions with total assets of more than \$10 billion when assessing compliance with the requirements of federal consumer financial laws. The Federal Reserve System retains authority to enforce compliance with the CRA and certain other consumer compliance laws and regulations. As of the date of this evaluation, the Federal Reserve Bank of Dallas is unaware of any violations of the Equal Credit Opportunity Act or Regulation B identified by the CFPB. Since the previous evaluation, the Federal Reserve Bank of Dallas cited a substantive violation of section 5(a) of the Federal Trade Commission Act (FTC Act), which prohibits unfair or deceptive practices. The violation did not adversely impact the bank's CRA performance.

METROPOLITAN AREAS (Full-Scope Review)

Description of Operations in the Dallas – Fort Worth Assessment Area

The Dallas – Fort Worth Assessment Area includes Collin, Dallas, Denton, Parker, and Tarrant counties. These counties, along with Ellis, Hunt, Kaufman, Rockwall, Johnson, and Wise counties, which are excluded from the assessment area, make up the Dallas - Fort Worth - Arlington, TX MSA. According to the 2015 Census estimate, the assessment area population was 6,115,013, which accounts for 23 percent of the population in the state.

The table below shows the population by county, population increase based on US Census Bureau estimates, and major municipalities in the counties.

County	2019 Population Estimate	% Increase Since 2010	Major Municipalities
Collin	1,034,730	32.4	McKinney, Plano, Allen, Frisco
Dallas	2,635,516	11.3	Dallas, University Park, Farmers Branch, Irving
Denton	887,207	33.9	Carrollton, Denton, Flower Mound
Parker	142,878	22.2	Weatherford, Dennis, Azle
Tarrant	2,102,515	16.1	Fort Worth, Arlington, Bedford, Hurst, Euless

The Dallas – Fort Worth Assessment Area is the bank’s largest area when measured by the bank’s deposit, lending activity, and branches. PCB operates 19 branches in the assessment area. According to the FDIC, as of June 30, 2020, there were 156 deposit institutions in the assessment area. While PCB has a major presence in the assessment area, other financial institutions eclipse the bank’s market rank. Market leaders include Charles Schwab Bank SSB, Bank of America NA, and JP Morgan Chase Bank NA. These three institutions collectively hold 71.1 percent of the deposit market share. PCB ranked eleventh in deposit market share and held \$6.5 billion in deposits, which represents about one percent of the deposit market and 55.9 percent of the bank’s total deposits.

Mortgage lending in the Dallas – Fort Worth Assessment Area continues to grow, and the market is saturated with large national banks and local community banks alike. In both 2018 and 2019, there were approximately 980 HMDA reporters that originated or purchased mortgage loans in the assessment area. In 2018, HMDA reporters originated or purchased over 196,000 HMDA loans. PCB’s mortgage affiliate, PrimeLending, ranked ninth in HMDA lending but only held 1.9 percent of the market share. PCB ranked much lower, at 185, with only a fraction of a percent of the market share. In 2019, HMDA lending increased to over 223,000 originated or purchased loans in the assessment area. PrimeLending ranked tenth, again holding 1.9 percent of the market share. PCB ranked 182 and again held less than one percent of the market share. HMDA leaders in the assessment area are large, nationwide lenders, and include Wells Fargo Bank and JP Morgan Chase Bank. These two lenders collectively held 17 percent of the HMDA market

share in 2018 and 13.5 percent in 2019. PCB and PrimeLending are well positioned to compete with these lenders in the mortgage market; however, the majority of PCB and PrimeLending’s lending comes from loan originations, while top lenders purchased a significant percentage of HMDA loans in the assessment area.

Small business lending in the assessment area is also competitive. In 2018, 259 CRA reporters originated or purchased over 162,000 small business loans in the assessment area. PCB ranked 21st, holding 0.5 percent of the market share. In 2019, there were 256 CRA reporters that originated or purchased over 175,000 small business loans. PCB ranked 23rd, holding 0.4 percent of the market share. Leaders in small business lending include JP Morgan Chase, American Express, and Bank of America. These three lenders collectively held 48.9 percent and 52.8 percent of small business lending market share in 2018 and 2019, respectively.

Demographic Characteristics

Certain economic and demographic data are available for analysis for the Dallas – Fort Worth – Arlington, TX MSA as a whole but not the specific assessment area. However, it is reasonable to believe that the data for the MSA provides a good representation of the characteristics of the assessment area because the population of the assessment area includes 90.3 percent of the total MSA population, and distribution of low-, moderate-, middle- and upper-income families for the two areas is similar according to census estimates. The Dallas – Fort Worth Assessment Area contains 1,194 census tracts. Of those, 162 (13.6 percent) are low-income, 312 (26.1 percent) are moderate-income, 312 (26.1percent) are middle-income, 401 (33.6 percent) are upper-income, and seven (0.6 percent) are unknown-income census tracts.

Income Characteristics

The table below reflects the estimated median family income for the Dallas-Plano-Irving MD and the Fort Worth-Arlington-Grapevine MD, both of which comprise the Dallas-Fort Worth-Arlington MSA. Also included are the ranges for low-, moderate-, middle-, and upper-income in the assessment area. According to the 2015 Census estimates, 11.5 percent of families in the assessment area live below poverty.

Dallas-Plano-Irving, TX MD			
Income Level	2018	2019	2020
Median Family Income	\$77,200	\$83,100	\$86,200
Low-income	< \$38,600	< \$41,550	<\$43,100
Moderate-income	\$38,600 < \$61,760	\$41,550 < \$66,480	\$43,100 < \$68,960
Middle-income	\$61,760 < \$92,640	\$66,480 < \$99,720	\$68,960 <\$103,440
Upper-income	≥ \$92,640	≥ \$99,720	≥ \$103,440

Fort Worth-Arlington-Grapevine, TX MD			
Income Level	2018	2019	2020
Median Family Income	\$75,000	\$75,300	\$81,100
Low-income	< \$37,500	< \$37,650	<\$40,550
Moderate-income	\$37,500 < \$60,000	\$37,650 < \$60,240	\$40,550 < \$64,880
Middle-income	\$60,000 < \$90,000	\$60,240 < \$90,360	\$64,880 <\$97,320
Upper-income	≥ \$90,000	≥ \$90,360	≥ \$97,320

Housing Characteristics

The Dallas – Fort Worth Assessment Area has 2,339,329 housing units. Of those, 278,544 (11.9 percent) are located in low-income census tracts, 570,422 (24.4 percent) in moderate-, 663,840 (28.4 percent) in middle-, 821,601 (35.1 percent) in upper-, and 4,922 (0.2 percent) in unknown-income census tracts. Owner-occupied units account for 54.0 percent of the total housing units in the assessment area, while rental and vacant units account for 38.3 percent and 7.6 percent of housing units, respectively. The median age of a housing unit is 35 years, and the median value is \$159,052. A mortgage payment of \$583³ on an averaged priced home would be more affordable than the median gross rent of \$941. However, down payment and auxiliary costs, such as taxes, insurance, and homeowner association fees, significantly increase the cost of homeownership and likely pose a barrier for low- and moderate-income individuals.

Owner-occupied housing units in low-income census tracts are limited. Rental units account for 62.2 percent of housing in low-income census tracts and the majority of these are multifamily units, such as apartment complexes. Only 5.4 percent of owner-occupied housing units are located in low-income census tracts, and 13.4 percent of housing units in low-income census tracts are vacant. The median age of housing in low-income census tracts is 46 years, and the median value is \$72,044. The median value of housing units indicates homes here would be affordable for low- and moderate-income families; however, the low percent of owner-occupied units indicates a very limited number of these homes are likely be available.

Owner-occupied units in moderate-income census tracts account for 19.8 percent of the housing units in the assessment area. Of the housing units in moderate-income census tracts, 43.9 percent are owner-occupied, 47.4 percent are rental, and 8.8 percent are vacant. The median age of housing in moderate-income census tracts is 45 years, and the median value is \$94,304. There are likely to be more affordable homes available in moderate-income census tracts; however, these homes would still be limited in number due to the high percent of rental units.

Owner-occupied units in middle-income census tracts account for 29.2 percent of the total housing units in the assessment area. Of the housing units in middle-income census tracts, 55.6 percent are owner-occupied, 37.6 percent are rental, and 6.8 percent are vacant. The median age of homes in middle-income census tracts is 34 years, and the median housing value is \$138,519. The median value of homes in middle-income census tracts is almost double that of homes in low-income census tracts. While these homes are more available, the higher price may be a deterrent when compared to homes in low-income areas.

The majority (45.6 percent) of owner-occupied housing units in the assessment area are located in upper-income census tracts. Of the housing units in upper-income census tracts, 70.1 percent are owner-occupied, 24.4 percent are rental, and 5.5 percent are vacant. The median age of homes in upper-income census tracts is 26 years, and the median housing value is \$225,287. Homes in upper-income census tracts would exceed 28 percent of a low-income family's gross monthly income⁴ and would not be affordable. However, government and charitable programs may be available to support low- and moderate-income borrowers seeking to find affordable

³ Payment amount assumes a home purchase price equal to the median value of \$159,052, with a 20 percent down payment, 30-year term, and interest rate equal to the average Freddie Mac rate in 2020 of 3.11 percent.

⁴ This assumes a monthly mortgage payment of \$1,245, based on a principal and interest payment of \$825 mortgage (30 years, 3.66 percent interest, purchase price equal to median housing value less 20 percent down payment) and \$420 taxes (an estimated rate of \$2.237098 per \$100). Insurance costs would additionally increase the cost of housing making it even more unaffordable.

Dallas – Fort Worth Assessment Area

housing in the Dallas – Fort Worth Assessment Area. In addition, it is becoming more common for multigenerational families to pool incomes to afford a home that would be unaffordable for a single family’s income.

Employment and Economic Conditions

The 2018 and 2019 national average unemployment rates were 3.9 percent and 3.7 percent, respectively. In 2020, the national unemployment rate increased significantly to 8.1 percent primarily due to the Coronavirus Pandemic. The state of Texas and the Dallas – Fort Worth Assessment Area also experienced low unemployment averages during 2018 and 2019, but a sharp increase in 2020. The table below shows unemployment rates in the various counties comprising the assessment area, the Dallas - Fort Worth-Arlington, TX MSA, the state of Texas, and the United States.

Annual Average Unemployment Rate			
AREA	2018	2019	2020
Collin County	3.3	3.1	6.3
Dallas County	3.8	3.5	7.7
Parker County	3.1	2.9	5.9
Tarrant County	3.5	3.3	7.3
Dallas-Ft. Worth-Arlington MSA	3.6	3.3	7.1
State of Texas	3.9	3.5	7.6
United States	3.9	3.7	8.1

The Dallas - Fort Worth Assessment Area is home to a myriad of employers and businesses, creating a diverse mix of industries, jobs, and opportunities. The business-friendly climate of Texas boasts no corporate or personal income tax and attracts employers to the state. The metropolitan opportunities in the assessment area contribute to aggressive growth in recent years. Major industries include retail trade, healthcare and social assistance, and manufacturing. Retailers such as Walmart and Kroger are among the top employers by number of employees, employing over 10,000 employees each, according to the Dallas Chamber of Commerce. Additional major retailers include Home Depot, Lowes, JC Penny, and Target, each of which are reported to employ over five thousand employees.

The Dallas - Fort Worth Assessment Area is known for its healthcare resources and medical facilities, which provide a high number of jobs in the area. Major employers include Baylor Scott & White, HCA North Texas, Medical City, Texas Health Resources, Children’s Medical Center, and Cooks Children’s Healthcare. Manufacturing companies also contribute a high number of jobs and opportunities in the assessment area. Major manufacturers include Lockheed Martin, Texas Instruments, Alcon Laboratories, L-3 Communications, and Raytheon. In addition, auto manufacturers General Motors and Toyota North America have facilities and employ individuals in the assessment area.

The financial services industry provides thousands of jobs in the area. Top employers include Bank of America, JP Morgan Chase, and Fidelity Investments, each of which employ over five thousand employees. Two major airlines call Dallas home and are included on the Chamber of Commerce’s top employers list. American Airlines brings more than 13,000 jobs to the area, while Southwest Airlines employs over 5,000.

Finally, educational institutions also provide learning opportunities and jobs. Dallas - Fort Worth Assessment Area is home to several institutions of higher education, including Dallas County Community College, University of North Texas, Tarrant County Community College, University of Texas at Arlington, Southern Methodist University, Texas Christian University, and University of Texas at Dallas. In addition, the various school districts in the area are also top employers.

Community Contacts and Community Development Opportunities

As part of the evaluation of the Dallas – Fort Worth Assessment Area, contact was made with individuals involved in affordable housing initiatives to better understand community needs. The contact emphasized the growing need for affordable housing amidst the massive population and job growth experienced in the assessment area during recent years. As companies move to the Dallas – Fort Worth area, bringing jobs and employees with them, the demand for housing drives up the prices. A large number of these jobs are low- and moderate-income jobs, which further increases the need for affordable housing. The contact further highlighted the opportunity for banks to provide financial education services to assist low- and moderate-income individuals and families in understanding and developing creditworthiness in order to qualify for a mortgage.

The tables on the following pages detail selected characteristics of the assessment area during the review period.

Dallas – Fort Worth Assessment Area

Combined Demographics Report

Assessment Area: Dallas-Fort Worth

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	162	13.6	147,087	9.9	50,423	34.3	349,473	23.5
Moderate-income	312	26.1	347,939	23.4	66,047	19	242,443	16.3
Middle-income	312	26.1	419,228	28.2	34,453	8.2	265,963	17.9
Upper-income	401	33.6	568,822	38.3	20,208	3.6	626,685	42.2
Unknown-income	7	0.6	1,488	0.1	273	18.3	0	0
Total Assessment Area	1,194	100.0	1,484,564	100.0	171,404	11.5	1,484,56	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	278,544	67,915	5.4	24.4	173,254	62.2	37,375	13.4
Moderate-income	570,422	250,159	19.8	43.9	270,288	47.4	49,975	8.8
Middle-income	663,840	369,001	29.2	55.6	249,484	37.6	45,355	6.8
Upper-income	821,601	575,886	45.6	70.1	200,531	24.4	45,184	5.5
Unknown-income	4,922	1,248	0.1	25.4	3,133	63.7	541	11
Total Assessment Area	2,339,329	1,264,209	100.0	54.0	896,690	38.3	178,430	7.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	27,125	7.5	24,130	7.3	2,813	11.2	182	4.5
Moderate-income	71,512	19.8	64,520	19.4	6,490	25.8	502	12.3
Middle-income	95,032	26.3	87,829	26.4	6,297	25	906	22.2
Upper-income	166,047	45.9	154,567	46.5	9,018	35.8	2,462	60.3
Unknown-income	2,131	0.6	1,525	0.5	573	2.3	33	0.8
Total Assessment Area	361,847	100.0	332,571	100.0	25,191	100.0	4,085	100.0
Percentage of Total Businesses:			91.9		7.0		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	104	3.3	99	3.2	5	13.2	0	0
Moderate-income	318	10.1	311	10	7	18.4	0	0
Middle-income	939	29.8	936	30.1	3	7.9	0	0
Upper-income	1,780	56.4	1,756	56.4	22	57.9	2	100
Unknown-income	13	0.4	12	0.4	1	2.6	0	0
Total Assessment Area	3,154	100.0	3,114	100.0	38	100.0	2	100.0
Percentage of Total Farms:			98.7		1.2		.1	

2019 FFIEC Census Data and 2019 D&B Information

Conclusions with Respect to Performance Tests in Dallas – Fort Worth Assessment Area

Lending Test

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

This evaluation analyzed both small business and HMDA lending. During the review period, the bank reported 1,442 small business loans and 8,200 HMDA loans in the Dallas – Fort Worth Assessment Area. Accordingly, HMDA lending was given more weight in drawing conclusions regarding the bank's lending performance. Community development lending was also heavily weighted in reaching conclusions regarding overall lending performance, due to the opportunities and need during the review period.

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

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

The bank's distribution of lending to borrowers reflects an adequate penetration among individuals of different income levels (including low- and moderate-income) and businesses of different revenue sizes. The bank's HMDA lending to low- and moderate-income borrowers, when compared to demographic data, aggregate HMDA lenders, and considering performance context, is adequate. Lending to small businesses with different revenue sizes is poor, when compared to demographic data and aggregate small business lenders. The distribution of the remainder of bank lending to middle- and upper-income borrowers did not affect conclusions about the bank's performance considering its lending to low- and moderate-income borrowers.

Residential Real Estate (HMDA) Lending

HMDA lending by borrower income in the assessment area is adequate when compared to demographic characteristics of the community, as well as the performance of aggregate HMDA lenders with loan originations or purchases in the assessment area.

The bank's lending to low-income borrowers is adequate. In 2018, the bank originated 2.5 percent by number (1.0 percent by dollar volume) of HMDA loans to low-income borrowers. Aggregate HMDA lenders originated 4.0 percent by number (1.7 percent by dollar volume) of HMDA loans to low-income borrowers during the review period. In 2019, the bank originated 2.0 percent by number (0.9 percent by dollar volume) of HMDA loans to low-income borrowers, while aggregate lenders originated 3.7 percent by number (1.6 percent by dollar volume) of HMDA loans to low-income borrowers. Both the bank and aggregate lenders performed significantly under the 23.5 percent of low-income families by family income in the assessment area (demographic). While the bank's performance was consistently below aggregate lenders, the bank strategically focused on lending programs that target low- and moderate-income borrowers. One example is the Federal Home Loan Bank's Homebuyer Equity Leverage Partnership (HELP). HELP assists qualified, low-income, first-time homebuyers with down payment assistance and closing costs.

Through this innovative program, PCB partnered with Trinity Habitat for Humanity to assist low-income families in the assessment area and help them build a home. The bank additionally provides financial education to help participants achieve long term financial security and self-reliance through affordable homeownership. During the review period, the bank assisted 42 families through this program.

The bank's lending to moderate-income borrowers is also adequate. In 2018, the bank originated 12.0 percent by number (6.8 percent by dollar volume) of HMDA loans to moderate-income borrowers. PCB's performance is similar to aggregate HMDA lenders, which originated 13.1 percent by number (7.6 percent by dollar volume) of HMDA loans to moderate-income borrowers during the review period. In 2019, the bank originated 12.7 percent by number (7.7 percent by dollar volume) of HMDA loans to moderate-income borrowers. PCB again performed similar to aggregate HMDA lenders, which originated 13.8 percent by number (7.9 percent by dollar volume) to moderate-income borrowers. Both the bank and aggregate lenders performed slightly below the demographic at 16.3 percent.

Small Business Lending

Considering the bank's performance when compared to demographics and aggregate small business lenders, the distribution of small business loans by revenue size of businesses is poor. The bank performed below aggregate small business lenders in both number of loans and dollar volume of lending to small businesses. In addition, the bank performed significantly below the demographic, indicating that the bank's lending patterns are less likely to support small businesses in the Dallas – Fort Worth Assessment Area.

In 2018, the bank originated 36.2 percent by number (29.4 percent by dollar volume) of small business loans to businesses with gross annual revenues of \$1 million or less. PCB's performance fell below aggregate small business lenders, which originated 42.1 percent by number (33.4 percent by dollar volume) of loans to small businesses (businesses with revenues under \$1 million). In 2019, the bank again fell below aggregate small businesses lenders, originating 31.3 percent by number (22.3 percent by dollar volume) of small business loans to small businesses with revenue under \$1 million. Aggregate small business lenders originated 47.1 percent by number (34.0 percent by dollar volume) to small businesses. A substantial majority of small businesses in the assessment area, 91.9 percent, have revenues under \$1 million. In this regard, both the bank and aggregate small business lenders fell significantly below the demographic.

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business lending and HMDA lending was compared with available demographic information. Performance context and aggregate lending data were taken into consideration. Considering all of these factors, the bank's geographic distribution of loans reflects adequate penetration throughout the assessment area. Loans were generally made in close proximity to the bank's branches and there were no conspicuous gaps or anomalies in the lending patterns.

The distribution of the remainder of bank lending in middle- and upper-income geographies did not affect conclusions about the bank's performance considering its lending in low- and moderate-income geographies.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA loans reflects adequate penetration throughout the assessment area. Of the 8,200 HMDA loans originated in the assessment area during the review period, 82.6 percent were home purchase loans, and 17.2 percent were refinance loans. Therefore, greater weight was given to home purchase lending in drawing conclusions regarding the bank's geographic distribution of HMDA loans. Very little weight was given to home improvement lending and multifamily lending, as these collectively accounted for less than one percent of HMDA lending in the assessment area.

Home Purchase Lending

Home purchase lending in low-income census tracts is adequate. In the Dallas – Fort Worth Assessment Area, 5.4 percent of owner-occupied units are located in low-income census tracts (demographic). Home purchase loans in low-income census tracts originated by the bank fell below the demographic. In 2018, the bank originated 2.6 percent by number (1.9 percent by dollar volume) of home purchase loans in low-income census tracts. PCB performed slightly below aggregate HMDA lenders, which originated 3.4 percent by number (2.2 percent by dollar volume), but also fell below the demographic. In 2019, the bank originated 2.4 percent by number (1.7 percent by dollar volume) of home purchase loans in low-income census tracts. PCB again fell slightly below aggregate HMDA lenders, which originated 3.7 percent by number (2.4 percent by dollar volume) of home purchase loans in low-income census tracts. While the bank's record of home purchase lending in low-income census tracts is below aggregate lenders and the demographic, other factors should be considered. The low inventory of owner-occupied homes in low-income census tracts would limit opportunities to lend. In addition, the high number of HMDA lenders would create a competitive environment for lending in low-income census tracts. Considering this context, the bank's performance is adequate.

Home purchase lending in moderate-income census tracts is adequate. In the Dallas – Fort Worth Assessment Area, 19.8 percent of owner-occupied units are located in moderate-income census tracts (demographic). Home purchase loans in moderate-income census tracts originated by the bank fell below the demographic and was slightly below aggregate HMDA lenders. In 2018, the bank originated 10.6 percent by number (7.9 percent by dollar volume) of home purchase loans in moderate-income census tracts. Aggregate HMDA lenders outperformed the bank, originating 13.4 percent by number (9.0 percent by dollar volume), but also fell below the demographic. In 2019, the bank originated 12.1 percent by number (9.0 percent by dollar volume) of home purchase loans in moderate-income census tracts. PCB again fell slightly below aggregate HMDA lenders, which originated 13.7 percent by number (9.5 percent by dollar volume) of home purchase loans in moderate-income census tracts.

Home Refinance Lending

Home refinance lending in low-income census tracts is adequate. Home refinance loans originated by the bank fell below the 5.4 percent demographic. In 2018, the bank originated 1.2 percent by number (0.6 percent by dollar volume) of home refinance loans in low-income census tracts. Aggregate HMDA lenders outperformed the bank, originating 2.4 percent by number (1.4 percent by dollar volume), but also fell below the demographic. In 2019, the bank originated 1.9 percent by number (2.4 percent by dollar volume) of home purchase loans in low-income census

tracts. PCB performed similarly to aggregate HMDA lenders, which originated 2.2 percent by number (1.6 percent by dollar volume) of home purchase loans in low-income census tracts.

Home refinance lending in moderate-income census tracts is adequate. Home refinance loans in moderate-income census tracts originated by the bank fell below the 19.8 percent demographic. In 2018, the bank originated 11.4 percent by number (7.8 percent by dollar volume) of home refinance loans in moderate-income census tracts. Aggregate HMDA lenders outperformed the bank, originating 14.4 percent by number (9.0 percent by dollar volume), but also fell below the demographic. In 2019, the bank originated 9.6 percent by number (6.0 percent by dollar volume) of home refinance loans in moderate-income census tracts. PCB again fell slightly below aggregate HMDA lenders, which originated 11.5 percent by number (7.1 percent by dollar volume) of home refinance loans in moderate-income census tracts.

Home Improvement Lending

Home improvement lending in low-income census tracts is poor; however, as previously mentioned, home improvement lending accounts for less than one percent of the bank's HMDA lending in the Dallas – Fort Worth Assessment Area and is not a material product for the bank. In 2018 and 2019, the bank did not originate any home improvement loans in low-income census tracts. Aggregate HMDA lenders originated 2.2 percent by number (1.8 percent by dollar volume) in 2018, and 2.8 percent by number (2.0 percent by dollar volume) in 2019.

Home improvement lending in moderate-income census tracts is adequate. In 2018, the bank originated 33.3 percent by number (33.6 percent by dollar volume) of home improvement loans in moderate-income census tracts. PCB outperformed aggregate HMDA lenders, which originated 12.1 percent by number (9.8 percent by dollar volume). In 2019, the bank did not originate any home improvement loans in moderate-income census tracts. Home improvement lending is not a strategic focus for the bank and lending levels are low in middle- and upper-income census tracts as well.

Multifamily Lending

Multifamily lending in low-income census tracts is adequate. In 2018, the bank originated 33.3 percent by number (11.4 percent by dollar volume) of multifamily loans in low-income census tracts. The bank exceeded both the demographic (percent of multifamily units in low-income census tracts) at 22.5 percent and aggregate lenders by number; however, PCB's multifamily lending did not exceed aggregate lenders by dollar volume (11.4 percent and 18.3 percent respectively). In 2019, PCB did not originate any multifamily loans in low-income census tracts. Aggregate lenders originated 22.7 percent of multifamily loans in low-income census tracts.

Multifamily lending in moderate-income census tracts is adequate. In 2018, the bank originated 33.3 percent by number (4.4 percent by dollar volume) of multifamily loans in moderate-income census tracts. PCB's performance was similar to aggregate lenders, which originated 32.0 percent by number (23.8 percent by dollar volume), and the demographic at 27.9 percent. In 2019, the bank did not originate any multifamily loans in moderate-income census tracts. Aggregate lenders originated 33.8 percent by number of multifamily loans in moderate-income census tracts.

Small Business Lending

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. This was based on performance compared to demographics, taking into consideration the performance of the aggregate lenders. In general, the bank's lending by number of loans was below the demographic and aggregate lenders; however, lending by dollar volume was very similar to the demographic. While lending by number analysis provides a good picture of where the bank is lending, the lending by dollar analysis better depicts actual impact to the assessment area.

The bank's small business lending in low-income census tracts is adequate. During the review period, 7.5 percent of small businesses were located in low-income census tracts (demographic). In 2018, the bank originated 4.7 percent by number of small business loans to businesses located in low-income census tracts, which is below the demographic but similar to the demographic by dollar volume (7.3 percent). Aggregate lenders originated 7.0 percent by number (8.5 percent by dollar volume), which is closer to the demographic. In 2019, PCB originated 5.5 percent by number (7.7 percent by dollar volume) of small business loans to businesses in low-income census tracts. PCB again fell slightly below aggregate lenders, which originated 6.9 percent by number (8.3 percent by dollar volume). Although the bank's performance fell below aggregate, lending by dollar volume was similar to the demographic.

Small business lending in moderate-income census tracts is adequate. During the review period, 19.8 percent of small businesses in the assessment area were located in moderate-income census tracts. In 2018, the bank originated 16.0 percent by number (20.3 percent by dollar volume) of small business loans to businesses in moderate-income census tracts. Aggregate lenders originated 18.9 percent by number (21.8 percent by dollar volume). In 2019, PCB originated 13.5 percent by number (18.3 percent by dollar volume) of small business loans to businesses in moderate-income census tracts. Aggregate lenders were slightly closer to the demographic originating 19.1 percent by number (21.6 percent by dollar volume) of small business loans to businesses located in moderate-income census tracts. Although the bank's performance fell below aggregate, lending by dollar volume was similar to the demographic.

The bank's lending in middle- and upper-income census tracts was similar to the demographic in those census tracts.

Community Development Lending

The bank is a leader in making community development loans in the assessment area. During the review period, the bank originated over \$113.9 million in qualifying loans in the assessment area. Compared to the previous evaluation, PCB's community development lending in the Dallas – Fort Worth Assessment Area nearly doubled, which displays a firm commitment to meet the community development needs in the assessment area and a strategic application of resources to address those needs. The table below provides a breakdown of community development lending during the review period.

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Community Development Lending		
Purpose	#	\$000s
Affordable Housing	6	11,507
Community Services	1	1,050
Economic Development	19	61,597
Revitalization and Stabilization	24	59,763
Totals	50	133,917

The bank’s commitment to making qualified community development loans demonstrates excellent responsiveness to meeting community needs. Some selected examples of the bank’s efforts to recognize and meet community needs are highlighted below.

The bank originated a \$10 million loan to fund the purchase an affordable housing complex in Southeast Dallas and construct additional units. Both the newly constructed units and the existing units qualify for Housing Assistance Payments (HAP) under a contract with the US Department of Housing and Urban Development (HUD). These housing units benefit low- and moderate-income families in the area by providing housing at an affordable rate. Affordable housing for low- and moderate-income families was specifically identified by community contacts as a need in the assessment area and is therefore considered responsive to community needs.

A \$4.6 million loan was originated in the Dallas Grow South Revitalization Area in order to bring more businesses and jobs to the low-income areas of south Dallas. The goal of the Grow South Initiative is to ignite innovative and equitable development initiatives and invest in Dallas’ underserved southern sector, as well as to create new affordable housing units, spur job and wealth creation, and develop community leadership. This loan advances the organization’s objectives, which addresses inequities in economic opportunities in south Dallas, and is therefore responsive to community needs.

PCB partnered with Jubilee Park Community Center, a nonprofit organization serving an impoverished area of South Dallas, to originate home construction loans in low- and moderate-income areas. This partnership represents an innovative and responsive approach to meeting affordable housing and financial literacy needs in the assessment area. In addition to financing the construction of single-family homes, the bank participated with Jubilee Park in a back-to-school event. Low- and moderate-income families attended the back-to-school event and received free school supplies for students, while bank employees provided financial literacy information to families. This innovative approach to teaching financial literacy allowed the bank to reach a greater number of families who are most likely to benefit from the financial literacy information.

Investment Test

The bank has an excellent level of qualified community development investments and grants. During the review period, the bank invested over \$52 million in qualifying community development investments. The total amount of investments and donations increased 40.4 percent from the previous evaluation. A significant portion of the investments focus on affordable housing opportunities in the assessment area, which was identified by community contacts as a need. By addressing these needs through investments in mortgage-backed securities targeted to low- and moderate-income borrowers, and in low- and moderate-income areas, the bank exhibited excellent responsiveness to credit and community development needs.

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In addition to community development investments, the bank donated over \$1 million to organizations that provide community services targeted to low- and moderate-income individuals. For example, the bank donated \$200 thousand dollars to food banks in the assessment area, that help address the hunger crisis among low- and moderate-income families. These donations were especially responsive as food pantries experienced significant increases in demand during the Coronavirus Pandemic. To further enhance community development impact, the bank donated over \$587,000 dollars to school districts in the assessment area where 85 percent or more of the students are economically disadvantaged. These donations demonstrate the bank’s commitment to investing in, and supporting the communities it serves, particularly low- and moderate-income individuals. The table below provides a breakdown of the bank’s community development investments and donations in the Dallas – Fort Worth Assessment Area during the review period.

Community Development Investments								
Purpose	Current Period Investments		Prior Period Investments		Donations		Total	
	#	\$000s	#	\$000s	#	\$000s	#	\$000s
Affordable Housing	11	46,079	-	-	-	-	11	46,079
Community Services	-	-	-	-	83	1,057	83	1,057
Economic Development	-	-	-	-	1	0*	1	0*
Revitalization and Stabilization	4	5,922	1	491	1	2	6	6,415
Total	15	52,001	1	491	85	1,059	101	53,551

*One economic development donation for \$250 was made.

Service Test

The bank’s Service Test performance is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the assessment area.

Retail Services

The bank’s delivery systems are reasonably accessible to the bank’s geographies and individuals of different income levels in its assessment area. The distribution of the bank’s 19 branch offices and 16 full-service ATMs as of December 31, 2020, was compared to the distribution of the population and businesses among the tract categories within the assessment area. The table below summarizes the bank’s retail locations in the Dallas – Fort Worth Assessment Area.

Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	13.6	11.2	7.5	2	10.5	2	12.5
Moderate	26.1	24.1	19.5	0	0.0	0	0.0
Middle	26.1	28.6	26.2	4	21.1	3	18.8
Upper	33.6	35.9	46.1	13	68.4	11	68.8
Unknown	0.6	0.2	0.6	0	0.0	0	0.0
Total	100.0	100.0	100.0	19	100.0	16	100.0

During the review period, the bank opened six branches (one in a low- and five in upper-income census tracts) and closed six branches (one in a low-, one in a middle-, and four in upper-income census tracts) in the assessment area. The bank’s record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to low- and moderate-income

geographies. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Since the previous evaluation, the bank implemented 17 full-service ATMs, two of which are located in low-income census tracts. These ATMs enhance accessibility in low- and moderate-income geographies.

Community Development Services

The bank provides an adequate level of community development services in the assessment area. The bank’s employees served in various capacities, including boards of directors and as trustees, for a number of community development financial organizations offering community development services that provide community services targeted to low- and moderate-income individuals. Total hours served during the review period was approximately 1,613 hours. The table below shows the number of hours by type of involvement.

Purpose	Hours Served
Affordable Housing	0
Community Services	1,583
Revitalize/Stabilize	0
Economic Development	30
Total	1,613

While the community development services provided by bank employees are responsive to community needs, the total hours of service provided in the assessment area decreased 9.7 percent when compared to the previous examination. However, as previously noted, social distancing requirements interfered with many service opportunities during a significant portion of the review period. Therefore, a decrease in service hours during this review does not negatively impact the bank’s overall performance. The bank supports nonprofit organizations providing services for low- and moderate-income families, such as the Mansfield Mission Center, which provides food distribution, a free medical clinic, and financial assistance for families in need. In addition, bank employees support services for low- and moderate-income students in the assessment area, such as Junior Achievement, where employees teach financial literacy courses.

Description of Operations in the Lubbock Assessment Area

The Lubbock Assessment Area includes Lubbock County. This county, along with Crosby and Lynn counties, which are excluded from the assessment area, make up the Lubbock, TX MSA. According to the 2015 census estimate, the assessment area population was 290,782. The Lubbock Assessment Area is an important market for the bank and PCB is one of the leading financial institutions here. As of December 31, 2020, the bank operated ten branches in the Lubbock Assessment Area, which represents 17.0 percent of its total branches. According to the FDIC, as of June 30, 2020, the bank held \$1.97 billion in deposits in the Lubbock Assessment Area. PCB's deposits in this assessment area account for 17.0 percent of the bank's total deposits and 20.0 percent of the market's deposits. PCB is a leader in the market and ranks first in deposit market share out of 24 institutions, according to the FDIC. Other market leaders include City Bank and Wells Fargo Bank, which hold 16.5 percent and 9.2 percent of the deposit market share, respectively.

Mortgage lending in the assessment area is competitive, and although PCB plays an important role in the mortgage market, it is not a leader in mortgage lending here. In 2018, 301 HMDA lenders originated or purchased over nine thousand loans. PrimeLending, the bank's mortgage affiliate, ranked 13th, holding 2.0 percent of the market share. PCB ranked 45th, holding 0.2 percent of the HMDA market share. The top HMDA lenders in the Lubbock Assessment Area include Prime West Mortgage Corporation, Wells Fargo Bank, and City Bank. These lenders collectively hold 26.8 percent of the market share. In 2019, the number of HMDA lenders increased slightly to 311. HMDA lenders collectively originated over 9,800 mortgage loans in the assessment area. PrimeLending ranked 29th, and its market share slipped to 0.9 percent, while PCB ranked 41st, and held 0.4 percent of the market share. HMDA leaders included Texas Tech Credit Union, PrimeWest Mortgage Corporation, and Wells Fargo Bank, which collectively held 22.7 percent of the HMDA market lending in the assessment area.

Small business lending in Lubbock is a key area for the bank, and here, it competes with several large national banks and smaller community banks competing for market share. In 2018, 83 small business lenders originated or purchased 6,505 CRA loans. PCB ranked eighth and held 4.5 percent of the market share. In 2019, 84 small business lenders originated 7,428 CRA loans in the assessment area. PCB ranked ninth, holding 3.6 percent of the market share. Small business lending leaders include JP Morgan Chase Bank, American Express, and City Bank. These lenders collectively held 42.0 percent and 43.2 percent of the small business lending market share in 2018 and 2019, respectively.

Demographic Characteristics

The Lubbock Assessment Area is made up of 68 census tracts. Of those, six (8.8 percent) are low-income, 15 (22.1 percent) are moderate-income, 24 (35.3 percent) are middle-income, 22 (32.4 percent) are upper-income, and one (1.5 percent) is unknown-income.

Income Characteristics

The table below reflects the estimated median family income for the Lubbock assessment area. According to the 2015 census estimate, 12.5 percent of families in the assessment area live below poverty.

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Income Level	2018	2019	2020
Median Family Income	\$62,800	\$61,900	\$69,400
Low-income	< \$31,400	< \$30,950	< \$34,700
Moderate-income	\$31,400 < \$50,240	\$31,950 < \$49,520	\$34,700 < \$55,520
Middle-income	\$50,240 < \$75,360	\$49,520 < \$74,280	\$55,520 < \$83,280
Upper-income	≥\$75,360	≥ \$74,280	≥ \$83,280

Housing Characteristics

According to the most recent Census estimate, there are 119,565 housing units in the Lubbock Assessment Area. Of those, 7,733 (6.5 percent) are located in low-income census tracts, 26,178 (21.9 percent) are located in moderate-income census tracts, 45,596 (38.1 percent) are located in middle-income census tracts, and 40,058 (33.5 percent) are located in upper-income census tracts. Of the total housing units, 51.2 percent are owner-occupied, 38.8 percent are rental units, and 10.1 percent are vacant. The median age of housing units is 43 years and the median value of homes in the assessment area is \$112,558. A mortgage payment of \$385⁵ would be more affordable than the median gross rent of \$812. However, the additional costs of home ownership, such as down payment, property taxes, and homeowner’s insurance significantly increase the cost and may be barriers to home ownership.

Owner-occupied housing units in low-income census tracts, account for 2.5 percent of the housing units in the assessment area. Of the housing units in low-income census tracts, 19.9 percent are owner-occupied, 63.5 percent are rental, and 19.6 percent are vacant. The median age of housing in moderate-income census tracts is 50 years, and the median value is \$53,170. The median cost of rent in low-income census tracts, at \$779, is disproportionately high when compared to the median values of homes, indicating that home ownership in low-income census tracts is more affordable than renting. Higher rental costs may be reflective of the significant number of college students in the area, who are more likely to rent than purchase a home while going to school. However, the high cost of rent would also present challenges for low- and moderate-income workers who live in the area, making it difficult to save for a down payment.

Owner-occupied units in moderate-income census tracts, account for 16.4 percent of the housing units in the assessment area. Of the housing units in moderate-income census tracts, 38.3 percent are owner-occupied, 49.5 percent are rental, and 12.2 percent are vacant. The median age of housing in moderate-income census tracts is 54 years, and the median value is \$66,517. The median cost of rent for housing in moderate-income census tracts, at \$770, is also disproportionately high when compared to the median values of homes, and again reflects a housing market targeted to students.

Owner-occupied units in middle-income census tracts account for 38.1 percent of owner-occupied housing in the assessment area. Of the housing units located in middle-income census, 51.2 percent are owner-occupied, 39.2 percent are rental, and 9.6 percent are vacant. The median age of housing units in middle-income census tracts is 44 years, and the median value is \$96,422.

Owner-occupied units in upper-income census tracts account for 42.9 percent of the owner-occupied units in the assessment area. Of the housing units in upper-income census tracts, 65.6

⁵ Payment amount assumes a home purchase price equal to the median home value of \$112,558, with a 20 percent down payment, 30-year term, and interest rate equal to the average Freddie Mac rate in 2020 of 3.11 percent.

Lubbock Assessment Area

percent are owner-occupied, 26.6 percent are rental, and 7.9 percent are vacant. The median age of housing units in upper-income census tracts is 33 years, and the median housing value is \$162,925.

Employment and Economic Conditions

The national average unemployment rates for 2018 and 2019 were 3.9 percent and 3.7 percent, respectively. In 2020, the national unemployment rate increased significantly to 8.1 percent, due in large part to the Coronavirus Pandemic. The state of Texas and the Lubbock Assessment Area also experienced low unemployment rates in 2018 and 2019, but a sharp increase in 2020, as shown in the table below.

Annual Average Unemployment Rate			
AREA	2018	2019	2020
Assessment Area	3.1	2.8	5.7
State of Texas	3.9	3.5	7.6
United States	3.9	3.7	8.1

Major industries in the Lubbock assessment area include healthcare, education, retail, and agribusiness. Health services encompass nearly 17 percent of total employment in Lubbock, and includes University Medical Center, a public hospital that employs over 4,600 people and serves as the primary teaching hospital for Texas Tech University Health Sciences Center. Other major health services employers include Covenant Health Systems and Lubbock Heart Hospital.

Education is Lubbock's second largest industry and includes 13 percent of the workforce. Texas Tech is Lubbock's largest employer with nearly six thousand employees. The university's Health Sciences Center employs an additional 3,400 people. Other major employers in the education industry include Lubbock's Independent School Districts, Lubbock Christian University, and Wayland Baptist University.

Retail accounts for 13 percent of the workforce. Major retail employers include United Supermarkets, AT&T, and Walmart. Agribusiness, which is comprised of crop production and food manufacturing, is also a major industry. Texas' Broader High Plains region, which includes Lubbock, harvests 25 percent of the annual U.S. cotton crop.

Community Contacts and Community Development Opportunities

As part of the assessment of the Lubbock Assessment Area, contact was made with individuals working in the areas of affordable housing and small business development. Both contacts identified the need for more affordable housing and increased affordable housing investment in the assessment area. The contacts further identified community needs resulting from the Coronavirus Pandemic, including increases in unemployment and rental assistance requests. One contact identified the need for more micro lending, stating that most businesses do not qualify for SBA loans. According to the contact, banks could better support the assessment area by educating business owners on how to structure their business affairs to be more attractive to prospective lenders. The contact further identified a lack of community development financial institutions (CDFIs) serving the assessment area and expressed an opportunity for financial institutions to work together to bring the benefits of CDFIs to the area.

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One contact expressed a concern that local financial institutions have neglected the community development needs of the Lubbock Assessment Area. The contact stated that many institutions have reduced community involvement as they have merged with other institutions and/or branched into additional markets.

The following table details selected characteristics of the assessment area.

Lubbock Assessment Area

Combined Demographics Report

Assessment Area: Lubbock County

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	8.8	2,681	4	935	34.9	14,806	22.1
Moderate-income	15	22.1	14,154	21.1	3,278	23.2	10,993	16.4
Middle-income	24	35.3	25,387	37.9	3,028	11.9	13,079	19.5
Upper-income	22	32.4	24,719	36.9	1,142	4.6	28,063	41.9
Unknown-income	1	1.5	0	0	0	0	0	0
Total Assessment Area	68	100.0	66,941	100.0	8,383	12.5	66,941	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	#	%	#	%	#
Low-income	7,733	1,539	2.5	19.9	4,913	63.5	1,281	16.6
Moderate-income	26,178	10,029	16.4	38.3	12,949	49.5	3,200	12.2
Middle-income	45,596	23,334	38.1	51.2	17,870	39.2	4,392	9.6
Upper-income	40,058	26,262	42.9	65.6	10,644	26.6	3,152	7.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	119,565	61,164	100.0	51.2	46,376	38.8	12,025	10.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	559	3.5	510	3.5	47	4.6	2	1.3
Moderate-income	2,542	16.1	2,247	15.4	282	27.5	13	8.3
Middle-income	5,814	36.8	5,393	36.9	370	36.1	51	32.5
Upper-income	6,872	43.5	6,458	44.2	323	31.5	91	58
Unknown-income	12	0.1	10	0.1	2	0.2	0	0
Total Assessment Area	15,799	100.0	14,618	100.0	1,024	100.0	157	100.0
Percentage of Total Businesses:			92.5		6.5		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	9	1.5	9	1.6	0	0	0	0
Moderate-income	28	4.8	28	5	0	0	0	0
Middle-income	201	34.5	194	34.5	6	31.6	1	100
Upper-income	344	59.1	331	58.9	13	68.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	582	100.0	562	100.0	19	100.0	1	100.0
Percentage of Total Farms:			96.6		3.3		.2	

2019 FFIEC Census Data and 2019 D&B Information

Conclusions with Respect to Performance Tests in Lubbock Assessment Area

Lending Test

The bank's lending performance in the Lubbock Assessment Area is good. Lending activity reflects good responsiveness to assessment area credit needs. The geographic distribution of loans reflects good penetration throughout the assessment area. In addition, the distribution of lending reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Furthermore, the bank makes an adequate level of community development loans considering the resources, opportunities, and the bank's position in the assessment area.

For the lending analysis in the Lubbock Assessment Area, HMDA and small businesses loans were reviewed. During the review period, PCB reported 333 HMDA loans and 505 small business loans in the assessment area. Accordingly, small business lending was given more weight in drawing conclusions regarding the bank's lending in the assessment area. The bank's HMDA lending, when analyzed by borrower income, was significantly better in 2018 than 2019. While HMDA lenders and HMDA loans originated or purchased in the assessment area increased from 2018 to 2019, PCB's HMDA lending by number and dollar volume decreased significantly. Several factors outside the bank's control account for the decrease. Lending in the Lubbock Assessment Area constitutes 2.2 percent of total small business lending and 6.0 percent of total HMDA lending during the review period. Details of the bank's mortgage and small business lending and information regarding lending by aggregate lenders can be found in Appendix E.

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

The bank's distribution of lending to borrowers reflects a good penetration among individuals of different income levels (including low- and moderate-income) and businesses of different revenue sizes. The distribution of the remainder of bank lending to middle- and upper-income borrowers did not affect conclusions about the bank's performance considering its lending to low- and moderate-income borrowers.

Residential Real Estate (HMDA) Lending

HMDA lending by borrower income in the assessment area is good when compared to demographic characteristics of the community, as well as the performance of aggregate HMDA lenders in the assessment area.

HMDA lending to low-income borrowers in the Lubbock assessment area is good. In 2018, the bank originated 6.3 percent by number (2.7 percent by dollar volume) of HMDA loans to low-income borrowers. PCB's performance significantly exceeded aggregate HMDA lenders, which originated 3.4 percent by number (1.6 percent by dollar volume) of HMDA loans to low-income borrowers during the review period. In 2019, the bank originated 2.4 percent by number (0.7 percent by dollar volume) of HMDA loans to low-income borrowers. Although the bank's lending dropped, PCB still exceeded aggregate HMDA lenders, which originated 2.2 percent by number (1.0 percent by dollar volume) of HMDA loans to low-income borrowers. However, both the bank and aggregate lenders performed significantly under the percent of low-income families by family income in the assessment area (demographic), at 22.1 percent.

HMDA lending to moderate-income borrowers in the Lubbock assessment area is adequate. In 2018, the bank originated 18.3 percent by number (10.8 percent by dollar volume) of HMDA loans to low-income borrowers. PCB's performance exceeded aggregate HMDA lenders, which originated 11.0 percent by number (6.9 percent by dollar volume) of HMDA loans to low-income borrowers during the review period. In 2019, PCB originated 8.0 percent by number (4.6 percent by dollar volume) of HMDA loans to low-income borrowers. Aggregate lenders originated 10.7 percent by number (6.4 percent by dollar volume) of HMDA loans to low-income borrowers. The bank exceeded the 16.4 percent demographic in 2018 but fell below in 2019.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the borrower distribution of small business loans by revenue size of businesses is good. As explained below, the bank performed below the demographic but generally outperformed aggregate lenders.

In 2018, the bank originated 50.8 percent by number (26.2 percent by dollar volume) of small business loans to businesses with revenues under \$1 million. Aggregate lenders originated 37.8 percent by number (42.4 percent by dollar volume). In 2019, the bank originated 46.1 percent by number (20.5 percent by dollar volume) of small business loans to businesses with revenues under \$1 million. When comparing lending by number, PCB outperformed aggregate lenders, which originated 42.8 percent. However, PCB underperformed aggregate lenders when comparing dollar volume (39.4 percent). Both PCB and aggregate lenders fell significantly below the demographic at 92.5 percent.

Another way to gauge the bank's small business lending performance is to review the data by loan amount. Small businesses generally require smaller dollar loans. In this regard, PCB's lending is more likely to benefit small businesses in the assessment area. In 2018 85.0 percent of the bank's small business loans were in loan amounts of \$250,000 or less. In 2019, 86.3 percent of the bank's small business loans were in loan amounts of \$250,000 or less.

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context and aggregate lending data were taken into consideration. Considering all of these factors, the bank's geographic distribution of loans reflects good penetration throughout the assessment area. Loans were generally made in close proximity to the bank's branches and there were no conspicuous gaps or anomalies in the lending patterns.

The distribution of the remainder of bank lending in middle- and upper-income geographies did not affect conclusions about the bank's performance considering its lending in low- and moderate-income geographies).

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA loans reflects adequate penetration throughout the assessment area. This was based on performance compared to demographics, taking into consideration the performance of the aggregate lenders. The majority (84.3 percent) of the HMDA

loans were home purchase loans. Accordingly, home purchase lending carried more weight in the overall conclusions regarding the bank's performance.

Home Purchase Lending

Home purchase lending in low-income census tracts is adequate. In the Lubbock Assessment Area, 2.5 percent of owner-occupied units are located in low-income census tracts (demographic). Home purchase loans in low-income census tracts originated by the bank fell below the demographic. In 2018, the bank did not originate any home purchase loans in low-income census tracts. Aggregate HMDA lenders performed slightly better than the bank, originating 1.6 percent by number (0.9 percent by dollar volume), but also fell below the demographic. In 2019, the bank originated 1.1 percent by number (0.3 percent by dollar volume) of home purchase loans in low-income census tracts. PCB performed similarly to aggregate HMDA lenders, which originated 1.4 percent by number (0.8 percent by dollar volume) of home purchase loans in low-income census tracts. While the bank did not originate loans in low-income census tracts in 2018, lending performance is considered adequate due to the low number of owner-occupied units in these areas indicating there are limited opportunities to fund home purchases in low-income census tracts.

Home purchase lending in moderate-income census tracts is adequate. Owner-occupied units in moderate-income census tracts account for 16.4 percent of the housing units (demographic). In 2018, the bank originated 7.9 percent by number (4.8 percent by dollar volume) of home purchase loans in moderate-income census tracts. Aggregate lenders also originated 7.9 percent by number (4.3 percent by dollar volume). In 2019, PCB originated 6.7 percent by number (3.6 percent by dollar volume) of home purchase loans in moderate-income census tracts. PCB's lending was slightly below aggregate HMDA lenders in the assessment area, which originated 8.7 percent by number (4.7 percent by dollar volume). While the bank's performance was below the demographic, PCB's performance was similar to aggregate lenders.

Refinanced Home Lending

Home refinance lending in low-income census tracts is adequate. In 2018, the bank did not originate any home refinance loans in the assessment area. Aggregate lenders originated 2.1 percent by number (1.9 percent by dollar volume). In 2019, PCB originated 3.2 percent by number (0.9 percent by dollar volume) of home refinancing loans in low-income census tracts. Aggregate HMDA lenders originated 1.5 percent by number volume (0.8 percent by dollar volume). While the bank did not originate home refinance loans in low-income census tracts in 2018, the bank exceeded both the 2.5 percent demographic and aggregate lenders the following year. Similar to home purchase lending, lenders are likely to have reduced opportunities for home refinance lending in low-income census tracts due to the low number of owner-occupied units in these census tracts.

Home refinance lending in moderate-income census tracts is good. In 2018, the bank originated 14.3 percent by number (6.0 percent by dollar volume) of home refinance loans in moderate-income census tracts. PCB's lending is comparable to aggregate HMDA lenders, which originated 14.0 percent by number (14.1 percent by dollar volume). In 2019, the bank originated 19.4 percent by number (4.9 percent by dollar volume) of home refinance loans in moderate-income census tracts. PCB's lending significantly exceeded that of aggregate lenders at 7.2 percent by number (3.0 percent by dollar volume).

Home Improvement Lending

Home improvement lending is not a strategic focus for the bank. Only five home improvement loans were made in the assessment area during this review period. Of those, one home improvement loan was made in a moderate-income census tract. Due to the low level of overall lending, meaningful analysis could not be conducted on the bank's home improvement lending performance in low- and moderate-income census tracts. While the bank is a leader among financial institutions in the assessment area, home improvement lending is not a strategic focus or important product for the bank; therefore, the low level of home improvement lending does not reflect negatively on the bank's overall HMDA lending performance.

Multifamily Lending

Multifamily lending was not evaluated because the bank originated only two multifamily loans in the assessment period during the review period. Both of these were in unknown-income census tracts. Due to the low level of lending, meaningful conclusions could not be drawn.

Small Business Lending

The geographic distribution of small business loans reflects excellent penetration throughout the assessment area. This was based on performance compared to demographics, taking into consideration the performance of the aggregate lenders.

Small business lending in low-income census tracts is good. During the review period, 3.5 percent of small businesses in the assessment area were located in low-income census tracts (demographic). In 2018, the bank originated 2.3 percent by number (5.0 percent by dollar volume) of small business loans in low-income census tracts. The bank performed similarly to aggregate small business lenders at 2.7 percent by number (3.0 percent by dollar volume). In 2019, the bank originated 3.7 percent by number (7.5 percent by dollar volume) of small business loans in low-income census tracts. This exceeded both the demographic and aggregate lenders, which originated 3.2 percent by number (4.1 percent by dollar volume).

Small business lending in moderate-income census tracts is excellent. During the review period, 16.1 percent of small businesses in the assessment area were located in moderate-income census tracts (demographic). In 2018, the bank originated 34.0 percent by number (25.2 percent by dollar volume) of small business loans in moderate-income census tracts, which significantly exceeded the demographic. PCB's lending also significantly surpassed aggregate lenders, which originated 13.7 percent by number (20.2 percent by dollar volume) of small business loans in moderate-income census tracts. In 2019, the bank originated 26.7 percent by number (23.7 percent by dollar volume) of small business loans in moderate-income census tracts. PCB's lending again exceeded both the demographic and aggregate lenders, which originated 12.9 percent by number (17.8 percent by dollar volume).

Community Development Lending

The bank makes an adequate level of community development loans in the Lubbock Assessment Area. The bank originated nine community development loans in the assessment area, totaling over \$14 million during the review period, which represents a 10.6 percent increase compared to

Lubbock Assessment Area

the previous evaluation. The table below provides a breakdown of the types of community development loans originated by the bank during the review period.

Community Development Lending		
Purpose	#	\$000s
Affordable Housing	-	-
Community Services	-	-
Economic Development	4	5,200
Revitalization and Stabilization	5	8,866
Totals	9	14,066

The majority of the community development loans in the Lubbock Assessment Area were PPP loans originated in low- or moderate-income census tracts. Due to the impact social distancing requirements had on these communities, PPP loans are considered responsive in protecting jobs and businesses in these areas. In addition, four SBA 504 loans were originated in the assessment area, which contribute to the economic development of the area.

Investment Test

The bank has an excellent level of qualified community development investments and grants. As shown in the table below, the bank invested over \$5.6 million in the Lubbock Assessment Area during the review period, which is an increase of 116 percent since the previous evaluation. The majority of community development investment dollars supported affordable housing initiatives in the assessment area, through mortgage-backed securities focused on low- and moderate-income borrowers or properties in low- and moderate-income areas. Affordable housing was identified as a need by community contacts and these investments encourage lending to low- and moderate-income borrowers and in low- and moderate-income geographies. In addition to community development investments, the bank donated approximately \$987,000 to qualifying organizations that support community services targeted to or that primarily benefit low- and/or moderate-income individuals. In this aspect, the bank exhibits excellent responsiveness to the needs of the community.

Community Development Investments								
Purpose	Current Period Investments		Prior Period Investments		Donations		Total	
	#	\$000s	#	\$000s	#	\$000s	#	\$000s
Affordable Housing	1	4,678	-	-	-	-	1	4,678
Community Services	-	-	-	-	19	987	19	987
Economic Development	-	-	-	-	-	-	-	-
Revitalization and Stabilization	-	-	-	-	-	-	-	-
Total	1	4,678	-	-	19	987	20	5,665

Service Test

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

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Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the bank's ten branch offices and 16 full-service ATMs, as of December 31, 2020, was compared to the distribution of the population and businesses among the tract categories within the assessment area. The table below summarizes the bank's retail locations in the Lubbock assessment area.

Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	8.8	6.0	3.4	0	0.0	1	6.3
Moderate	22.1	21.4	15.6	1	10.0	1	6.3
Middle	35.3	38.3	36.8	3	30.0	4	25.0
Upper	32.4	34.3	44.2	6	60.0	10	62.5
Unknown	1.5	0.0	0.1	0	0.0	0	0.0
Total	100.0	100.0	100.0	10	100.0	16	100.0

The bank opened one branch in an upper-income census tract and closed one branch in a middle-income census tract in the assessment area. It is notable that the bank upgraded several cash only ATMs to full-service ATMs or ITMs. Two of these upgrades provided enhanced services to low- or moderate-income geographies in the assessment area. While ITMs do not accept loan applications, they provide a variety of services that cash only or deposit taking machines are not equipped to provide, and therefore, are considered favorably in the bank's efforts to serve low- and moderate-income areas. The bank's record of opening or closing branches and ATMs has improved the accessibility of its delivery systems, including to low- and moderate-income geographies. Banking services and hours of operations vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Of the ten branches in the assessment area, six of them have extended or weekend hours. Four of these are in upper-income census tracts and the remaining two are in middle-income census tracts. The bank's one branch in low- or moderate-income census tracts does not offer extended or weekend hours. Products and services offered in the branches do not vary by assessment area.

Community Development Services

The bank provides an adequate level of community development services in the assessment area. The bank's employees served in various capacities, including boards of directors and as trustees, for four community development financial organizations offering community development services that focused on community services that aided low- and moderate-income individuals. A large percentage of the service hours provided were for financial literacy provided to low- and moderate-income individuals. As shown in the table below, the total hours served during the review period was approximately 154 hours.

Purpose	Hours Served
Affordable Housing	0
Community Services	121
Revitalize/Stabilize	0
Economic Development	33
Total	154

Description of Operations in the Austin Assessment Area

The Austin Assessment Area includes Travis and Williamson counties. These counties, along with Bastrop, Caldwell, and Hays counties, which are excluded from the assessment area, make up the Austin-Round Rock-Georgetown, TX MSA⁶. According to the 2015 census estimate, the assessment area population was 1,595,237.

The bank operates four branches in the assessment area, or 6.8 percent of its total branches. In the Austin Assessment Area, PCB holds \$1.2 billion in deposits, which represents 10.4 percent of the bank's total deposits. The assessment area is saturated with financial institutions and dominated by large, national institutions. Deposit leaders in the assessment area include Well Fargo Bank, JP Morgan Chase Bank, and Bank of America. These three institutions collectively hold 53.3 percent of assessment area's deposits. PCB ranks seventh in the market and holds 2.5 percent of the deposit market share.

Mortgage lending in the assessment area is competitive, as measured by the number of HMDA lenders and HMDA loans. In 2018, approximately 720 financial institutions originated or purchased over 64,000 HMDA loans in the assessment area. PrimeLending, the bank's mortgage affiliate, ranked 19th and held just over one percent of the HMDA market share. PCB ranked much lower at 148th and held less than one percent of the market share. In 2019, approximately 750 financial institutions originated or purchased over 79 thousand HMDA loans in the assessment area. PrimeLending ranked 25th and held approximately one percent of the HMDA market share. PCB ranked 155th, with less than one percent of the HMDA market share. HMDA market leaders include Wells Fargo Bank, JP Morgan Chase Bank, and University Federal Credit Union⁷, which collectively held 18.1 percent and 20.7 percent of the HMDA market share in 2018 and 2019, respectively.

Small business lending is also competitive. In 2018, approximately 180 CRA reporters originated more than 50,000 small business loans in the assessment area. PCB ranked 26th but held less than one percent of the market share. In 2019, approximately 190 CRA reporters originated or purchased more than 55 thousand small business loans in the assessment area. PCB ranked 25th but again held less than one percent of the market share. Market leaders in small business lending include JP Morgan Chase Bank, American Express, Wells Fargo Bank, and Bank of America. Collectively, these four lenders held 62 percent and 66 percent of the small business lending market share in 2018 and 2019, respectively. The high percent of market share held by a small number of lenders indicates intense competition. Market leaders are national, mega banks with much greater resources at their disposal. Community banks are likely to be forced to find lending niches outside the target cliental of market leaders.

Demographic Characteristics

The Austin Assessment Area is made up of 307 census tracts. Of those, 11.4 percent are low-income, 19.9 percent are moderate-, 35.5 percent are middle-, 31.3 percent are upper-, and 2.0 percent are unknown-income census tracts.

⁶ Per OMB Bulletin 18-04 the MSA name was changed from Austin-Round Rock, TX MSA to Austin-Round Rock-Georgetown, TX MSA in 2019.

⁷ In 2018, Wells Fargo held 11.7 percent, JP Morgan Chase held 5.6 percent, and University FCU held 3.5 percent in 2019, Wells Fargo held 8.7 percent, JP Morgan Chase held 5.4 percent, and University FCU held 4.0 percent.

Income Characteristics

The table below reflects the estimated median family income for the Austin Assessment Area. Also included are the ranges for low-, moderate-, middle-, and upper-income in the assessment area. According to the 2015 census estimates, 9.3 percent of the families in the assessment area live below poverty.

Income Level	2018	2019	2020
Median Family Income	\$86,000	\$95,900	\$97,600
Low-income	< \$43,000	< \$47,950	< \$48,800
Moderate-income	\$43,000 < \$68,800	\$47,950 < \$76,720	\$48,800 < \$78,080
Middle-income	\$68,800 < \$103,200	\$76,720 < \$115,080	\$78,080 < \$117,120
Upper-income	≥ \$103,200	≥ \$115,080	≥ \$117,120

Housing Characteristics

According to the most recent Census estimate, there are 636,310 housing units in the assessment area. Of those, 70,447 (11.1 percent) are located in low-income census tracts, 111,296 (17.5 percent) in moderate-income, 233,702 (36.7 percent) in middle-income, 214,242 (33.7 percent) in upper-income, and 6,623 (1.0 percent) in unknown-income census tracts. Of the total housing units, 52.2 percent are owner-occupied, 40.5 percent are rental, and 7.3 percent are vacant. The median age of housing units is 29 years, and the median value is \$219,887. A mortgage payment of \$752⁸ would be more affordable than the median gross rent of \$1,058. However, the savings of homeownership would significantly decrease after property taxes, homeowner’s insurance, and other ongoing costs.

Owner-occupied housing units in low-income census tracts account for 4.4 percent of the total housing in the assessment area. Within low-income census tracts, 20.5 percent of housing units are owner-occupied, 70.4 percent are rental, and 9.1 percent are vacant. In addition, 56.4 percent of the housing units in low-income census tracts are multifamily units, which indicates that apartment complexes comprise the majority of housing in low-income census tracts. The median age of housing units in low-income census tracts is 40 years, and the median value of a housing unit is \$145,088. The median cost of rent in low-income census tracts is \$887, which is significantly higher than the estimated house payment of \$496, based on the median home value in low-income census tracts and a 20 percent down payment. While property taxes, homeowner’s insurance, and other costs of homeownership increase the overall expense of owning a home, it is still likely to be slightly more affordable to own rather than rent. However, saving sufficient funds for a down payment is likely a barrier to homeownership, especially for low-income families.

Owner-occupied units in moderate-income census tracts account for 15.0 percent of the total owner-occupied units in the assessment area. Of housing units in moderate-income census tracts, 44.9 percent are owner-occupied, 47.9 percent are rental, and 7.2 percent are vacant. In addition, 25.5 percent of the housing units in moderate-income census tracts are multifamily units, indicating that the majority of the housing units in moderate-income census tracts is comprised of 1-4 family homes. The median age of homes is 36 years, and the median value of housing units

⁸ Payment amount assumes a home purchase price equal to the median housing value of \$219,887, with a 20 percent down payment, 30-year term, and interest rate equal to the average Freddie Mac rate in 2020 of 3.11 percent.

is \$139,271. The median cost of rent in moderate-income census tracts is \$990, which is significantly higher than the estimated house payment of \$477, based on the median home value and a 20 percent down payment. Similar to homes in low-income census tracts, property taxes, homeowner’s insurance, and other costs of homeownership are likely to increase the overall expense of owning a home. Additionally, saving for a down payment may be a barrier to homeownership.

Owner-occupied units in middle-income census tracts account for 37.8 percent of the total owner-occupied units in the assessment area. Of the housing units in middle-income census tracts, 53.7 percent are owner-occupied, 39.4 percent are rental, and 6.9 percent are vacant. The median age of housing units in middle-income census tracts is 27 years and the median housing value is \$184,240.

Owner-occupied units in upper-income census tracts account for 42.6 percent of owner-occupied units in the assessment area. Of the housing units in upper-income census tracts, 66.0 percent are owner-occupied, 27.0 percent are rental, and 7.0 percent are vacant. The median age of housing units in upper-income census tracts is 26 years and the median housing value is \$330,251.

Employment and Economic Conditions

The national average unemployment rates for 2018 and 2019 were 3.9 percent and 3.7 percent, respectively. In 2020, the national unemployment rate increased significantly to 8.1 percent, due in large part to the Coronavirus Pandemic. The state of Texas and the Lubbock Assessment Area also experienced low unemployment rates in 2018 and 2019, but a sharp increase in 2020 as shown in the table below.

Annual Average Unemployment Rate			
AREA	2018	2019	2020
Travis County	2.9	2.6	6.3
Williamson County	3.1	2.8	5.9
Austin-Round Rock MSA	3.0	2.7	6.2
State of Texas	3.9	3.5	7.6
United States	3.9	3.7	8.1

Major industries in the assessment area include government, education, and technology. As the state capitol, Austin’s largest employer (by number of employees) is state government, which provides over 63 thousand jobs, according to the Austin Chamber of Commerce. Federal government and the city of Austin add another 13 thousand jobs each to the local economy. The University of Texas at Austin is the second largest employer, providing over 23 thousand jobs. Other education employers include Austin Independent School District, Round Rock Independent School District, Austin Community College, and Texas State University. Dell Technologies is the largest private employer in the assessment area, with 14 thousand employees. Other major employers in the technology industry include IBM Corp., Samsung Austin Semiconductor, and Apple, each of which employ over six thousand employees.

Community Contacts and Community Development Opportunities

To better understand community needs in the Austin Assessment Area, contact was made with individuals working in the areas of affordable housing and community development. The contacts identified the increasing need for affordable housing in the assessment area. Austin continues to attract companies and individuals to the area. The increase in population has resulted in climbing real estate prices. Some areas in the city that were historically affordable have become the target of gentrification thus reducing the availability of affordable housing.

The contacts further identified financial literacy education as a community opportunity, particularly efforts to help low- and moderate-income individuals develop credit worthiness. The contacts recognized the efforts of banks in the assessment area and, while there is always a need for additional assistance, stated that most banks are quick to respond when needs are identified.

The table on the following page details selected characteristics of the assessment area.

Austin Assessment Area

Combined Demographics Report

Assessment Area: Austin

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	35	11.4	31,879	8.8	10,391	32.6	80,058	22.1
Moderate-income	61	19.9	61,300	16.9	10,378	16.9	58,783	16.2
Middle-income	109	35.5	133,878	37	8,757	6.5	70,901	19.6
Upper-income	96	31.3	133,405	36.9	3,529	2.6	152,076	42
Unknown-income	6	2	1,356	0.4	723	53.3	0	0
Total Assessment Area	307	100.0	361,818	100.0	33,778	9.3	361,818	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	70,447	14,466	4.4	20.5	49,572	70.4	6,409	9.1
Moderate-income	111,296	49,968	15	44.9	53,337	47.9	7,991	7.2
Middle-income	233,702	125,580	37.8	53.7	92,054	39.4	16,068	6.9
Upper-income	214,242	141,494	42.6	66	57,791	27	14,957	7
Unknown-income	6,623	712	0.2	10.8	5,039	76.1	872	13.2
Total Assessment Area	636,310	332,220	100.0	52.2	257,793	40.5	46,297	7.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7,267	7	6,566	6.8	645	9.7	56	4
Moderate-income	13,208	12.7	12,178	12.7	918	13.8	112	8
Middle-income	33,244	31.9	30,796	32	2,086	31.3	362	25.8
Upper-income	49,275	47.2	45,581	47.3	2,888	43.4	806	57.5
Unknown-income	1,336	1.3	1,146	1.2	124	1.9	66	4.7
Total Assessment Area	104,330	100.0	96,267	100.0	6,661	100.0	1,402	100.0
Percentage of Total Businesses:			92.3		6.4		1.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	44	3.9	42	3.7	1	14.3	1	100
Moderate-income	146	12.9	142	12.6	4	57.1	0	0
Middle-income	401	35.3	401	35.6	0	0	0	0
Upper-income	539	47.5	538	47.7	1	14.3	0	0
Unknown-income	5	0.4	4	0.4	1	14.3	0	0
Total Assessment Area	1,135	100.0	1,127	100.0	7	100.0	1	100.0
Percentage of Total Farms:			99.3		.6		.1	

2019 FFIEC Census Data and 2019 D&B Information

Conclusions with Respect to Performance Tests in Austin Assessment Area

Lending Test

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

During the review period, PCB reported 1,614 HMDA loans and 289 small business loans in the assessment area. Accordingly, HMDA lending was given more weight in determining overall conclusions regarding the bank's performance. Community development lending was heavily weighted in reaching conclusions regarding overall lending performance, due to the needs and opportunities during the review period.

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

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

The bank's distribution of lending to borrowers reflects an adequate penetration among individuals of different income levels (including low- and moderate-income) and businesses of different revenue sizes. The distribution of the remainder of bank lending to middle- and upper-income borrowers did not affect conclusions about the bank's performance considering its lending to low- and moderate-income borrowers.

Residential Real Estate (HMDA) Lending

HMDA lending by borrower income in the assessment area is adequate when compared to demographic characteristics of the community, as well as the performance of aggregate HMDA lenders with loan originations or purchases in the assessment area.

HMDA lending to low-income borrowers in the Austin Assessment Area is adequate. In 2018, the bank originated 2.3 percent by number (0.9 percent by dollar volume) of HMDA loans to low-income borrowers. Aggregate lenders originated 3.5 percent by number (1.6 percent by dollar volume). In 2019, PCB originated 3.0 percent by number (1.4 percent by dollar volume) of HMDA loans to low-income borrowers. Aggregate lenders originated 4.0 percent by number (1.8 percent by dollar volume). PCB's HMDA lending to low-income borrowers in the Austin area was slightly below aggregate lenders. Both the bank and aggregate lenders fell significantly below the percent of low-income families in the assessment area (demographic), at 22.1 percent.

HMDA lending to moderate-income borrowers in the assessment area is also adequate. In 2018, the bank originated 11.0 percent by number (6.1 percent by dollar volume) of HMDA loans to moderate-income borrowers. Aggregate lenders originated 14.4 percent by number (8.7 percent by dollar volume). In 2019, PCB originated 15.8 percent by number (9.1 percent by dollar volume) of HMDA loans to moderate-income borrowers, which was comparable to aggregate HMDA lenders at 16.2 percent by number (10.0 percent by dollar volume). Both the bank and aggregate

HMDA lender's performance was similar to the demographic, at 16.2 percent (although lending by dollar volume was lower).

Small Business Lending

Considering the bank's performance when compared to the aggregate and the demographic, the borrower distribution of small business loans by revenue size of businesses is poor. As previously mentioned, the Austin Assessment Area is saturated with large national banks that dominate small business lending, resulting in high competition for business loans in a market experiencing rapid growth. However, the bank significantly underperformed both the demographic and aggregate small business lenders.

During the review period, 92.3 percent of small businesses in the assessment area reported revenues under \$1 million (demographic). In 2018, the bank originated 26.2 percent by number (27.4 percent by dollar volume) of small business loans to businesses with revenues under \$1 million. Aggregate lenders came closer, but still fell below the demographic, originating 42.6 percent by number (33.2 percent by dollar volume). In 2019, the bank originated 27.7 percent by number (23.9 percent by dollar volume) of small business loans to businesses with revenues under \$1 million. The bank again fell significantly below aggregate lenders, which originated 47.6 percent by number (35.8 percent by dollar volume).

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context and aggregate lending data were taken into consideration. Considering all of these factors, the bank's geographic distribution of loans reflects good penetration throughout the assessment area. Loans were generally made in close proximity to the bank's branches and there were no conspicuous gaps or anomalies in the lending patterns.

The distribution of the remainder of bank lending in middle- and upper-income geographies did not affect conclusions about the bank's performance considering its lending in low- and moderate-income geographies).

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA loans reflects good penetration throughout the assessment area. This was based on performance compared to demographics, taking into consideration the performance of the aggregate lenders.

In assessing the bank's performance, consideration was given to the volume of the various types of HMDA loans. Home purchase lending accounted for 82.7 percent of HMDA lending in the Austin assessment area, while refinance lending accounted for 16.7 percent. Home improvement and multifamily loans collectively accounted for less than one percent of HMDA lending in the assessment area. As such, meaningful conclusions could not be drawn based on an analysis of these loans; therefore, they will not be further discussed.

Home Purchase Lending

Home purchase lending in low-income census tracts is excellent. In the Austin Assessment Area, 4.4 percent of housing units in low-income census tracts are owner-occupied (demographic). PCB's lending in low-income census tracts exceeded both the demographic and aggregate lenders during the review period. In 2018, the bank originated 6.6 percent by number (6.2 percent by dollar volume) of home purchase loans in low-income census tracts. Aggregate lenders originated 4.2 percent by number (3.9 percent by dollar volume). In 2019, PCB originated 6.0 percent by number (5.6 percent by dollar volume) of home purchase loans in low-income census tracts. Aggregate lenders originated 3.7 percent by number (3.5 percent by dollar volume).

Home purchase lending in moderate-income census tracts is good. During the review period, 15.0 percent of housing units in moderate-income census tracts were owner-occupied (demographic). PCB's lending in moderate-income census tracts was slightly below the demographic, but similar to aggregate HMDA lenders. In 2018, the bank originated 11.1 percent by number (9.0 percent by dollar volume) of home purchase loans in moderate-income census tracts. Aggregate lenders originated 13.1 percent by number (10.1 percent by dollar volume). In 2019, PCB originated 15.4 percent by number (12.0 percent by dollar volume) of home purchase loans in moderate-income census tracts. Aggregate HMDA lenders originated 13.2 percent by number (10.4 percent by dollar volume).

Home Refinance Lending

Home refinance lending in low-income census tracts is good. In 2018, the bank originated 2.0 percent by number (2.8 percent by dollar volume) of home refinance loans in low-income census tracts. Aggregate lenders originated 4.0 percent by number (3.2 percent by dollar volume). In 2019, the bank originated 8.8 percent by number (7.1 percent by dollar volume) of home refinance loans in low-income census tracts. Aggregate lenders originated 3.7 percent by number (3.3 percent by dollar volume). While PCB fell below aggregate and the demographic (4.4 percent) in 2018, the bank significantly outperformed both in 2019.

Home refinance lending in moderate-income census tracts is excellent. In 2018, the bank originated 16.2 percent by number (12.3 percent by dollar volume) of home refinance loans in moderate-income census tracts. Aggregate lenders originated 14.0 percent by number (9.5 percent by dollar volume). In 2019, PCB originated 16.4 percent by number (11.2 percent by dollar volume) of home refinance loans in moderate-income census tracts. Aggregate lenders originated 11.6 percent by number (8.2 percent by dollar volume). PCB outperformed aggregate lenders in both years and outperformed the demographic when compared to lending by number.

Small Business Lending

The geographic distribution of small business loans reflects excellent penetration throughout the assessment area. This was based on performance compared to demographics, taking into consideration the performance of the aggregate lenders.

The bank's small business lending in low-income census tracts is excellent. During the review period, 7.0 percent of small businesses in the assessment area were located in low-income census tracts (demographic). PCB outperformed both aggregate small business lenders and the demographic in lending to businesses located in low-income census tracts. In 2018, the bank

originated 8.5 percent by number (13.4 percent by dollar volume) of small business loans in low-income census tracts. Aggregate lenders originated 7.4 percent by number (7.9 percent by dollar volume). In 2019, the bank originated 8.1 percent by number (13.7 percent by dollar volume) of small business loans in low-income census tracts. Aggregate lenders originated 7.2 percent by number (8.0 percent by dollar volume).

Small business lending in moderate-income census tracts is also excellent. During the review period, 12.7 percent of small businesses in the area were located in moderate-income census tracts (demographic). In 2018, the bank originated 13.5 percent by number (16.9 percent by dollar volume) of small business loans to businesses in moderate-income census tracts. Aggregate lenders originated 12.9 percent by number (12.6 percent by dollar volume). In 2019, the bank originated 8.8 percent by number (14.6 percent by dollar volume) of small business loans in moderate-income census tracts. Aggregate lenders originated 12.5 percent by number (13.4 percent by dollar volume). While PCB's lending by number fell below aggregate small business lenders and demographic in 2019, lending by dollar volume remained higher than both.

Community Development Lending

The bank is a leader in making community development loans in the assessment area. The bank originated 28 community development loans in the Austin Assessment Area totaling approximately \$58.5 million during the review period. The table below provides a breakdown of the types of community development loans made.

Community Development Lending		
Purpose	#	\$000s
Affordable Housing	2	6,995
Community Services	-	-
Economic Development	6	10,781
Revitalization and Stabilization	20	40,738
Totals	28	58,514

Community development lending in the Austin Assessment Area increased by \$9 million (approximately 18.4 percent) since the previous evaluation. Based on the bank's market position, the high level of competition, and community development needs and opportunities, the bank's performance is considered excellent.

The majority of the community development loans originated in the assessment area during the review period revitalized and stabilized low- and moderate-income areas. This review period encompassed the Coronavirus Pandemic. Congress, in conjunction with the SBA, initiated the PPP to help businesses during the pandemic. PCB originated over \$26.6 million in PPP loans in low- or moderate-income census tracts and to businesses that employ low- and moderate-income individuals. These loans were designed to protect jobs and assist businesses and employees, thereby stabilizing the areas that needed it most. The bank's participation in PPP lending and the high volume of PPP loans originated demonstrate excellent responsiveness to the community development needs in the assessment area.

In addition to PPP loans, the bank made over \$10 million of SBA 504 loans in the Austin assessment area. These loans promote business growth and job creation in the assessment area.

Investment Test

The bank has an excellent level of qualified community development investments and grants. During the review period, the bank made three sizeable community development investments, including prior period investments, totaling over \$17.1 million. Community development investments in the Austin Assessment Area increased by over \$12 million (228 percent) since the previous examination. Although the bank's investments and donations are not particularly innovative or complex, they are responsive to the needs of the assessment area. The bank's investments were primarily focused in affordable housing. The largest investment was made in a 160-unit multifamily apartment complex that dedicates 100 percent of the units to low- and moderate-income families. Affordable housing was identified by community contacts as a need in the assessment area, and in this way, the bank's investments demonstrate excellent responsiveness to assessment area needs.

In addition to investments, the bank made 25 qualifying donations that totaled over \$141,000. Donations were largely centered on community services that are targeted toward, or primarily benefit, low- and moderate-income individuals, especially children and youth.

The table below provides a breakdown of the bank's community development investments and donations in the Austin Assessment Area during the review period.

Community Development Investments								
Purpose	Current Period Investments		Prior Period Investments		Donations		Total	
	#	\$000s	#	\$000s	#	\$000s	#	\$000s
Affordable Housing	1	11,478	1	865	-	-	2	12,343
Community Services	-	-	-	-	22	119	22	119
Economic Development	-	-	-	-	3	22	3	22
Revitalization and Stabilization	1	4,799	-	-	-	-	1	4,799
Total	2	16,277	1	865	25	141	28	17,283

Service Test

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

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the bank's four branch offices and two full-service ATMs as of December 31, 2020, was compared to the distribution of the population and businesses among the tract categories within the assessment area. The table below summarizes the bank's retail locations in the Austin Assessment Area.

Austin Assessment Area

Tract Income	% of Geographies	% of Population	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	11.4	10.9	7.0	0	0.0	0	0.0
Moderate	19.9	17.5	12.7	1	25.0	0	0.0
Middle	35.5	36.9	32.0	1	25.0	1	50.0
Upper	31.3	33.8	47.0	2	50.0	1	50.0
Unknown	2.0	1.0	1.3	0	0.0	0	0.0
Total	100.0	100.0	100.0	4	100.0	2	100.0

During the review period, the bank did not open any branches and closed two branches (two in upper-income census tracts) in the assessment area. The bank also deployed two full-service ATMs (one in a middle- and one in an upper-income census tract). The bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The level of branch services and hours offered are basically the same throughout the assessment area.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. The bank's employees served in various capacities, including boards of directors and as trustees, for various community development financial organizations offering community development services that focused on community development services that aided low- and moderate-income individuals. Total hours served during the review period was approximately 429 hours. The table below shows the number of hours by type of involvement. Compared to the previous evaluation, the bank's service hours in the Austin Assessment Area decreased by 28.7 percent. However, it is also noted that during the coronavirus pandemic, social distancing mandates significantly reduced volunteer opportunities. In light of these circumstances, the bank's record of providing community development services is good.

METROPOLITAN AREAS (Limited-Scope Review)

Description of Operations in Metropolitan Areas Limited-Scope Review

- **Brownsville-Harlingen MSA Assessment Area**
 - As of December 31, 2020, the bank operated five branches in the assessment area, representing 8.5 percent of its branches.
 - As of June 30, 2020, the bank had \$228.4 million in deposits in this assessment area, representing a market share of 4.5 percent. The \$228.4 million also represents 2.0 percent of the bank's total deposits.
- **Corpus Christi Assessment Area (Nueces County)**
 - As of December 31, 2020, the bank operated three branches in the assessment area, representing 5.1 percent of its branches.
 - As of June 30, 2020, the bank had \$192.5 million in deposits in this assessment area, representing a market share of 3.0 percent. The \$195.5 million also represents 1.7 percent of the bank's total deposits.
- **El Paso Assessment Area**
 - As of December 31, 2020, the bank did not operate any branches in the assessment area; the last branch was closed in 2017.
 - As of June 30, 2020, the bank had no deposits in this assessment area.
 - Little weight was given to this assessment area based on lack of branching and deposit activity.
- **Houston Assessment Area (Harris and Montgomery Counties)**
 - As of December 31, 2020, the bank operated five branches in the assessment area, representing 8.5 percent of its branches.
 - As of June 30, 2020, the bank had \$531.5 million in deposits in this assessment area, representing a market share of 0.2 percent. The \$531.5 million also represents 4.6 percent of the bank's total deposits.
- **McAllen-Edinburg-Mission MSA Assessment Area**
 - As of December 31, 2020, the bank operated eight branches in the assessment area, representing 13.6 percent of its branches.
 - As of June 30, 2020, the bank had \$665.8 million in deposits in this assessment area, representing a market share of 5.7 percent. The \$ 665.8 million also represents 5.8 percent of the bank's total deposits.
- **San Antonio Assessment Area (Bexar County)**
 - As of December 31, 2020, the bank operated four branches in the assessment area, representing 6.8 percent of its branches.
 - As of June 30, 2020, the bank had \$244 million in deposits in this assessment area, representing a market share of 0.2 percent. The \$244 million also represents 2.1 percent of the bank's total deposits.
- **Victoria Assessment Area**
 - As of December 31, 2020, the bank did not operate any branches in the assessment area; the last branch was closed in 2019.
 - As of June 30, 2020, the bank had no deposits in this assessment area.
 - Little weight was given to this assessment area based on lack of branching and deposit activity.

Conclusions with Respect to Performance Tests

Facts and data reviewed, including demographic information can be found in Appendix C of this report. Additional information regarding detailed HMDA and CRA lending in the limited-scope assessment areas can be found in Appendix F. The bank's performance in the limited-scope assessment areas was evaluated and compared with overall performance in the state. The conclusions regarding performance in limited scope assessment areas is provided below.

Assessment Area	Lending Test	Investment Test	Service Test
Brownsville-Harlingen MSA	Consistent	Consistent	Consistent
Corpus Christi	Consistent	Below	Exceeds
El Paso*	Below	Below	Below
Houston	Exceeds	Consistent	Consistent
McAllen-Edinburg-Mission MSA	Below	Exceeds	Exceeds
San Antonio	Consistent	Consistent	Consistent
Victoria	Below	Below	Below

*The bank closed its El Paso Branch in 2017 and since that time has not maintained operations there.

The performance in the limited-scope assessment areas did not change the bank's overall rating.

NONMETROPOLITAN STATEWIDE AREA (Limited-Scope Review)

Description of Operations

- **Hood County Assessment Area**
 - As of December 31, 2020, the bank operated one branch in the assessment area, representing 1.7 percent of its branches.
 - As of June 30, 2020, the bank had \$67.5 million in deposits in this assessment area, representing a market share of 5.1 percent. The \$67.5 million also represents 0.6 percent of the bank's total deposits.
- **Jim Wells County Assessment Area**
 - As of December 31, 2020, the bank did not operate any branches in the assessment area; the last branch was closed in 2020.
 - As of June 30, 2020, the bank had no deposits in this assessment area.
 - Little weight was given to this assessment area based on lack of branching and deposit activity.

Conclusions with Respect to Performance Tests

Facts and data reviewed, including demographic information for these areas can be found in Appendix D. Additional information regarding the HMDA and CRA lending for the non-metro limited-scope assessment areas can be found in Appendix G.

Conclusions regarding performance are as follows:

Assessment Area	Lending Test	Investment Test	Service Test
Hood County	Consistent	Below	Below
Jim Wells County	Below	Below	Below

The institution's lending, investment, and service performance in the non-metro limited scope assessment areas is below the institution's lending, investment, and service performance overall; however, it does not change the rating for the institution.

Appendix A – General Information

Acronyms

ATM	Automated Teller Machine
CDC	Community Development Corporation
CDFI	Community Development Financial Institution
CRA	Community Reinvestment Act (Regulation BB)
FDIC	Federal Deposit Insurance Corporation
HMDA	Home Mortgage Disclosure Act (Regulation C)
HUD	Department of Housing and Urban Development
ITM	Interactive Teller Machine
LIHTC	Low Income Housing Tax Credit
LMI	Low- and Moderate-Income
LTD	Loan-to-Deposit Ratio
LTV	Loan-to-Value Ratio
MD	Metropolitan Division
MSA	Metropolitan Statistical Area
OCC	Office of the Comptroller of the Currency
OMB	Office of Management and Budget
REIS	Regional Economic Information System
SBA	Small Business Administration
USDA	United States Department of Agriculture

Rounding Convention: Because the percentages in the tables were rounded to the nearest tenth in most cases, some columns may not total exactly to 100 percent.

Appendix B – 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 examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

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

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

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

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

Appendix C – Metropolitan Full-Scope Assessment Areas Demographics (Prior Years)

Combined Demographics Report

Assessment Area: Austin

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	35	11.4	31,879	8.8	10,391	32.6	80,058	22.1
Moderate-income	61	19.9	61,300	16.9	10,378	16.9	58,783	16.2
Middle-income	109	35.5	133,878	37	8,757	6.5	70,901	19.6
Upper-income	96	31.3	133,405	36.9	3,529	2.6	152,076	42
Unknown-income	6	2	1,356	0.4	723	53.3	0	0
Total Assessment Area	307	100.0	361,818	100.0	33,778	9.3	361,818	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	70,447	14,466	4.4	20.5	49,572	70.4	6,409	9.1
Moderate-income	111,296	49,968	15	44.9	53,337	47.9	7,991	7.2
Middle-income	233,702	125,580	37.8	53.7	92,054	39.4	16,068	6.9
Upper-income	214,242	141,494	42.6	66	57,791	27	14,957	7
Unknown-income	6,623	712	0.2	10.8	5,039	76.1	872	13.2
Total Assessment Area	636,310	332,220	100.0	52.2	257,793	40.5	46,297	7.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5,311	6.7	4,601	6.4	670	10.4	40	4.2
Moderate-income	9,892	12.5	8,915	12.5	902	14	75	7.9
Middle-income	24,785	31.4	22,450	31.4	2,088	32.5	247	26
Upper-income	37,792	47.9	34,632	48.4	2,639	41	521	54.8
Unknown-income	1,134	1.4	935	1.3	132	2.1	67	7.1
Total Assessment Area	78,914	100.0	71,533	100.0	6,431	100.0	950	100.0
Percentage of Total Businesses:				90.6		8.1		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	33	4	32	3.9	1	12.5	0	0
Moderate-income	108	13	104	12.6	4	50	0	0
Middle-income	277	33.3	276	33.5	1	12.5	0	0
Upper-income	412	49.5	411	49.9	1	12.5	0	0
Unknown-income	2	0.2	1	0.1	1	12.5	0	0
Total Assessment Area	832	100.0	824	100.0	8	100.0	0	.0
Percentage of Total Farms:				99.0		1.0		.0

2017 FFIEC Census Data and 2017 D&B Information

Appendix C

Assessment Area Demographics

Assessment Area(s) : Austin (selected year - 2018)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	35	11.4	31,879	8.8	10,391	32.6	80,058	22.1
Moderate-income	61	19.9	61,300	16.9	10,378	16.9	58,783	16.2
Middle-income	109	35.5	133,878	37	8,757	6.5	70,901	19.6
Upper-income	96	31.3	133,405	36.9	3,529	2.6	152,076	42
Unknown-income	6	2	1,356	0.4	723	53.3	0	0
Total Assessment Area	307	100.0	361,818	100.0	33,778	9.3	361,818	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	70,447	14,466	4.4	20.5	49,572	70.4	6,409	9.1
Moderate-income	111,296	49,968	15	44.9	53,337	47.9	7,991	7.2
Middle-income	233,702	125,580	37.8	53.7	92,054	39.4	16,068	6.9
Upper-income	214,242	141,494	42.6	66	57,791	27	14,957	7
Unknown-income	6,623	712	0.2	10.8	5,039	76.1	872	13.2
Total Assessment Area	636,310	332,220	100.0	52.2	257,793	40.5	46,297	7.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7,029	6.9	6,289	6.7	676	10.1	64	4
Moderate-income	12,752	12.6	11,697	12.5	929	13.8	126	7.9
Middle-income	32,295	31.8	29,780	31.9	2,085	31.1	430	27.1
Upper-income	48,235	47.5	44,454	47.6	2,894	43.1	887	56
Unknown-income	1,289	1.3	1,082	1.2	129	1.9	78	4.9
Total Assessment Area	101,600	100.0	93,302	100.0	6,713	100.0	1,585	100.0
Percentage of Total Businesses:				91.8		6.6		1.6

Appendix C

Combined Demographics Report

Assessment Area: Dallas-Fort Worth

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	165	13.7	149,389	10	51,063	34.2	353,616	23.6
Moderate-income	310	25.7	347,078	23.2	65,682	18.9	245,415	16.4
Middle-income	326	27.1	436,952	29.2	35,580	8.1	269,336	18
Upper-income	396	32.9	563,985	37.6	19,937	3.5	630,525	42.1
Unknown-income	7	0.6	1,488	0.1	273	18.3	0	0
Total Assessment Area	1,204	100.0	1,498,892	100.0	172,535	11.5	1,498,892	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	282,691	69,956	5.5	24.7	174,826	61.8	37,909	13.4
Moderate-income	568,820	249,646	19.5	43.9	269,245	47.3	49,929	8.8
Middle-income	695,276	387,896	30.3	55.8	257,526	37	49,854	7.2
Upper-income	812,970	571,533	44.6	70.3	196,822	24.2	44,615	5.5
Unknown-income	4,922	1,248	0.1	25.4	3,133	63.7	541	11
Total Assessment Area	2,364,679	1,280,279	100.0	54.1	901,552	38.1	182,848	7.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	21,059	7.4	18,151	7.1	2,802	11.3	106	4.2
Moderate-income	56,237	19.8	49,363	19.2	6,546	26.3	328	12.9
Middle-income	77,784	27.4	70,634	27.5	6,552	26.4	598	23.5
Upper-income	127,659	44.9	117,751	45.8	8,409	33.8	1,499	58.9
Unknown-income	1,542	0.5	992	0.4	537	2.2	13	0.5
Total Assessment Area	284,281	100.0	256,891	100.0	24,846	100.0	2,544	100.0
Percentage of Total Businesses:			90.4		8.7		.9	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	73	3.1	69	2.9	4	8.3	0	0
Moderate-income	240	10.1	232	9.9	8	16.7	0	0
Middle-income	784	32.8	769	32.9	15	31.3	0	0
Upper-income	1,283	53.7	1,263	54	20	41.7	0	0
Unknown-income	7	0.3	6	0.3	1	2.1	0	0
Total Assessment Area	2,387	100.0	2,339	100.0	48	100.0	0	.0
Percentage of Total Farms:			98.0		2.0		.0	

2017 FFIEC Census Data and 2017 D&B Information

Appendix C

Assessment Area Demographics

Assessment Area(s) : Dallas-Fort Worth (selected year - 2018)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	165	13.7	149,389	10	51,063	34.2	353,616	23.6	
Moderate-income	310	25.7	347,078	23.2	65,682	18.9	245,415	16.4	
Middle-income	326	27.1	436,952	29.2	35,580	8.1	269,336	18	
Upper-income	396	32.9	563,985	37.6	19,937	3.5	630,525	42.1	
Unknown-income	7	0.6	1,488	0.1	273	18.3	0	0	
Total Assessment Area	1,204	100.0	1,498,892	100.0	172,535	11.5	1,498,892	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	282,691	69,956	5.5	24.7	174,826	61.8	37,909	13.4	
Moderate-income	568,820	249,646	19.5	43.9	269,245	47.3	49,929	8.8	
Middle-income	695,276	387,896	30.3	55.8	257,526	37	49,854	7.2	
Upper-income	812,970	571,533	44.6	70.3	196,822	24.2	44,615	5.5	
Unknown-income	4,922	1,248	0.1	25.4	3,133	63.7	541	11	
Total Assessment Area	2,364,679	1,280,279	100.0	54.1	901,552	38.1	182,848	7.7	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	27,077	7.5	23,925	7.3	2,934	11.4	218	4.7	
Moderate-income	69,798	19.4	62,611	19	6,586	25.6	601	13	
Middle-income	98,648	27.4	90,693	27.6	6,851	26.7	1,104	23.8	
Upper-income	161,909	45	150,503	45.7	8,722	34	2,684	57.9	
Unknown-income	2,054	0.6	1,437	0.4	586	2.3	31	0.7	
Total Assessment Area	359,486	100.0	329,169	100.0	25,679	100.0	4,638	100.0	
Percentage of Total Businesses:				91.6		7.1		1.3	

Appendix C

Combined Demographics Report

Assessment Area: Lubbock County

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	8.8	2,681	4	935	34.9	14,806	22.1
Moderate-income	15	22.1	14,154	21.1	3,278	23.2	10,993	16.4
Middle-income	24	35.3	25,387	37.9	3,028	11.9	13,079	19.5
Upper-income	22	32.4	24,719	36.9	1,142	4.6	28,063	41.9
Unknown-income	1	1.5	0	0	0	0	0	0
Total Assessment Area	68	100.0	66,941	100.0	8,383	12.5	66,941	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,733	1,539	2.5	19.9	4,913	63.5	1,281	16.6
Moderate-income	26,178	10,029	16.4	38.3	12,949	49.5	3,200	12.2
Middle-income	45,596	23,334	38.1	51.2	17,870	39.2	4,392	9.6
Upper-income	40,058	26,262	42.9	65.6	10,644	26.6	3,152	7.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	119,565	61,164	100.0	51.2	46,376	38.8	12,025	10.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	450	3.6	409	3.5	40	3.9	1	1.1
Moderate-income	2,164	17.1	1,886	16.3	269	26.5	9	9.7
Middle-income	4,643	36.6	4,230	36.6	378	37.2	35	37.6
Upper-income	5,407	42.7	5,033	43.5	326	32.1	48	51.6
Unknown-income	8	0.1	6	0.1	2	0.2	0	0
Total Assessment Area	12,672	100.0	11,564	100.0	1,015	100.0	93	100.0
Percentage of Total Businesses:				91.3		8.0		.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	11	2.1	11	2.2	0	0	0	0
Moderate-income	27	5.1	26	5.1	1	6.3	0	0
Middle-income	180	34.2	176	34.4	4	25	0	0
Upper-income	309	58.6	298	58.3	11	68.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	527	100.0	511	100.0	16	100.0	0	.0
Percentage of Total Farms:				97.0		3.0		.0

2017 FFIEC Census Data and 2017 D&B Information

Appendix C

Assessment Area Demographics

Assessment Area(s) : Lubbock County (selected year - 2018)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	8.8	2,681	4	935	34.9	14,806	22.1
Moderate-income	15	22.1	14,154	21.1	3,278	23.2	10,993	16.4
Middle-income	24	35.3	25,387	37.9	3,028	11.9	13,079	19.5
Upper-income	22	32.4	24,719	36.9	1,142	4.6	28,063	41.9
Unknown-income	1	1.5	0	0	0	0	0	0
Total Assessment Area	68	100.0	66,941	100.0	8,383	12.5	66,941	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	7,733	1,539	2.5	19.9	4,913	63.5	1,281	16.6
Moderate-income	26,178	10,029	16.4	38.3	12,949	49.5	3,200	12.2
Middle-income	45,596	23,334	38.1	51.2	17,870	39.2	4,392	9.6
Upper-income	40,058	26,262	42.9	65.6	10,644	26.6	3,152	7.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	119,565	61,164	100.0	51.2	46,376	38.8	12,025	10.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	538	3.5	489	3.4	45	4.4	4	2.2
Moderate-income	2,524	16.4	2,219	15.6	285	27.6	20	11.1
Middle-income	5,658	36.7	5,222	36.8	374	36.3	62	34.4
Upper-income	6,684	43.4	6,265	44.1	325	31.5	94	52.2
Unknown-income	12	0.1	10	0.1	2	0.2	0	0
Total Assessment Area	15,416	100.0	14,205	100.0	1,031	100.0	180	100.0
	Percentage of Total Businesses:			92.1		6.7		1.2

Appendix D

Appendix D – Metropolitan Limited-Scope Assessment Areas Demographics

Combined Demographics Report

Assessment Area: Brownsville-Harlingen MSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	23,636	24.6	
Moderate-income	35	40.2	31,176	32.5	13,235	42.5	15,934	16.6	
Middle-income	25	28.7	29,773	31	8,861	29.8	15,109	15.7	
Upper-income	24	27.6	35,042	36.5	6,280	17.9	41,312	43	
Unknown-income	3	3.4	0	0	0	0	0	0	
Total Assessment Area	87	100.0	95,991	100.0	28,376	29.6	95,991	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	43,679	23,552	29.1	53.9	15,266	35	4,861	11.1	
Middle-income	43,828	24,219	29.9	55.3	13,684	31.2	5,925	13.5	
Upper-income	57,687	33,114	40.9	57.4	11,262	19.5	13,311	23.1	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	145,194	80,885	100.0	55.7	40,212	27.7	24,097	16.6	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	3,334	34	3,029	34.1	280	33.5	25	27.2	
Middle-income	2,767	28.2	2,432	27.4	308	36.8	27	29.3	
Upper-income	3,701	37.7	3,414	38.4	247	29.5	40	43.5	
Unknown-income	10	0.1	8	0.1	2	0.2	0	0	
Total Assessment Area	9,812	100.0	8,883	100.0	837	100.0	92	100.0	
Percentage of Total Businesses:				90.5		8.5		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	39	19.3	38	19.7	1	11.1	0	0	
Middle-income	66	32.7	62	32.1	4	44.4	0	0	
Upper-income	97	48	93	48.2	4	44.4	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	202	100.0	193	100.0	9	100.0	0	.0	
Percentage of Total Farms:				95.5		4.5		.0	

2017 FFIEC Census Data and 2017 D&B Information

Appendix D

Combined Demographics Report

Assessment Area: Brownsville-Harlingen MSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	23,636	24.6
Moderate-income	35	40.2	31,176	32.5	13,235	42.5	15,934	16.6
Middle-income	25	28.7	29,773	31	8,861	29.8	15,109	15.7
Upper-income	24	27.6	35,042	36.5	6,280	17.9	41,312	43
Unknown-income	3	3.4	0	0	0	0	0	0
Total Assessment Area	87	100.0	95,991	100.0	28,376	29.6	95,991	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	43,679	23,552	29.1	53.9	15,266	35	4,861	11.1
Middle-income	43,828	24,219	29.9	55.3	13,684	31.2	5,925	13.5
Upper-income	57,687	33,114	40.9	57.4	11,262	19.5	13,311	23.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	145,194	80,885	100.0	55.7	40,212	27.7	24,097	16.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,642	30.7	3,380	30.7	242	30.3	20	22.5
Middle-income	3,312	27.9	2,981	27.1	310	38.8	21	23.6
Upper-income	4,909	41.3	4,614	42	247	30.9	48	53.9
Unknown-income	18	0.2	17	0.2	1	0.1	0	0
Total Assessment Area	11,881	100.0	10,992	100.0	800	100.0	89	100.0
Percentage of Total Businesses:			92.5		6.7		.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	45	21.5	43	21.4	1	14.3	1	100
Middle-income	65	31.1	63	31.3	2	28.6	0	0
Upper-income	99	47.4	95	47.3	4	57.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	209	100.0	201	100.0	7	100.0	1	100.0
Percentage of Total Farms:			96.2		3.3		.5	

2019 FFIEC Census Data and 2019 D&B Information

Appendix D

Combined Demographics Report

Assessment Area: Corpus Christi

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	7.3	5,034	5.8	2,007	39.9	19,654	22.6
Moderate-income	22	26.8	24,367	28	5,199	21.3	15,008	17.2
Middle-income	24	29.3	25,112	28.8	2,913	11.6	15,472	17.8
Upper-income	27	32.9	32,592	37.4	1,889	5.8	36,978	42.4
Unknown-income	3	3.7	7	0	0	0	0	0
Total Assessment Area	82	100.0	87,112	100.0	12,008	13.8	87,112	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,893	3,062	4.2	34.4	4,327	48.7	1,504	16.9
Moderate-income	40,391	18,620	25.6	46.1	17,481	43.3	4,290	10.6
Middle-income	42,094	20,612	28.4	49	15,832	37.6	5,650	13.4
Upper-income	53,031	30,379	41.8	57.3	16,580	31.3	6,072	11.4
Unknown-income	7	7	0	100	0	0	0	0
Total Assessment Area	144,416	72,680	100.0	50.3	54,220	37.5	17,516	12.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	486	4	425	3.9	52	4.4	9	7.5
Moderate-income	3,892	31.7	3,382	30.8	478	40.8	32	26.7
Middle-income	3,580	29.2	3,133	28.5	417	35.6	30	25
Upper-income	4,286	34.9	4,021	36.6	217	18.5	48	40
Unknown-income	24	0.2	15	0.1	8	0.7	1	0.8
Total Assessment Area	12,268	100.0	10,976	100.0	1,172	100.0	120	100.0
Percentage of Total Businesses:			89.5		9.6		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	1.6	4	1.7	0	0	0	0
Moderate-income	64	26	62	26.2	2	22.2	0	0
Middle-income	48	19.5	44	18.6	4	44.4	0	0
Upper-income	130	52.8	127	53.6	3	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	246	100.0	237	100.0	9	100.0	0	.0
Percentage of Total Farms:			96.3		3.7		.0	

2017 FFIEC Census Data and 2017 D&B Information

Appendix D

Combined Demographics Report

Assessment Area: Corpus Christi

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	7.3	5,034	5.8	2,007	39.9	19,913	22.9
Moderate-income	22	26.8	24,367	28	5,199	21.3	15,064	17.3
Middle-income	27	32.9	29,486	33.8	3,325	11.3	15,576	17.9
Upper-income	24	29.3	28,218	32.4	1,477	5.2	36,559	42
Unknown-income	3	3.7	7	0	0	0	0	0
Total Assessment Area	82	100.0	87,112	100.0	12,008	13.8	87,112	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	8,893	3,062	4.2	34.4	4,327	48.7	1,504	16.9
Moderate-income	40,391	18,620	25.6	46.1	17,481	43.3	4,290	10.6
Middle-income	48,684	24,885	34.2	51.1	17,323	35.6	6,476	13.3
Upper-income	46,441	26,106	35.9	56.2	15,089	32.5	5,246	11.3
Unknown-income	7	7	0	100	0	0	0	0
Total Assessment Area	144,416	72,680	100.0	50.3	54,220	37.5	17,516	12.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	554	3.8	505	3.7	43	3.9	6	4.5
Moderate-income	4,520	30.7	4,042	30	450	40.3	28	20.9
Middle-income	4,964	33.7	4,472	33.2	444	39.8	48	35.8
Upper-income	4,643	31.5	4,422	32.8	172	15.4	49	36.6
Unknown-income	39	0.3	29	0.2	7	0.6	3	2.2
Total Assessment Area	14,720	100.0	13,470	100.0	1,116	100.0	134	100.0
Percentage of Total Businesses:			91.5		7.6		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	6	2.3	6	2.4	0	0	0	0
Moderate-income	60	23.1	57	22.6	3	37.5	0	0
Middle-income	77	29.6	74	29.4	3	37.5	0	0
Upper-income	115	44.2	113	44.8	2	25	0	0
Unknown-income	2	0.8	2	0.8	0	0	0	0
Total Assessment Area	260	100.0	252	100.0	8	100.0	0	.0
Percentage of Total Farms:			96.9		3.1		.0	

2019 FFIEC Census Data and 2019 D&B Information

Appendix D

Combined Demographics Report

Assessment Area: El Paso County

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	6.2	7,088	3.6	3,599	50.8	43,488	22.3
Moderate-income	54	33.5	52,571	27	16,417	31.2	33,942	17.4
Middle-income	54	33.5	66,302	34	12,063	18.2	37,272	19.1
Upper-income	42	26.1	69,003	35.4	6,115	8.9	80,262	41.2
Unknown-income	1	0.6	0	0	0	0	0	0
Total Assessment Area	161	100.0	194,964	100.0	38,194	19.6	194,964	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,489	2,952	1.8	23.6	7,990	64	1,547	12.4
Moderate-income	78,104	39,452	24.7	50.5	31,449	40.3	7,203	9.2
Middle-income	96,399	53,077	33.2	55.1	35,828	37.2	7,494	7.8
Upper-income	95,624	64,166	40.2	67.1	24,698	25.8	6,760	7.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	282,616	159,647	100.0	56.5	99,965	35.4	23,004	8.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,632	7.4	1,389	7	226	11.7	17	13.2
Moderate-income	6,195	28.2	5,433	27.3	726	37.4	36	27.9
Middle-income	6,773	30.8	6,179	31	562	29	32	24.8
Upper-income	7,278	33.1	6,844	34.3	390	20.1	44	34.1
Unknown-income	119	0.5	84	0.4	35	1.8	0	0
Total Assessment Area	21,997	100.0	19,929	100.0	1,939	100.0	129	100.0
Percentage of Total Businesses:				90.6		8.8		.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	2.5	3	2.7	0	0	0	0
Moderate-income	56	47.5	52	46.8	4	57.1	0	0
Middle-income	14	11.9	12	10.8	2	28.6	0	0
Upper-income	44	37.3	44	39.6	0	0	0	0
Unknown-income	1	0.8	0	0	1	14.3	0	0
Total Assessment Area	118	100.0	111	100.0	7	100.0	0	.0
Percentage of Total Farms:				94.1		5.9		.0

2017 FFIEC Census Data and 2017 D&B Information

Appendix D

Combined Demographics Report

Assessment Area: Houston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	147	18.7	149,367	14.6	53,938	36.1	284,253	27.7
Moderate-income	250	31.8	299,321	29.2	59,486	19.9	175,776	17.1
Middle-income	167	21.2	264,767	25.8	26,277	9.9	174,162	17
Upper-income	216	27.5	309,207	30.2	12,154	3.9	390,776	38.1
Unknown-income	6	0.8	2,305	0.2	999	43.3	0	0
Total Assessment Area	786	100.0	1,024,967	100.0	152,854	14.9	1,024,96	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	273,277	61,489	7.5	22.5	169,483	62	42,305	15.5
Moderate-income	482,194	212,383	25.8	44	219,074	45.4	50,737	10.5
Middle-income	400,925	229,483	27.9	57.2	141,627	35.3	29,815	7.4
Upper-income	497,660	319,502	38.8	64.2	140,932	28.3	37,226	7.5
Unknown-income	6,179	789	0.1	12.8	4,766	77.1	624	10.1
Total Assessment Area	1,660,235	823,646	100.0	49.6	675,882	40.7	160,707	9.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	24,605	13.5	20,700	12.9	3,785	18.6	120	7.7
Moderate-income	41,239	22.6	36,012	22.5	5,012	24.6	215	13.8
Middle-income	38,641	21.2	34,744	21.7	3,630	17.8	267	17.1
Upper-income	77,273	42.4	68,399	42.7	7,918	38.8	956	61.2
Unknown-income	436	0.2	379	0.2	53	0.3	4	0.3
Total Assessment Area	182,194	100.0	160,234	100.0	20,398	100.0	1,562	100.0
Percentage of Total Businesses:			87.9		11.2		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	58	5.9	53	5.6	5	17.9	0	0
Moderate-income	121	12.4	113	11.9	8	28.6	0	0
Middle-income	208	21.3	204	21.5	4	14.3	0	0
Upper-income	585	60	574	60.6	11	39.3	0	0
Unknown-income	3	0.3	3	0.3	0	0	0	0
Total Assessment Area	975	100.0	947	100.0	28	100.0	0	.0
Percentage of Total Farms:			97.1		2.9		.0	

2017 FFIEC Census Data and 2017 D&B Information

Appendix D

Combined Demographics Report

Assessment Area: Houston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	149	17.6	151,597	13.1	54,755	36.1	309,091	26.8
Moderate-income	263	31.1	322,228	27.9	63,618	19.7	193,820	16.8
Middle-income	186	22	301,441	26.1	30,721	10.2	196,055	17
Upper-income	241	28.5	375,580	32.6	14,828	3.9	454,185	39.4
Unknown-income	6	0.7	2,305	0.2	999	43.3	0	0
Total Assessment Area	845	100.0	1,153,151	100.0	164,921	14.3	1,153,15	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	276,896	62,600	6.6	22.6	171,512	61.9	42,784	15.5
Moderate-income	517,449	233,559	24.6	45.1	230,097	44.5	53,793	10.4
Middle-income	459,365	264,021	27.8	57.5	159,852	34.8	35,492	7.7
Upper-income	590,917	387,087	40.8	65.5	158,483	26.8	45,347	7.7
Unknown-income	6,179	789	0.1	12.8	4,766	77.1	624	10.1
Total Assessment Area	1,850,806	948,056	100.0	51.2	724,710	39.2	178,040	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	31,804	12.1	27,912	11.7	3,712	16.6	180	6.6
Moderate-income	56,880	21.6	51,178	21.5	5,342	23.9	360	13.1
Middle-income	58,556	22.3	53,949	22.7	4,139	18.5	468	17
Upper-income	114,973	43.7	104,097	43.8	9,144	40.8	1,732	63.1
Unknown-income	602	0.2	543	0.2	53	0.2	6	0.2
Total Assessment Area	262,815	100.0	237,679	100.0	22,390	100.0	2,746	100.0
Percentage of Total Businesses:			90.4		8.5		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	77	4.7	72	4.5	5	16.1	0	0
Moderate-income	204	12.5	196	12.2	8	25.8	0	0
Middle-income	400	24.4	392	24.5	5	16.1	3	75
Upper-income	952	58.2	938	58.6	13	41.9	1	25
Unknown-income	3	0.2	3	0.2	0	0	0	0
Total Assessment Area	1,636	100.0	1,601	100.0	31	100.0	4	100.0
Percentage of Total Farms:			97.9		1.9		.2	

2019 FFIEC Census Data and 2019 D&B Information

Appendix D

Combined Demographics Report

Assessment Area: McAllen-Edinburg-Mission MSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	0.9	2,741	1.5	1,854	67.6	46,048	25.1
Moderate-income	32	28.3	48,286	26.3	21,103	43.7	29,886	16.3
Middle-income	46	40.7	76,106	41.5	22,358	29.4	28,262	15.4
Upper-income	31	27.4	55,935	30.5	9,440	16.9	79,139	43.2
Unknown-income	3	2.7	267	0.1	108	40.4	0	0
Total Assessment Area	113	100.0	183,335	100.0	54,863	29.9	183,335	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,162	2,091	1.4	66.1	828	26.2	243	7.7
Moderate-income	65,913	37,566	24.6	57	20,071	30.5	8,276	12.6
Middle-income	108,000	64,456	42.3	59.7	28,114	26	15,430	14.3
Upper-income	80,442	48,068	31.5	59.8	22,371	27.8	10,003	12.4
Unknown-income	609	371	0.2	60.9	85	14	153	25.1
Total Assessment Area	258,126	152,552	100.0	59.1	71,469	27.7	34,105	13.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	94	0.5	88	0.5	6	0.4	0	0
Moderate-income	4,053	19.7	3,656	19.3	357	23.1	40	28.2
Middle-income	6,933	33.7	6,368	33.7	514	33.2	51	35.9
Upper-income	9,504	46.1	8,787	46.5	666	43.1	51	35.9
Unknown-income	15	0.1	11	0.1	4	0.3	0	0
Total Assessment Area	20,599	100.0	18,910	100.0	1,547	100.0	142	100.0
Percentage of Total Businesses:				91.8		7.5		.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5	1.6	5	1.8	0	0	0	0
Moderate-income	48	15.8	42	15.4	6	19.4	0	0
Middle-income	133	43.8	116	42.5	17	54.8	0	0
Upper-income	114	37.5	106	38.8	8	25.8	0	0
Unknown-income	4	1.3	4	1.5	0	0	0	0
Total Assessment Area	304	100.0	273	100.0	31	100.0	0	.0
Percentage of Total Farms:				89.8		10.2		.0

2017 FFIEC Census Data and 2017 D&B Information

Appendix D

Combined Demographics Report

Assessment Area: McAllen-Edinburg-Mission MSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	0.9	2,741	1.5	1,854	67.6	46,048	25.1
Moderate-income	32	28.3	48,286	26.3	21,103	43.7	29,886	16.3
Middle-income	46	40.7	76,106	41.5	22,358	29.4	28,262	15.4
Upper-income	31	27.4	55,935	30.5	9,440	16.9	79,139	43.2
Unknown-income	3	2.7	267	0.1	108	40.4	0	0
Total Assessment Area	113	100.0	183,335	100.0	54,863	29.9	183,335	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	3,162	2,091	1.4	66.1	828	26.2	243	7.7
Moderate-income	65,913	37,566	24.6	57	20,071	30.5	8,276	12.6
Middle-income	108,000	64,456	42.3	59.7	28,114	26	15,430	14.3
Upper-income	80,442	48,068	31.5	59.8	22,371	27.8	10,003	12.4
Unknown-income	609	371	0.2	60.9	85	14	153	25.1
Total Assessment Area	258,126	152,552	100.0	59.1	71,469	27.7	34,105	13.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	111	0.4	104	0.4	6	0.4	1	0.6
Moderate-income	5,412	20.4	5,004	20.2	368	23.1	40	24.1
Middle-income	8,953	33.7	8,356	33.7	540	33.8	57	34.3
Upper-income	12,042	45.3	11,298	45.6	676	42.4	68	41
Unknown-income	41	0.2	35	0.1	6	0.4	0	0
Total Assessment Area	26,559	100.0	24,797	100.0	1,596	100.0	166	100.0
Percentage of Total Businesses:			93.4		6.0		.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5	1.5	4	1.3	1	3.7	0	0
Moderate-income	65	19.1	60	19.2	5	18.5	0	0
Middle-income	142	41.6	126	40.4	15	55.6	1	50
Upper-income	123	36.1	117	37.5	5	18.5	1	50
Unknown-income	6	1.8	5	1.6	1	3.7	0	0
Total Assessment Area	341	100.0	312	100.0	27	100.0	2	100.0
Percentage of Total Farms:			91.5		7.9		.6	

2019 FFIEC Census Data and 2019 D&B Information

Appendix D

Combined Demographics Report

Assessment Area: San Antonio

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	33	9	28,586	6.8	10,764	37.7	101,106	24.1
Moderate-income	131	35.8	135,059	32.2	28,860	21.4	74,103	17.7
Middle-income	92	25.1	114,454	27.3	12,516	10.9	80,739	19.3
Upper-income	106	29	141,184	33.7	5,711	4	163,347	39
Unknown-income	4	1.1	12	0	0	0	0	0
Total Assessment Area	366	100.0	419,295	100.0	57,851	13.8	419,295	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	47,834	19,121	5.3	40	22,334	46.7	6,379	13.3
Moderate-income	229,217	100,677	27.8	43.9	105,396	46	23,144	10.1
Middle-income	188,524	99,497	27.5	52.8	73,994	39.2	15,033	8
Upper-income	209,621	142,544	39.4	68	55,256	26.4	11,821	5.6
Unknown-income	12	12	0	100	0	0	0	0
Total Assessment Area	675,208	361,851	100.0	53.6	256,980	38.1	56,377	8.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3,477	5.5	2,998	5.2	467	8.7	12	2.5
Moderate-income	15,746	24.7	14,241	24.7	1,424	26.4	81	17
Middle-income	18,002	28.3	16,142	27.9	1,728	32.1	132	27.7
Upper-income	26,236	41.2	24,260	42	1,729	32.1	247	51.9
Unknown-income	164	0.3	122	0.2	38	0.7	4	0.8
Total Assessment Area	63,625	100.0	57,763	100.0	5,386	100.0	476	100.0
Percentage of Total Businesses:			90.8		8.5		.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	14	2.2	13	2.1	1	10	0	0
Moderate-income	94	14.8	92	14.7	2	20	0	0
Middle-income	169	26.5	166	26.5	3	30	0	0
Upper-income	360	56.5	356	56.8	4	40	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	637	100.0	627	100.0	10	100.0	0	.0
Percentage of Total Farms:			98.4		1.6		.0	

2017 FFIEC Census Data and 2017 D&B Information

Appendix D

Combined Demographics Report

Assessment Area: San Antonio

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	33	9	28,586	6.8	10,764	37.7	101,106	24.1
Moderate-income	131	35.8	135,059	32.2	28,860	21.4	74,103	17.7
Middle-income	92	25.1	114,454	27.3	12,516	10.9	80,739	19.3
Upper-income	106	29	141,184	33.7	5,711	4	163,347	39
Unknown-income	4	1.1	12	0	0	0	0	0
Total Assessment Area	366	100.0	419,295	100.0	57,851	13.8	419,295	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	47,834	19,121	5.3	40	22,334	46.7	6,379	13.3
Moderate-income	229,217	100,677	27.8	43.9	105,396	46	23,144	10.1
Middle-income	188,524	99,497	27.5	52.8	73,994	39.2	15,033	8
Upper-income	209,621	142,544	39.4	68	55,256	26.4	11,821	5.6
Unknown-income	12	12	0	100	0	0	0	0
Total Assessment Area	675,208	361,851	100.0	53.6	256,980	38.1	56,377	8.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4,159	5.2	3,663	4.9	476	8.8	20	2.9
Moderate-income	19,017	23.7	17,558	23.7	1,362	25.2	97	14.1
Middle-income	22,506	28.1	20,627	27.9	1,728	32	151	22
Upper-income	34,259	42.7	32,048	43.3	1,795	33.2	416	60.6
Unknown-income	205	0.3	159	0.2	43	0.8	3	0.4
Total Assessment Area	80,146	100.0	74,055	100.0	5,404	100.0	687	100.0
Percentage of Total Businesses:			92.4		6.7		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	13	1.6	12	1.5	1	9.1	0	0
Moderate-income	106	12.9	105	13	1	9.1	0	0
Middle-income	206	25.1	202	25	4	36.4	0	0
Upper-income	495	60.4	490	60.6	5	45.5	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	820	100.0	809	100.0	11	100.0	0	.0
Percentage of Total Farms:			98.7		1.3		.0	

2019 FFIEC Census Data and 2019 D&B Information

Appendix D

Combined Demographics Report

Assessment Area: Victoria

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.3	779	3.4	233	29.9	5,406	23.5
Moderate-income	8	34.8	7,513	32.6	1,675	22.3	3,893	16.9
Middle-income	7	30.4	5,731	24.9	563	9.8	4,157	18
Upper-income	6	26.1	9,028	39.2	392	4.3	9,595	41.6
Unknown-income	1	4.3	0	0	0	0	0	0
Total Assessment Area	23	100.0	23,051	100.0	2,863	12.4	23,051	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,222	466	2.2	38.1	621	50.8	135	11
Moderate-income	12,285	5,698	26.6	46.4	5,333	43.4	1,254	10.2
Middle-income	9,190	5,239	24.5	57	2,824	30.7	1,127	12.3
Upper-income	13,179	10,000	46.7	75.9	2,329	17.7	850	6.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	35,876	21,403	100.0	59.7	11,107	31.0	3,366	9.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	82	2.5	78	2.6	4	1.3	0	0
Moderate-income	1,151	34.6	1,006	33.6	141	45.2	4	16.7
Middle-income	880	26.5	779	26.1	91	29.2	10	41.7
Upper-income	1,211	36.4	1,126	37.7	75	24	10	41.7
Unknown-income	2	0.1	1	0	1	0.3	0	0
Total Assessment Area	3,326	100.0	2,990	100.0	312	100.0	24	100.0
Percentage of Total Businesses:			89.9		9.4		.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	13	12.6	12	12	1	33.3	0	0
Middle-income	43	41.7	42	42	1	33.3	0	0
Upper-income	47	45.6	46	46	1	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	103	100.0	100	100.0	3	100.0	0	.0
Percentage of Total Farms:			97.1		2.9		.0	

2017 FFIEC Census Data and 2017 D&B Information

Appendix D

Combined Demographics Report

Assessment Area: Victoria

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.3	779	3.4	233	29.9	5,406	23.5
Moderate-income	8	34.8	7,513	32.6	1,675	22.3	3,893	16.9
Middle-income	7	30.4	5,731	24.9	563	9.8	4,157	18
Upper-income	6	26.1	9,028	39.2	392	4.3	9,595	41.6
Unknown-income	1	4.3	0	0	0	0	0	0
Total Assessment Area	23	100.0	23,051	100.0	2,863	12.4	23,051	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,222	466	2.2	38.1	621	50.8	135	11
Moderate-income	12,285	5,698	26.6	46.4	5,333	43.4	1,254	10.2
Middle-income	9,190	5,239	24.5	57	2,824	30.7	1,127	12.3
Upper-income	13,179	10,000	46.7	75.9	2,329	17.7	850	6.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	35,876	21,403	100.0	59.7	11,107	31.0	3,366	9.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	88	2.3	84	2.4	4	1.3	0	0
Moderate-income	1,413	36.7	1,261	36	142	45.4	10	29.4
Middle-income	961	24.9	861	24.6	91	29.1	9	26.5
Upper-income	1,390	36.1	1,300	37.1	75	24	15	44.1
Unknown-income	1	0	0	0	1	0.3	0	0
Total Assessment Area	3,853	100.0	3,506	100.0	313	100.0	34	100.0
Percentage of Total Businesses:			91.0		8.1		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	16	14.4	15	13.9	1	33.3	0	0
Middle-income	41	36.9	40	37	1	33.3	0	0
Upper-income	54	48.6	53	49.1	1	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	111	100.0	108	100.0	3	100.0	0	.0
Percentage of Total Farms:			97.3		2.7		.0	

2019 FFIEC Census Data and 2019 D&B Information

Appendix E – Nonmetropolitan Limited-Scope Assessment Areas Demographics

A separate Hood County demographic table is not provided for 2017, as Hood County was part of the Dallas – Fort Worth MSA until 2018 when it was removed by the OMB.

Appendix E

Combined Demographics Report

Assessment Area: Hood County

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,608	11.2
Moderate-income	0	0	0	0	0	0	2,270	15.8
Middle-income	4	40	5,360	37.4	693	12.9	2,657	18.5
Upper-income	6	60	8,968	62.6	438	4.9	7,793	54.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	10	100.0	14,328	100.0	1,131	7.9	14,328	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	9,950	5,879	36.6	59.1	1,944	19.5	2,127	21.4
Upper-income	15,400	10,191	63.4	66.2	2,918	18.9	2,291	14.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	25,350	16,070	100.0	63.4	4,862	19.2	4,418	17.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	1,047	31.5	985	31.5	49	29.9	13	36.1
Upper-income	2,281	68.5	2,143	68.5	115	70.1	23	63.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,328	100.0	3,128	100.0	164	100.0	36	100.0
Percentage of Total Businesses:			94.0		4.9		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	43	45.7	42	45.7	1	50	0	0
Upper-income	51	54.3	50	54.3	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	94	100.0	92	100.0	2	100.0	0	.0
Percentage of Total Farms:			97.9		2.1		.0	

2019 FFIEC Census Data and 2019 D&B Information

Appendix E

Combined Demographics Report

Assessment Area: Jim Wells County

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,795	27
Moderate-income	2	28.6	1,941	18.7	393	20.2	1,520	14.7
Middle-income	3	42.9	4,645	44.8	812	17.5	1,602	15.4
Upper-income	2	28.6	3,784	36.5	664	17.5	4,453	42.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	7	100.0	10,370	100.0	1,869	18.0	10,370	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,119	1,734	18.4	55.6	884	28.3	501	16.1
Middle-income	7,320	4,277	45.3	58.4	1,945	26.6	1,098	15
Upper-income	5,767	3,437	36.4	59.6	1,552	26.9	778	13.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	16,206	9,448	100.0	58.3	4,381	27.0	2,377	14.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	142	12.3	116	11.4	24	18.6	2	16.7
Middle-income	543	46.9	476	46.8	60	46.5	7	58.3
Upper-income	474	40.9	426	41.8	45	34.9	3	25
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,159	100.0	1,018	100.0	129	100.0	12	100.0
Percentage of Total Businesses:			87.8		11.1		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6	12.2	3	6.7	3	75	0	0
Middle-income	17	34.7	17	37.8	0	0	0	0
Upper-income	26	53.1	25	55.6	1	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	49	100.0	45	100.0	4	100.0	0	.0
Percentage of Total Farms:			91.8		8.2		.0	

2017 FFIEC Census Data and 2017 D&B Information

Appendix E

Combined Demographics Report

Assessment Area: Jim Wells County

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,803	27
Moderate-income	2	28.6	1,941	18.7	393	20.2	1,521	14.7
Middle-income	4	57.1	6,539	63.1	1,224	18.7	1,607	15.5
Upper-income	1	14.3	1,890	18.2	252	13.3	4,439	42.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	7	100.0	10,370	100.0	1,869	18.0	10,370	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,119	1,734	18.4	55.6	884	28.3	501	16.1
Middle-income	10,441	6,125	64.8	58.7	2,571	24.6	1,745	16.7
Upper-income	2,646	1,589	16.8	60.1	926	35	131	5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	16,206	9,448	100.0	58.3	4,381	27.0	2,377	14.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	132	10.8	116	10.6	14	12.2	2	13.3
Middle-income	799	65.5	714	65.5	76	66.1	9	60
Upper-income	289	23.7	260	23.9	25	21.7	4	26.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,220	100.0	1,090	100.0	115	100.0	15	100.0
Percentage of Total Businesses:			89.3		9.4		1.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6	12	3	6.4	3	100	0	0
Middle-income	30	60	30	63.8	0	0	0	0
Upper-income	14	28	14	29.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	50	100.0	47	100.0	3	100.0	0	.0
Percentage of Total Farms:			94.0		6.0		.0	

2019 FFIEC Census Data and 2019 D&B Information

Appendix F

Appendix F – Metropolitan Full-Scope Assessment Area Loan Tables

Geographic Distribution of HMDA Loans

Assessment Area: Dallas-Fort Worth

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Count		Bank Dollar		Owner Occupied Units %	Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %
						Bank						
HOME PURCHASE	Low	108	2.8%	\$24,633	2.3%	5.5%	108	2.8%	3.3%	\$24,633	2.3%	2.2%
	Moderate	392	10.2%	\$75,799	7.2%	19.5%	392	10.2%	12.9%	\$75,799	7.2%	8.6%
	Middle	1,246	32.5%	\$286,617	27.1%	30.3%	1,246	32.5%	31.9%	\$286,617	27.1%	26.2%
	Upper	2,069	54.0%	\$666,978	63.2%	44.6%	2,069	54.0%	51.9%	\$666,978	63.2%	63.0%
	Unknown	13	0.3%	\$2,079	0.2%	0.1%	13	0.3%	0.1%	\$2,079	0.2%	0.1%
	<i>Total</i>	<i>3,828</i>	<i>100.0%</i>	<i>\$1,056,106</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3,828</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,056,106</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	9	1.3%	\$1,873	1.0%	5.5%	9	1.3%	2.0%	\$1,873	1.0%	1.2%
	Moderate	55	7.8%	\$8,057	4.4%	19.5%	55	7.8%	13.0%	\$8,057	4.4%	7.8%
	Middle	205	29.2%	\$37,255	20.3%	30.3%	205	29.2%	31.4%	\$37,255	20.3%	24.2%
	Upper	434	61.7%	\$136,162	74.3%	44.6%	434	61.7%	53.6%	\$136,162	74.3%	66.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>703</i>	<i>100.0%</i>	<i>\$183,347</i>	<i>100.0%</i>	<i>100.0%</i>	<i>703</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$183,347</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	1.9%	\$78	0.6%	5.5%	1	1.9%	2.8%	\$78	0.6%	1.1%
	Moderate	7	13.2%	\$907	6.8%	19.5%	7	13.2%	13.0%	\$907	6.8%	7.7%
	Middle	12	22.6%	\$2,346	17.6%	30.3%	12	22.6%	28.3%	\$2,346	17.6%	22.3%
	Upper	33	62.3%	\$10,018	75.0%	44.6%	33	62.3%	55.9%	\$10,018	75.0%	68.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>53</i>	<i>100.0%</i>	<i>\$13,349</i>	<i>100.0%</i>	<i>100.0%</i>	<i>53</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13,349</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	27.8%	\$0	0.0%	19.8%
	Moderate	5	83.3%	\$11,157	32.8%	27.6%	5	83.3%	33.9%	\$11,157	32.8%	25.7%
	Middle	0	0.0%	\$0	0.0%	26.6%	0	0.0%	21.9%	\$0	0.0%	29.4%
	Upper	1	16.7%	\$22,903	67.2%	22.6%	1	16.7%	16.2%	\$22,903	67.2%	25.2%
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.2%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$34,060</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$34,060</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	118	2.6%	\$26,584	2.1%	5.5%	118	2.6%	3.0%	\$26,584	2.1%	4.0%
	Moderate	459	10.0%	\$95,920	7.5%	19.5%	459	10.0%	12.9%	\$95,920	7.5%	10.3%
	Middle	1,463	31.9%	\$326,218	25.3%	30.3%	1,463	31.9%	31.6%	\$326,218	25.3%	26.0%
	Upper	2,537	55.3%	\$836,061	65.0%	44.6%	2,537	55.3%	52.4%	\$836,061	65.0%	59.6%
	Unknown	13	0.3%	\$2,079	0.2%	0.1%	13	0.3%	0.1%	\$2,079	0.2%	0.1%
	<i>Total</i>	<i>4,590</i>	<i>100.0%</i>	<i>\$1,286,862</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4,590</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,286,862</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Appendix F

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Dallas-Fort Worth

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	
HOME PURCHASE	Low	171	2.5%	\$36,129	1.8%	5.4%	86	2.6%	3.4%	\$17,942	1.9%	2.2%	85	2.4%	3.7%	\$18,187	1.7%	2.4%
	Moderate	769	11.4%	\$172,364	8.5%	19.8%	350	10.6%	13.4%	\$75,208	7.9%	9.0%	419	12.1%	13.7%	\$97,156	9.0%	9.5%
	Middle	1,968	29.0%	\$501,281	24.7%	29.2%	979	29.7%	31.1%	\$239,960	25.2%	25.5%	989	28.5%	31.4%	\$261,321	24.3%	26.0%
	Upper	3,847	56.8%	\$1,312,557	64.7%	45.6%	1,871	56.7%	52.0%	\$615,025	64.7%	63.2%	1,976	56.9%	51.0%	\$697,532	64.8%	61.9%
	Unknown	20	0.3%	\$4,851	0.2%	0.1%	14	0.4%	0.1%	\$2,937	0.3%	0.1%	6	0.2%	0.2%	\$1,914	0.2%	0.2%
	Total	6,775	100.0%	\$2,027,182	100.0%	100.0%	3,300	100.0%	100.0%	\$951,072	100.0%	100.0%	3,475	100.0%	100.0%	\$1,076,110	100.0%	100.0%
REFINANCE	Low	23	1.6%	\$7,544	1.8%	5.4%	6	1.2%	2.4%	\$819	0.6%	1.4%	17	1.9%	2.2%	\$6,725	2.4%	1.6%
	Moderate	145	10.3%	\$27,889	6.6%	19.8%	59	11.4%	14.4%	\$10,806	7.8%	9.0%	86	9.6%	11.5%	\$17,083	6.0%	7.1%
	Middle	410	29.1%	\$87,074	20.7%	29.2%	177	34.3%	32.6%	\$33,532	24.3%	25.7%	233	26.1%	28.2%	\$53,542	18.9%	21.7%
	Upper	828	58.8%	\$298,781	70.9%	45.6%	273	52.9%	50.6%	\$92,626	67.2%	63.8%	555	62.2%	58.0%	\$206,155	72.6%	69.6%
	Unknown	2	0.1%	\$356	0.1%	0.1%	1	0.2%	0.1%	\$96	0.1%	0.1%	1	0.1%	0.1%	\$260	0.1%	0.1%
	Total	1,408	100.0%	\$421,644	100.0%	100.0%	516	100.0%	100.0%	\$137,879	100.0%	100.0%	892	100.0%	100.0%	\$283,765	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.4%	0	0.0%	2.2%	\$0	0.0%	1.8%	0	0.0%	2.8%	\$0	0.0%	2.0%
	Moderate	1	16.7%	\$100	11.4%	19.8%	1	33.3%	12.1%	\$100	33.6%	9.8%	0	0.0%	11.7%	\$0	0.0%	9.0%
	Middle	1	16.7%	\$50	5.7%	29.2%	0	0.0%	26.7%	\$0	0.0%	22.6%	1	33.3%	26.0%	\$50	8.7%	22.1%
	Upper	4	66.7%	\$724	82.8%	45.6%	2	66.7%	58.9%	\$198	66.4%	65.7%	2	66.7%	59.5%	\$526	91.3%	66.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	6	100.0%	\$874	100.0%	100.0%	3	100.0%	100.0%	\$298	100.0%	100.0%	3	100.0%	100.0%	\$576	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	3	27.3%	\$6,384	10.7%	22.5%	3	33.3%	23.3%	\$6,384	11.4%	18.3%	0	0.0%	22.7%	\$0	0.0%	16.8%
	Moderate	3	27.3%	\$2,498	4.2%	27.9%	3	33.3%	32.0%	\$2,498	4.4%	23.8%	0	0.0%	33.8%	\$0	0.0%	23.2%
	Middle	2	18.2%	\$28,960	48.5%	26.0%	1	11.1%	24.6%	\$26,335	46.9%	25.3%	1	50.0%	21.7%	\$2,625	73.7%	25.0%
	Upper	3	27.3%	\$21,856	36.6%	23.1%	2	22.2%	19.3%	\$20,920	37.3%	30.3%	1	50.0%	21.8%	\$936	26.3%	35.1%
	Total	11	100.0%	\$59,698	100.0%	100.0%	9	100.0%	100.0%	\$56,137	100.0%	100.0%	2	100.0%	100.0%	\$3,561	100.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	5.4%	0	0.0%	1.9%	\$0	0.0%	1.2%	0	0.0%	1.9%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	19.8%	0	0.0%	9.9%	\$0	0.0%	6.5%	0	0.0%	10.5%	\$0	0.0%	6.3%
	Middle	0	0.0%	\$0	0.0%	29.2%	0	0.0%	24.9%	\$0	0.0%	18.4%	0	0.0%	24.0%	\$0	0.0%	17.1%
	Upper	0	0.0%	\$0	0.0%	45.6%	0	0.0%	63.2%	\$0	0.0%	73.8%	0	0.0%	63.5%	\$0	0.0%	75.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix F

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Dallas-Fort Worth

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				Bank & Aggregate Lending Comparison												
		2018, 2019				2018						2019						
		Bank		Dollar		Owner Occupied Units %	Count		Dollar		Agg %	Count		Dollar		Agg %		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	5.4%	0	0.0%	3.7%	\$0	0.0%	1.9%	0	0.0%	3.3%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	19.8%	0	0.0%	16.4%	\$0	0.0%	9.6%	0	0.0%	13.4%	\$0	0.0%	7.7%
	Middle	0	0.0%	\$0	0.0%	29.2%	0	0.0%	29.2%	\$0	0.0%	19.8%	0	0.0%	28.4%	\$0	0.0%	19.7%
	Upper	0	0.0%	\$0	0.0%	45.6%	0	0.0%	50.8%	\$0	0.0%	68.6%	0	0.0%	54.9%	\$0	0.0%	70.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	5.4%	0	0.0%	5.0%	\$0	0.0%	2.7%	0	0.0%	4.4%	\$0	0.0%	2.3%
	Moderate	0	0.0%	\$0	0.0%	19.8%	0	0.0%	25.0%	\$0	0.0%	16.7%	0	0.0%	25.0%	\$0	0.0%	19.4%
	Middle	0	0.0%	\$0	0.0%	29.2%	0	0.0%	37.1%	\$0	0.0%	32.1%	0	0.0%	38.8%	\$0	0.0%	30.9%
	Upper	0	0.0%	\$0	0.0%	45.6%	0	0.0%	32.9%	\$0	0.0%	48.5%	0	0.0%	31.8%	\$0	0.0%	47.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	197	2.4%	\$50,057	2.0%	5.4%	95	2.5%	3.2%	\$25,145	2.2%	3.9%	102	2.3%	3.2%	\$24,912	1.8%	3.5%
	Moderate	918	11.2%	\$202,851	8.1%	19.8%	413	10.8%	13.9%	\$88,612	7.7%	10.8%	505	11.6%	13.2%	\$114,239	8.4%	10.2%
	Middle	2,381	29.0%	\$617,365	24.6%	29.2%	1,157	30.2%	31.3%	\$299,827	26.2%	25.5%	1,224	28.0%	30.2%	\$317,538	23.3%	24.6%
	Upper	4,682	57.1%	\$1,633,918	65.1%	45.6%	2,148	56.1%	51.5%	\$728,769	63.6%	59.5%	2,534	58.0%	53.3%	\$905,149	66.4%	61.6%
	Unknown	22	0.3%	\$5,207	0.2%	0.1%	15	0.4%	0.1%	\$3,033	0.3%	0.3%	7	0.2%	0.1%	\$2,174	0.2%	0.1%
	Total	8,200	100.0%	\$2,509,398	100.0%	100.0%	3,828	100.0%	100.0%	\$1,145,386	100.0%	100.0%	4,372	100.0%	100.0%	\$1,364,012	100.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix F

Geographic Distribution of HMDA Loans

Assessment Area: Lubbock County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Count		Bank		Owner Occupied Units %	Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	%	Bank		Agg
						\$ (000s)				\$ %	\$ (000s)	
HOME PURCHASE	Low	3	1.3%	\$243	0.6%	2.5%	3	1.3%	1.6%	\$243	0.6%	1.2%
	Moderate	17	7.6%	\$1,515	3.8%	16.4%	17	7.6%	9.4%	\$1,515	3.8%	4.9%
	Middle	95	42.2%	\$15,798	40.0%	38.1%	95	42.2%	40.8%	\$15,798	40.0%	38.8%
	Upper	110	48.9%	\$21,973	55.6%	42.9%	110	48.9%	48.3%	\$21,973	55.6%	55.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>225</i>	<i>100.0%</i>	<i>\$39,529</i>	<i>100.0%</i>	<i>100.0%</i>	<i>225</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$39,529</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	3.8%	\$271	5.2%	2.5%	1	3.8%	2.3%	\$271	5.2%	1.2%
	Moderate	5	19.2%	\$354	6.8%	16.4%	5	19.2%	12.8%	\$354	6.8%	6.4%
	Middle	6	23.1%	\$733	14.1%	38.1%	6	23.1%	35.0%	\$733	14.1%	32.6%
	Upper	14	53.8%	\$3,841	73.9%	42.9%	14	53.8%	49.9%	\$3,841	73.9%	59.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>26</i>	<i>100.0%</i>	<i>\$5,199</i>	<i>100.0%</i>	<i>100.0%</i>	<i>26</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,199</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	3.6%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	13.0%	\$0	0.0%	10.0%
	Middle	3	100.0%	\$227	100.0%	38.1%	3	100.0%	40.7%	\$227	100.0%	32.4%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	42.7%	\$0	0.0%	54.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$227</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$227</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	13.9%	0	0.0%	19.2%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	32.8%	0	0.0%	26.9%	\$0	0.0%	22.1%
	Middle	0	0.0%	\$0	0.0%	30.6%	0	0.0%	38.5%	\$0	0.0%	44.3%
	Upper	1	100.0%	\$9,200	100.0%	22.7%	1	100.0%	15.4%	\$9,200	100.0%	29.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$9,200</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,200</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	4	1.6%	\$514	0.9%	2.5%	4	1.6%	1.8%	\$514	0.9%	1.4%
	Moderate	22	8.6%	\$1,869	3.5%	16.4%	22	8.6%	10.2%	\$1,869	3.5%	6.5%
	Middle	104	40.8%	\$16,758	30.9%	38.1%	104	40.8%	39.6%	\$16,758	30.9%	38.0%
	Upper	125	49.0%	\$35,014	64.7%	42.9%	125	49.0%	48.3%	\$35,014	64.7%	54.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>255</i>	<i>100.0%</i>	<i>\$54,155</i>	<i>100.0%</i>	<i>100.0%</i>	<i>255</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$54,155</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Appendix F

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Lubbock County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Owner Occupied Units %	Count		Dollar			Count		Dollar				
		Count #	%	\$ (000s)	\$ %		Bank #	%	Agg %	\$ (000s)	\$ %	Agg %	Bank #	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	1	0.4%	\$57	0.1%	2.5%	0	0.0%	1.6%	\$0	0.0%	0.9%	1	1.1%	1.4%	\$57	0.3%	0.8%
	Moderate	21	7.5%	\$2,094	4.3%	16.4%	15	7.9%	7.9%	\$1,481	4.8%	4.3%	6	6.7%	8.7%	\$613	3.6%	4.7%
	Middle	107	38.4%	\$15,311	31.6%	38.1%	76	40.2%	42.0%	\$11,039	35.4%	39.1%	31	34.4%	43.0%	\$4,272	24.7%	40.3%
	Upper	150	53.8%	\$30,965	63.9%	42.9%	98	51.9%	48.6%	\$18,645	59.8%	55.7%	52	57.8%	47.0%	\$12,320	71.4%	54.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	279	100.0%	\$48,427	100.0%	100.0%	189	100.0%	100.0%	\$31,165	100.0%	100.0%	90	100.0%	100.0%	\$17,262	100.0%	100.0%
REFINANCE	Low	1	2.2%	\$60	0.7%	2.5%	0	0.0%	2.1%	\$0	0.0%	1.9%	1	3.2%	1.5%	\$60	0.9%	0.8%
	Moderate	8	17.8%	\$435	5.2%	16.4%	2	14.3%	14.0%	\$126	6.0%	14.1%	6	19.4%	7.2%	\$309	4.9%	3.0%
	Middle	12	26.7%	\$2,432	28.9%	38.1%	0	0.0%	38.5%	\$0	0.0%	33.9%	12	38.7%	37.2%	\$2,432	38.4%	35.3%
	Upper	24	53.3%	\$5,493	65.2%	42.9%	12	85.7%	45.4%	\$1,965	94.0%	50.1%	12	38.7%	54.1%	\$3,528	55.7%	61.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	45	100.0%	\$8,420	100.0%	100.0%	14	100.0%	100.0%	\$2,091	100.0%	100.0%	31	100.0%	100.0%	\$6,329	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	2.0%	\$0	0.0%	1.6%	0	0.0%	1.3%	\$0	0.0%	1.7%
	Moderate	1	20.0%	\$20	8.6%	16.4%	0	0.0%	12.8%	\$0	0.0%	8.5%	1	33.3%	23.4%	\$20	25.6%	16.7%
	Middle	1	20.0%	\$25	10.7%	38.1%	0	0.0%	36.5%	\$0	0.0%	39.4%	1	33.3%	41.6%	\$25	32.1%	42.3%
	Upper	3	60.0%	\$188	80.7%	42.9%	2	100.0%	48.6%	\$155	100.0%	50.5%	1	33.3%	33.8%	\$33	42.3%	39.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$233	100.0%	100.0%	2	100.0%	100.0%	\$155	100.0%	100.0%	3	100.0%	100.0%	\$78	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	13.9%	0	0.0%	9.0%	\$0	0.0%	4.3%	0	0.0%	16.4%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	32.8%	0	0.0%	41.8%	\$0	0.0%	57.8%	0	0.0%	18.0%	\$0	0.0%	19.1%
	Middle	0	0.0%	\$0	0.0%	30.6%	0	0.0%	37.3%	\$0	0.0%	32.4%	0	0.0%	52.5%	\$0	0.0%	58.1%
	Upper	2	100.0%	\$5,197	100.0%	22.7%	2	100.0%	11.9%	\$5,197	100.0%	5.6%	0	0.0%	13.1%	\$0	0.0%	19.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$5,197	100.0%	100.0%	2	100.0%	100.0%	\$5,197	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	5.6%	\$0	0.0%	4.4%	0	0.0%	13.3%	\$0	0.0%	6.2%
	Middle	0	0.0%	\$0	0.0%	38.1%	0	0.0%	16.7%	\$0	0.0%	17.0%	0	0.0%	40.0%	\$0	0.0%	52.5%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	77.8%	\$0	0.0%	78.6%	0	0.0%	46.7%	\$0	0.0%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Lubbock County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Owner Occupied Units %	Count		Dollar			Count		Dollar				
		Count #	%	\$ (000s)	\$ %		Bank #	%	Agg %	\$ (000s)	\$ %	Agg %	Bank #	%	Agg %	\$ (000s)	\$ %	Agg %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	1.6%	\$0	0.0%	0.9%	0	0.0%	1.4%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	9.8%	\$0	0.0%	8.6%	0	0.0%	4.2%	\$0	0.0%	1.1%
	Middle	1	50.0%	\$51	17.2%	38.1%	0	0.0%	47.5%	\$0	0.0%	42.1%	1	100.0%	45.1%	\$51	100.0%	39.2%
	Upper	1	50.0%	\$245	82.8%	42.9%	1	100.0%	41.0%	\$245	100.0%	48.4%	0	0.0%	49.3%	\$0	0.0%	59.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$296	100.0%	100.0%	1	100.0%	100.0%	\$245	100.0%	100.0%	1	100.0%	100.0%	\$51	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	1.8%	\$0	0.0%	1.2%	0	0.0%	2.2%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	26.1%	\$0	0.0%	18.0%	0	0.0%	17.3%	\$0	0.0%	9.8%
	Middle	0	0.0%	\$0	0.0%	38.1%	0	0.0%	42.1%	\$0	0.0%	39.4%	0	0.0%	48.4%	\$0	0.0%	45.1%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	30.0%	\$0	0.0%	41.4%	0	0.0%	32.1%	\$0	0.0%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	0.6%	\$117	0.2%	2.5%	0	0.0%	1.7%	\$0	0.0%	1.4%	2	1.6%	1.5%	\$117	0.5%	1.0%
	Moderate	30	9.0%	\$2,549	4.1%	16.4%	17	8.2%	9.7%	\$1,607	4.1%	11.6%	13	10.4%	8.9%	\$942	4.0%	5.7%
	Middle	121	36.3%	\$17,819	28.5%	38.1%	76	36.5%	41.3%	\$11,039	28.4%	37.7%	45	36.0%	42.1%	\$6,780	28.6%	40.9%
	Upper	180	54.1%	\$42,088	67.3%	42.9%	115	55.3%	47.3%	\$26,207	67.5%	49.3%	65	52.0%	47.5%	\$15,881	67.0%	52.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	333	100.0%	\$62,573	100.0%	100.0%	208	100.0%	100.0%	\$38,853	100.0%	100.0%	125	100.0%	100.0%	\$23,720	100.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix F

Geographic Distribution of HMDA Loans

Assessment Area: Austin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Count		Bank Dollar		Owner Occupied Units %	Count			Dollar		
		#	%	\$ (000s)	\$ %		#	%	%	Bank		%
						\$ (000s)				\$ %	\$ (000s)	
HOME PURCHASE	Low	128	8.3%	\$28,418	6.3%	4.4%	128	8.3%	3.7%	\$28,418	6.3%	3.4%
	Moderate	212	13.8%	\$51,672	11.5%	15.0%	212	13.8%	12.6%	\$51,672	11.5%	9.6%
	Middle	539	35.2%	\$137,157	30.4%	37.8%	539	35.2%	41.9%	\$137,157	30.4%	35.9%
	Upper	643	41.9%	\$230,875	51.2%	42.6%	643	41.9%	41.5%	\$230,875	51.2%	50.9%
	Unknown	11	0.7%	\$2,983	0.7%	0.2%	11	0.7%	0.2%	\$2,983	0.7%	0.3%
	<i>Total</i>	<i>1,533</i>	<i>100.0%</i>	<i>\$451,105</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1,533</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$451,105</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	9	3.5%	\$1,983	2.8%	4.4%	9	3.5%	3.5%	\$1,983	2.8%	2.7%
	Moderate	47	18.2%	\$10,951	15.2%	15.0%	47	18.2%	13.4%	\$10,951	15.2%	8.7%
	Middle	95	36.8%	\$19,868	27.6%	37.8%	95	36.8%	40.5%	\$19,868	27.6%	32.4%
	Upper	105	40.7%	\$38,543	53.6%	42.6%	105	40.7%	42.4%	\$38,543	53.6%	56.1%
	Unknown	2	0.8%	\$512	0.7%	0.2%	2	0.8%	0.2%	\$512	0.7%	0.1%
	<i>Total</i>	<i>258</i>	<i>100.0%</i>	<i>\$71,857</i>	<i>100.0%</i>	<i>100.0%</i>	<i>258</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$71,857</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	15.4%	\$778	19.7%	4.4%	2	15.4%	3.7%	\$778	19.7%	3.2%
	Moderate	1	7.7%	\$230	5.8%	15.0%	1	7.7%	13.0%	\$230	5.8%	8.6%
	Middle	4	30.8%	\$1,292	32.7%	37.8%	4	30.8%	39.2%	\$1,292	32.7%	29.3%
	Upper	6	46.2%	\$1,654	41.8%	42.6%	6	46.2%	44.0%	\$1,654	41.8%	58.7%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.2%
	<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>\$3,954</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,954</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	1	50.0%	\$452	13.1%	22.2%	1	50.0%	21.0%	\$452	13.1%	14.1%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	20.2%	\$0	0.0%	14.9%
	Middle	1	50.0%	\$3,000	86.9%	34.4%	1	50.0%	34.7%	\$3,000	86.9%	47.8%
	Upper	0	0.0%	\$0	0.0%	24.8%	0	0.0%	21.8%	\$0	0.0%	21.4%
	Unknown	0	0.0%	\$0	0.0%	2.8%	0	0.0%	2.4%	\$0	0.0%	1.8%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$3,452</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,452</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	140	7.8%	\$31,631	6.0%	4.4%	140	7.8%	3.7%	\$31,631	6.0%	4.2%
	Moderate	260	14.4%	\$62,853	11.9%	15.0%	260	14.4%	12.9%	\$62,853	11.9%	9.9%
	Middle	639	35.4%	\$161,317	30.4%	37.8%	639	35.4%	41.4%	\$161,317	30.4%	36.1%
	Upper	754	41.7%	\$271,072	51.1%	42.6%	754	41.7%	41.8%	\$271,072	51.1%	49.4%
	Unknown	13	0.7%	\$3,495	0.7%	0.2%	13	0.7%	0.2%	\$3,495	0.7%	0.4%
	<i>Total</i>	<i>1,806</i>	<i>100.0%</i>	<i>\$530,368</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1,806</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$530,368</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Appendix F

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Austin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank Dollar		Owner Occupied Units %	Count			Dollar		Agg \$ %	Count			Dollar		Agg \$ %
		#	%	\$ (000s)	\$ %		#	Bank %	Agg %	\$ (000s)	\$ %		#	Bank %	Agg %	\$ (000s)	\$ %	
HOME PURCHASE	Low	84	6.3%	\$27,089	5.9%	4.4%	44	6.6%	4.2%	\$13,307	6.2%	3.9%	40	6.0%	3.7%	\$13,782	5.6%	3.5%
	Moderate	177	13.3%	\$48,903	10.6%	15.0%	74	11.1%	13.1%	\$19,342	9.0%	10.1%	103	15.4%	13.2%	\$29,561	12.0%	10.4%
	Middle	512	38.4%	\$143,789	31.3%	37.8%	255	38.3%	42.8%	\$69,200	32.2%	36.5%	257	38.5%	43.5%	\$74,589	30.4%	36.8%
	Upper	557	41.8%	\$238,530	51.9%	42.6%	290	43.5%	39.6%	\$111,247	51.8%	49.2%	267	40.0%	39.4%	\$127,283	51.9%	49.0%
	Unknown	4	0.3%	\$1,716	0.4%	0.2%	3	0.5%	0.3%	\$1,500	0.7%	0.2%	1	0.1%	0.3%	\$216	0.1%	0.2%
	Total	1,334	100.0%	\$460,027	100.0%	100.0%	666	100.0%	100.0%	\$214,596	100.0%	100.0%	668	100.0%	100.0%	\$245,431	100.0%	100.0%
REFINANCE	Low	17	6.3%	\$5,385	5.6%	4.4%	2	2.0%	4.0%	\$952	2.8%	3.2%	15	8.8%	3.7%	\$4,433	7.1%	3.3%
	Moderate	44	16.3%	\$11,241	11.6%	15.0%	16	16.2%	14.0%	\$4,214	12.3%	9.5%	28	16.4%	11.6%	\$7,027	11.2%	8.2%
	Middle	91	33.7%	\$27,174	28.0%	37.8%	30	30.3%	39.8%	\$7,077	20.7%	32.0%	61	35.7%	37.5%	\$20,097	32.1%	30.5%
	Upper	118	43.7%	\$53,110	54.8%	42.6%	51	51.5%	41.9%	\$21,974	64.2%	55.0%	67	39.2%	46.9%	\$31,136	49.7%	57.7%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.3%
	Total	270	100.0%	\$96,910	100.0%	100.0%	99	100.0%	100.0%	\$34,217	100.0%	100.0%	171	100.0%	100.0%	\$62,693	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	3.1%	\$0	0.0%	2.5%	0	0.0%	3.2%	\$0	0.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	10.3%	\$0	0.0%	8.0%	0	0.0%	10.1%	\$0	0.0%	8.4%
	Middle	1	25.0%	\$495	44.8%	37.8%	1	33.3%	36.2%	\$495	77.3%	30.5%	0	0.0%	33.9%	\$0	0.0%	26.3%
	Upper	3	75.0%	\$611	55.2%	42.6%	2	66.7%	50.2%	\$145	22.7%	58.9%	1	100.0%	52.6%	\$466	100.0%	61.8%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.3%
	Total	4	100.0%	\$1,106	100.0%	100.0%	3	100.0%	100.0%	\$640	100.0%	100.0%	1	100.0%	100.0%	\$466	100.0%	100.0%
MULTI-FAMILY	Low	3	50.0%	\$3,160	8.0%	22.2%	1	33.3%	19.7%	\$891	2.5%	17.4%	2	66.7%	25.5%	\$2,269	61.7%	17.2%
	Moderate	1	16.7%	\$28,419	71.6%	15.8%	1	33.3%	19.1%	\$28,419	78.9%	12.8%	0	0.0%	24.2%	\$0	0.0%	21.2%
	Middle	0	0.0%	\$0	0.0%	34.4%	0	0.0%	34.2%	\$0	0.0%	41.8%	0	0.0%	23.0%	\$0	0.0%	26.4%
	Upper	2	33.3%	\$8,106	20.4%	24.8%	1	33.3%	23.7%	\$6,700	18.6%	26.0%	1	33.3%	24.8%	\$1,406	38.3%	27.8%
	Unknown	0	0.0%	\$0	0.0%	2.8%	0	0.0%	3.3%	\$0	0.0%	2.1%	0	0.0%	2.5%	\$0	0.0%	7.4%
	Total	6	100.0%	\$39,685	100.0%	100.0%	3	100.0%	100.0%	\$36,010	100.0%	100.0%	3	100.0%	100.0%	\$3,675	100.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	1.3%	\$0	0.0%	1.0%	0	0.0%	1.9%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	7.4%	\$0	0.0%	4.0%	0	0.0%	6.6%	\$0	0.0%	4.5%
	Middle	0	0.0%	\$0	0.0%	37.8%	0	0.0%	31.1%	\$0	0.0%	23.6%	0	0.0%	30.1%	\$0	0.0%	21.7%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	60.1%	\$0	0.0%	71.4%	0	0.0%	61.0%	\$0	0.0%	72.6%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Dallas-Fort Worth

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank Dollar		Total Businesses %	Count			Dollar		Agg \$ %	Count			Dollar		Agg \$ %
		#	%	\$ (000s)	\$ %		#	Bank %	Agg %	\$ (000s)	\$ %		#	Bank %	Agg %	\$ (000s)	\$ %	
SMALL BUSINESS	Low	73	5.1%	\$22,392	7.5%	7.5%	38	4.7%	7.0%	\$12,358	7.3%	8.5%	35	5.5%	6.9%	\$10,034	7.7%	8.3%
	Moderate	215	14.9%	\$58,362	19.4%	19.8%	129	16.0%	18.9%	\$34,491	20.3%	21.8%	86	13.5%	19.1%	\$23,871	18.3%	21.6%
	Middle	455	31.6%	\$71,895	24.0%	26.3%	247	30.6%	24.9%	\$40,641	23.9%	24.6%	208	32.7%	23.7%	\$31,254	24.0%	22.1%
	Upper	687	47.6%	\$142,356	47.4%	45.9%	384	47.6%	47.2%	\$78,624	46.3%	42.9%	303	47.6%	48.4%	\$63,732	48.9%	45.9%
	Unknown	12	0.8%	\$5,131	1.7%	0.6%	8	1.0%	0.8%	\$3,628	2.1%	1.6%	4	0.6%	0.7%	\$1,503	1.2%	1.4%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.7%	0	0.0%	1.2%	\$0	0.0%	0.7%
	Total	1,442	100.0%	\$300,136	100.0%	100.0%	806	100.0%	100.0%	\$169,742	100.0%	100.0%	636	100.0%	100.0%	\$130,394	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	3.3%	0	0.0%	1.0%	\$0	0.0%	1.2%	0	0.0%	1.3%	\$0	0.0%	2.1%
	Moderate	1	1.1%	\$35	0.5%	10.1%	0	0.0%	10.0%	\$0	0.0%	8.5%	1	2.4%	7.6%	\$35	1.2%	5.8%
	Middle	53	57.0%	\$3,636	56.3%	29.8%	29	55.8%	38.4%	\$1,940	53.2%	45.5%	24	58.5%	38.1%	\$1,696	60.2%	45.9%
	Upper	39	41.9%	\$2,791	43.2%	56.4%	23	44.2%	48.8%	\$1,707	46.8%	43.7%	16	39.0%	50.1%	\$1,084	38.5%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	1.1%	0	0.0%	2.9%	\$0	0.0%	1.5%
	Total	93	100.0%	\$6,462	100.0%	100.0%	52	100.0%	100.0%	\$3,647	100.0%	100.0%	41	100.0%	100.0%	\$2,815	100.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2019 D&B Information

Appendix F

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Dallas-Fort Worth

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Total		Businesses	Count		Dollar		Agg		
Count	Dollar	Dollar	%	%	#		%	%	Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%					\$ 000s	\$ %	\$ %
SMALL BUSINESS	Low	50	5.7%	\$13,989	6.9%	7.4%	50	5.7%	7.5%	\$13,989	6.9%	8.5%	
	Moderate	127	14.6%	\$42,654	21.1%	19.8%	127	14.6%	19.4%	\$42,654	21.1%	21.6%	
	Middle	269	30.9%	\$49,537	24.5%	27.4%	269	30.9%	25.5%	\$49,537	24.5%	25.1%	
	Upper	416	47.8%	\$92,206	45.5%	44.9%	416	47.8%	45.7%	\$92,206	45.5%	42.6%	
	Unknown	8	0.9%	\$4,046	2.0%	0.5%	8	0.9%	0.7%	\$4,046	2.0%	1.6%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.7%	
	Total	870	100.0%	\$202,432	100.0%	100.0%	870	100.0%	100.0%	\$202,432	100.0%	100.0%	
SMALL FARM		Total Farms											
	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.8%	\$0	0.0%	3.9%	
	Moderate	2	2.7%	\$185	4.9%	10.1%	2	2.7%	7.5%	\$185	4.9%	5.0%	
	Middle	43	58.1%	\$2,290	60.2%	32.8%	43	58.1%	41.1%	\$2,290	60.2%	49.6%	
	Upper	29	39.2%	\$1,329	34.9%	53.7%	29	39.2%	47.5%	\$1,329	34.9%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	1.1%	
Total	74	100.0%	\$3,804	100.0%	100.0%	74	100.0%	100.0%	\$3,804	100.0%	100.0%		

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Austin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Owner Occupied Units	Count		Dollar		Count		Dollar		Count		Dollar		Agg	
Count	Dollar	#	%		\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	4.4%	\$0	0.0%	3.9%	0	0.0%	3.7%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	12.2%	\$0	0.0%	7.0%	0	0.0%	10.1%	\$0	0.0%	4.4%
	Middle	0	0.0%	\$0	0.0%	37.8%	0	0.0%	39.7%	\$0	0.0%	21.6%	0	0.0%	38.6%	\$0	0.0%	20.6%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	43.4%	\$0	0.0%	67.0%	0	0.0%	47.3%	\$0	0.0%	72.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.5%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	4.7%	\$0	0.0%	3.6%	0	0.0%	3.4%	\$0	0.0%	3.6%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	20.3%	\$0	0.0%	16.1%	0	0.0%	20.7%	\$0	0.0%	13.4%
	Middle	0	0.0%	\$0	0.0%	37.8%	0	0.0%	46.3%	\$0	0.0%	37.8%	0	0.0%	47.3%	\$0	0.0%	39.6%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	28.2%	\$0	0.0%	42.3%	0	0.0%	28.4%	\$0	0.0%	43.2%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	104	6.4%	\$35,634	6.0%	4.4%	47	6.1%	4.1%	\$15,150	5.3%	5.3%	57	6.8%	3.7%	\$20,484	6.6%	4.7%
	Moderate	222	13.8%	\$88,563	14.8%	15.0%	91	11.8%	13.3%	\$51,975	18.2%	10.3%	131	15.5%	12.7%	\$36,588	11.7%	10.8%
	Middle	604	37.4%	\$171,458	28.7%	37.8%	286	37.1%	41.9%	\$76,772	26.9%	36.3%	318	37.7%	41.5%	\$94,686	30.3%	34.0%
	Upper	680	42.1%	\$300,357	50.2%	42.6%	344	44.6%	40.4%	\$140,066	49.1%	47.7%	336	39.9%	41.9%	\$160,291	51.3%	49.6%
	Unknown	4	0.2%	\$1,716	0.3%	0.2%	3	0.4%	0.3%	\$1,500	0.5%	0.4%	1	0.1%	0.2%	\$216	0.1%	0.9%
Total	1,614	100.0%	\$597,728	100.0%	100.0%	771	100.0%	100.0%	\$285,463	100.0%	100.0%	843	100.0%	100.0%	\$312,265	100.0%	100.0%	

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix F

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Lubbock County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Dollar		Total	Count		Agg	Dollar		Agg
	Count	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
SMALL BUSINESS	Low	8	2.4%	\$2,334	4.8%	3.6%	8	2.4%	3.2%	\$2,334	4.8%	4.5%
	Moderate	100	30.4%	\$13,518	27.5%	17.1%	100	30.4%	13.6%	\$13,518	27.5%	17.5%
	Middle	95	28.9%	\$11,378	23.2%	36.6%	95	28.9%	33.8%	\$11,378	23.2%	31.3%
	Upper	126	38.3%	\$21,869	44.5%	42.7%	126	38.3%	47.4%	\$21,869	44.5%	45.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	0.9%
	Total	329	100.0%	\$49,099	100.0%	100.0%	329	100.0%	100.0%	\$49,099	100.0%	100.0%
SMALL FARM					Total Farms							
	Low	1	4.3%	\$150	7.8%	2.1%	1	4.3%	0.0%	\$150	7.8%	0.0%
	Moderate	6	26.1%	\$656	34.2%	5.1%	6	26.1%	3.0%	\$656	34.2%	4.5%
	Middle	8	34.8%	\$857	44.7%	34.2%	8	34.8%	35.0%	\$857	44.7%	39.9%
	Upper	8	34.8%	\$253	13.2%	58.6%	8	34.8%	61.2%	\$253	13.2%	55.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.1%
Total	23	100.0%	\$1,916	100.0%	100.0%	23	100.0%	100.0%	\$1,916	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Lubbock County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Total	Count		Dollar			Count		Dollar				
	Count	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg %	#	%	Agg %	\$ 000s	\$ %	Agg %	
SMALL BUSINESS	Low	15	3.0%	\$4,421	6.2%	3.5%	6	2.3%	2.7%	\$1,872	5.0%	3.0%	9	3.7%	3.2%	\$2,549	7.5%	4.1%
	Moderate	154	30.5%	\$17,620	24.5%	16.1%	89	34.0%	13.7%	\$9,517	25.2%	20.2%	65	26.7%	12.9%	\$8,103	23.7%	17.8%
	Middle	161	31.9%	\$21,961	30.6%	36.8%	81	30.9%	33.5%	\$11,067	29.4%	29.9%	80	32.9%	33.5%	\$10,894	31.9%	30.7%
	Upper	175	34.7%	\$27,830	38.7%	43.5%	86	32.8%	47.1%	\$15,246	40.4%	45.5%	89	36.6%	47.4%	\$12,584	36.9%	46.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	1.4%	0	0.0%	2.9%	\$0	0.0%	1.0%
	Total	505	100.0%	\$71,832	100.0%	100.0%	262	100.0%	100.0%	\$37,702	100.0%	100.0%	243	100.0%	100.0%	\$34,130	100.0%	100.0%
SMALL FARM					Total Farms													
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.7%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	7.5%	\$242	5.6%	4.8%	4	14.3%	2.1%	\$242	14.0%	2.5%	0	0.0%	2.4%	\$0	0.0%	3.8%
	Middle	28	52.8%	\$1,931	44.3%	34.5%	13	46.4%	34.4%	\$623	36.1%	38.5%	15	60.0%	35.4%	\$1,308	49.7%	35.9%
	Upper	21	39.6%	\$2,187	50.2%	59.1%	11	39.3%	60.4%	\$862	49.9%	58.5%	10	40.0%	59.8%	\$1,325	50.3%	60.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	0.5%	0	0.0%	2.4%	\$0	0.0%	0.3%
Total	53	100.0%	\$4,360	100.0%	100.0%	28	100.0%	100.0%	\$1,727	100.0%	100.0%	25	100.0%	100.0%	\$2,633	100.0%	100.0%	

Originations & Purchases
2019 FFIEC Census Data and 2019 D&B Information

Appendix F

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Austin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Dollar		Total	Count		Agg	Dollar		Agg
	Count	%	Dollar	%	Businesses	#	%	%	Bank	%	Agg	
	#	%	\$ (000s)	\$ %	%				\$ 000s	\$ %	\$ %	
SMALL BUSINESS	Low	12	6.3%	\$5,933	10.5%	6.7%	12	6.3%	7.3%	\$5,933	10.5%	8.5%
	Moderate	17	9.0%	\$7,344	13.0%	12.5%	17	9.0%	12.9%	\$7,344	13.0%	12.2%
	Middle	36	19.0%	\$11,241	19.8%	31.4%	36	19.0%	32.5%	\$11,241	19.8%	32.1%
	Upper	119	63.0%	\$30,271	53.4%	47.9%	119	63.0%	44.8%	\$30,271	53.4%	45.3%
	Unknown	5	2.6%	\$1,850	3.3%	1.4%	5	2.6%	0.9%	\$1,850	3.3%	1.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	1.0%
	Total	189	100.0%	\$56,639	100.0%	100.0%	189	100.0%	100.0%	\$56,639	100.0%	100.0%
SMALL FARM		Total Farms										
	Low	1	100.0%	\$250	100.0%	4.0%	1	100.0%	3.4%	\$250	100.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	13.0%	0	0.0%	24.4%	\$0	0.0%	31.6%
	Middle	0	0.0%	\$0	0.0%	33.3%	0	0.0%	42.1%	\$0	0.0%	45.5%
	Upper	0	0.0%	\$0	0.0%	49.5%	0	0.0%	28.2%	\$0	0.0%	20.9%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	0.7%
Total	1	100.0%	\$250	100.0%	100.0%	1	100.0%	100.0%	\$250	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data and 2017 D&B Information

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Austin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Total	Count		Dollar		Agg	Count		Dollar		Agg		
	#	%	Dollar	%	Businesses	#	%	Agg	Bank	%	Agg	#	%	Agg	Bank	%	Agg	
	#	%	\$ (000s)	\$ %	%			%	\$ 000s	\$ %	\$ %			%	\$ 000s	\$ %	\$ %	
SMALL BUSINESS	Low	24	8.3%	\$12,489	13.6%	7.0%	12	8.5%	7.4%	\$5,949	13.4%	7.9%	12	8.1%	7.2%	\$6,540	13.7%	8.0%
	Moderate	32	11.1%	\$14,493	15.7%	12.7%	19	13.5%	12.9%	\$7,518	16.9%	12.6%	13	8.8%	12.5%	\$6,975	14.6%	13.4%
	Middle	52	18.0%	\$16,004	17.4%	31.9%	22	15.6%	31.7%	\$8,164	18.4%	31.3%	30	20.3%	31.6%	\$7,840	16.4%	30.7%
	Upper	173	59.9%	\$46,869	50.9%	47.2%	84	59.6%	45.5%	\$21,604	48.6%	46.1%	89	60.1%	46.2%	\$25,265	52.9%	45.7%
	Unknown	8	2.8%	\$2,305	2.5%	1.3%	4	2.8%	0.9%	\$1,190	2.7%	1.1%	4	2.7%	0.9%	\$1,115	2.3%	1.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	1.0%	0	0.0%	1.6%	\$0	0.0%	1.0%
	Total	289	100.0%	\$92,160	100.0%	100.0%	141	100.0%	100.0%	\$44,425	100.0%	100.0%	148	100.0%	100.0%	\$47,735	100.0%	100.0%
SMALL FARM		Total Farms																
	Low	1	50.0%	\$250	62.5%	3.9%	0	0.0%	3.7%	\$0	0.0%	3.2%	1	50.0%	3.3%	\$250	62.5%	2.0%
	Moderate	0	0.0%	\$0	0.0%	12.9%	0	0.0%	18.6%	\$0	0.0%	29.5%	0	0.0%	19.4%	\$0	0.0%	20.4%
	Middle	0	0.0%	\$0	0.0%	35.3%	0	0.0%	42.2%	\$0	0.0%	43.8%	0	0.0%	43.6%	\$0	0.0%	45.8%
	Upper	1	50.0%	\$150	37.5%	47.5%	0	0.0%	33.2%	\$0	0.0%	22.6%	1	50.0%	29.7%	\$150	37.5%	30.2%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.3%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	0.8%	0	0.0%	3.6%	\$0	0.0%	1.6%
Total	2	100.0%	\$400	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$400	100.0%	100.0%	

Originations & Purchases
2019 FFIEC Census Data and 2019 D&B Information

Appendix F

Borrower Distribution of HMDA Loans

Assessment Area: Dallas-Fort Worth

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$(000s)	\$ %						#	%
HOME PURCHASE	Low	91	2.4%	\$11,318	1.1%	23.6%	91	2.4%	2.9%	\$11,318	1.1%	1.4%
	Moderate	486	12.7%	\$81,625	7.7%	16.4%	486	12.7%	12.0%	\$81,625	7.7%	7.5%
	Middle	858	22.4%	\$187,651	17.8%	18.0%	858	22.4%	19.2%	\$187,651	17.8%	15.7%
	Upper	2,331	60.9%	\$757,584	71.7%	42.1%	2,331	60.9%	50.4%	\$757,584	71.7%	62.0%
	Unknown	62	1.6%	\$17,928	1.7%	0.0%	62	1.6%	15.4%	\$17,928	1.7%	13.4%
	<i>Total</i>	<i>3,828</i>	<i>100.0%</i>	<i>\$1,056,106</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3,828</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,056,106</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	15	2.1%	\$1,570	0.9%	23.6%	15	2.1%	4.4%	\$1,570	0.9%	2.0%
	Moderate	84	11.9%	\$11,970	6.5%	16.4%	84	11.9%	11.4%	\$11,970	6.5%	6.8%
	Middle	156	22.2%	\$28,500	15.5%	18.0%	156	22.2%	18.7%	\$28,500	15.5%	14.2%
	Upper	416	59.2%	\$132,204	72.1%	42.1%	416	59.2%	45.4%	\$132,204	72.1%	58.0%
	Unknown	32	4.6%	\$9,103	5.0%	0.0%	32	4.6%	20.0%	\$9,103	5.0%	19.0%
	<i>Total</i>	<i>703</i>	<i>100.0%</i>	<i>\$183,347</i>	<i>100.0%</i>	<i>100.0%</i>	<i>703</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$183,347</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	5.2%	\$0	0.0%	2.7%
	Moderate	4	7.5%	\$466	3.5%	16.4%	4	7.5%	11.7%	\$466	3.5%	7.1%
	Middle	8	15.1%	\$1,089	8.2%	18.0%	8	15.1%	18.7%	\$1,089	8.2%	15.0%
	Upper	35	66.0%	\$10,597	79.4%	42.1%	35	66.0%	61.1%	\$10,597	79.4%	71.2%
	Unknown	6	11.3%	\$1,197	9.0%	0.0%	6	11.3%	3.2%	\$1,197	9.0%	4.0%
	<i>Total</i>	<i>53</i>	<i>100.0%</i>	<i>\$13,349</i>	<i>100.0%</i>	<i>100.0%</i>	<i>53</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13,349</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	6	100.0%	\$34,060	100.0%	0.0%	6	100.0%	100.0%	\$34,060	100.0%	100.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$34,060</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$34,060</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	106	2.3%	\$12,888	1.0%	23.6%	106	2.3%	3.4%	\$12,888	1.0%	1.4%
	Moderate	574	12.5%	\$94,061	7.3%	16.4%	574	12.5%	11.8%	\$94,061	7.3%	6.5%
	Middle	1,022	22.3%	\$217,240	16.9%	18.0%	1,022	22.3%	19.0%	\$217,240	16.9%	13.6%
	Upper	2,782	60.6%	\$900,385	70.0%	42.1%	2,782	60.6%	49.3%	\$900,385	70.0%	54.3%
	Unknown	106	2.3%	\$62,288	4.8%	0.0%	106	2.3%	16.4%	\$62,288	4.8%	24.2%
	<i>Total</i>	<i>4,590</i>	<i>100.0%</i>	<i>\$1,286,862</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4,590</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,286,862</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Appendix F

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Dallas-Fort Worth

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2018, 2019					Bank & Aggregate Lending Comparison											
		Count		Bank Dollar		Families by Family Income %	2018			2019			2018			2019		
		#	%	\$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg %	Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	153	2.3%	\$19,918	1.0%	23.5%	80	2.4%	3.0%	\$9,654	1.0%	1.5%	73	2.1%	3.2%	\$10,264	1.0%	1.5%
	Moderate	863	12.7%	\$158,773	7.8%	16.3%	402	12.2%	13.3%	\$69,362	7.3%	8.6%	461	13.3%	15.6%	\$89,411	8.3%	10.0%
	Middle	1,355	20.0%	\$321,755	15.9%	17.9%	645	19.5%	20.5%	\$143,464	15.1%	17.1%	710	20.4%	22.1%	\$178,291	16.6%	18.2%
	Upper	3,233	47.7%	\$1,141,638	56.3%	42.2%	1,515	45.9%	47.8%	\$509,728	53.6%	59.7%	1,718	49.4%	45.6%	\$631,910	58.7%	57.3%
	Unknown	1,171	17.3%	\$385,098	19.0%	0.0%	658	19.9%	15.3%	\$218,864	23.0%	13.1%	513	14.8%	13.4%	\$166,234	15.4%	12.9%
	Total	6,775	100.0%	\$2,027,182	100.0%	100.0%	3,300	100.0%	100.0%	\$951,072	100.0%	100.0%	3,475	100.0%	100.0%	\$1,076,110	100.0%	100.0%
REFINANCE	Low	30	2.1%	\$3,306	0.8%	23.5%	15	2.9%	6.8%	\$1,507	1.1%	3.5%	15	1.7%	4.5%	\$1,799	0.6%	2.0%
	Moderate	153	10.9%	\$24,219	5.7%	16.3%	57	11.0%	14.6%	\$8,796	6.4%	9.3%	96	10.8%	11.5%	\$15,423	5.4%	6.5%
	Middle	256	18.2%	\$52,659	12.5%	17.9%	113	21.9%	20.6%	\$20,610	14.9%	16.3%	143	16.0%	17.8%	\$32,049	11.3%	13.1%
	Upper	798	56.7%	\$283,319	67.2%	42.2%	296	57.4%	44.6%	\$93,690	68.0%	58.3%	502	56.3%	48.7%	\$189,629	66.8%	60.1%
	Unknown	171	12.1%	\$58,141	13.8%	0.0%	35	6.8%	13.4%	\$13,276	9.6%	12.6%	136	15.2%	17.5%	\$44,865	15.8%	18.2%
	Total	1,408	100.0%	\$421,644	100.0%	100.0%	516	100.0%	100.0%	\$137,879	100.0%	100.0%	892	100.0%	100.0%	\$283,765	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	4.8%	\$0	0.0%	3.2%	0	0.0%	4.9%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	9.9%	\$0	0.0%	7.3%	0	0.0%	11.6%	\$0	0.0%	8.5%
	Middle	2	33.3%	\$188	21.5%	17.9%	1	33.3%	16.2%	\$20	6.7%	12.7%	1	33.3%	17.6%	\$168	29.2%	14.2%
	Upper	3	50.0%	\$328	37.5%	42.2%	2	66.7%	62.2%	\$278	93.3%	66.5%	1	33.3%	61.5%	\$50	8.7%	68.6%
	Unknown	1	16.7%	\$358	41.0%	0.0%	0	0.0%	6.8%	\$0	0.0%	10.4%	1	33.3%	4.4%	\$358	62.2%	5.7%
	Total	6	100.0%	\$874	100.0%	100.0%	3	100.0%	100.0%	\$298	100.0%	100.0%	3	100.0%	100.0%	\$576	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.3%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	1.6%	\$0	0.0%	0.2%	0	0.0%	1.6%	\$0	0.0%	0.1%
	Unknown	11	100.0%	\$59,698	100.0%	0.0%	9	100.0%	98.0%	\$56,137	100.0%	99.8%	2	100.0%	98.4%	\$3,561	100.0%	99.9%
	Total	11	100.0%	\$59,698	100.0%	100.0%	9	100.0%	100.0%	\$56,137	100.0%	100.0%	2	100.0%	100.0%	\$3,561	100.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	6.0%	\$0	0.0%	3.6%	0	0.0%	5.8%	\$0	0.0%	3.5%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	12.2%	\$0	0.0%	8.1%	0	0.0%	11.1%	\$0	0.0%	6.8%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	18.8%	\$0	0.0%	12.9%	0	0.0%	17.2%	\$0	0.0%	11.4%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	60.0%	\$0	0.0%	72.3%	0	0.0%	62.2%	\$0	0.0%	74.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.1%	\$0	0.0%	3.0%	0	0.0%	3.7%	\$0	0.0%	3.6%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Dallas-Fort Worth

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2018, 2019					Bank & Aggregate Lending Comparison											
		Count		Bank Dollar		Families by Family Income %	2018			2019			2018			2019		
		#	%	\$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg %	Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	5.3%	\$0	0.0%	2.9%	0	0.0%	6.7%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	13.7%	\$0	0.0%	7.8%	0	0.0%	14.9%	\$0	0.0%	8.5%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	18.5%	\$0	0.0%	11.6%	0	0.0%	18.2%	\$0	0.0%	11.2%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	50.7%	\$0	0.0%	63.7%	0	0.0%	52.8%	\$0	0.0%	66.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.9%	\$0	0.0%	14.1%	0	0.0%	7.4%	\$0	0.0%	10.7%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	1.2%	\$0	0.0%	0.7%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	1.7%	\$0	0.0%	1.0%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	2.0%	\$0	0.0%	1.1%	0	0.0%	0.4%	\$0	0.0%	0.4%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	3.5%	\$0	0.0%	3.7%	0	0.0%	3.4%	\$0	0.0%	4.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	91.7%	\$0	0.0%	93.6%	0	0.0%	95.5%	\$0	0.0%	94.5%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	183	2.2%	\$23,224	0.9%	23.5%	95	2.5%	4.0%	\$11,161	1.0%	1.7%	88	2.0%	3.7%	\$12,063	0.9%	1.6%
	Moderate	1,016	12.4%	\$182,992	7.3%	16.3%	459	12.0%	13.1%	\$78,158	6.8%	7.6%	557	12.7%	13.8%	\$104,834	7.7%	7.9%
	Middle	1,613	19.7%	\$374,602	14.9%	17.9%	759	19.8%	19.8%	\$164,094	14.3%	14.7%	854	19.5%	20.0%	\$210,508	15.4%	14.7%
	Upper	4,034	49.2%	\$1,425,285	56.8%	42.2%	1,813	47.4%	46.5%	\$603,696	52.7%	52.1%	2,221	50.8%	46.3%	\$821,589	60.2%	52.5%
	Unknown	1,354	16.5%	\$503,295	20.1%	0.0%	702	18.3%	16.6%	\$288,277	25.2%	23.9%	652	14.9%	16.1%	\$215,018	15.8%	23.3%
	Total	8,200	100.0%	\$2,509,398	100.0%	100.0%	3,828	100.0%	100.0%	\$1,145,386	100.0%	100.0%	4,372	100.0%	100.0%	\$1,364,012	100.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix F

Borrower Distribution of HMDA Loans

Assessment Area: Lubbock County

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$(000s)	\$ %						#	%
HOME PURCHASE	Low	3	1.3%	\$243	0.6%	22.1%	3	1.3%	2.3%	\$243	0.6%	1.1%
	Moderate	31	13.8%	\$3,542	9.0%	16.4%	31	13.8%	8.6%	\$3,542	9.0%	5.9%
	Middle	47	20.9%	\$7,198	18.2%	19.5%	47	20.9%	15.9%	\$7,198	18.2%	13.8%
	Upper	132	58.7%	\$26,986	68.3%	41.9%	132	58.7%	46.5%	\$26,986	68.3%	54.9%
	Unknown	12	5.3%	\$1,560	3.9%	0.0%	12	5.3%	26.7%	\$1,560	3.9%	24.3%
	<i>Total</i>	<i>225</i>	<i>100.0%</i>	<i>\$39,529</i>	<i>100.0%</i>	<i>100.0%</i>	<i>225</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$39,529</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	7.7%	\$117	2.3%	22.1%	2	7.7%	2.5%	\$117	2.3%	1.4%
	Moderate	3	11.5%	\$235	4.5%	16.4%	3	11.5%	7.8%	\$235	4.5%	4.6%
	Middle	3	11.5%	\$425	8.2%	19.5%	3	11.5%	14.3%	\$425	8.2%	10.6%
	Upper	17	65.4%	\$4,242	81.6%	41.9%	17	65.4%	40.8%	\$4,242	81.6%	52.9%
	Unknown	1	3.8%	\$180	3.5%	0.0%	1	3.8%	34.5%	\$180	3.5%	30.6%
	<i>Total</i>	<i>26</i>	<i>100.0%</i>	<i>\$5,199</i>	<i>100.0%</i>	<i>100.0%</i>	<i>26</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,199</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	2.8%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	9.4%	\$0	0.0%	6.3%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	13.6%	\$0	0.0%	8.7%
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	59.6%	\$0	0.0%	68.9%
	Unknown	3	100.0%	\$227	100.0%	0.0%	3	100.0%	14.7%	\$227	100.0%	14.6%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$227</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$227</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$9,200	100.0%	0.0%	1	100.0%	100.0%	\$9,200	100.0%	100.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$9,200</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,200</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	5	2.0%	\$360	0.7%	22.1%	5	2.0%	2.3%	\$360	0.7%	1.1%
	Moderate	34	13.3%	\$3,777	7.0%	16.4%	34	13.3%	8.5%	\$3,777	7.0%	5.2%
	Middle	50	19.6%	\$7,623	14.1%	19.5%	50	19.6%	15.5%	\$7,623	14.1%	12.1%
	Upper	149	58.4%	\$31,228	57.7%	41.9%	149	58.4%	45.8%	\$31,228	57.7%	50.8%
	Unknown	17	6.7%	\$11,167	20.6%	0.0%	17	6.7%	27.9%	\$11,167	20.6%	30.7%
	<i>Total</i>	<i>255</i>	<i>100.0%</i>	<i>\$54,155</i>	<i>100.0%</i>	<i>100.0%</i>	<i>255</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$54,155</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Appendix F

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Lubbock County

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data				Bank & Aggregate Lending Comparison												
		2018, 2019				2018				2019								
		Count	Bank		Families by Family Income %	Count		Dollar		Count		Dollar						
			#	\$ (000s)		\$ %	Bank	Agg	\$ (000s)	\$ %	Bank	Agg	\$ (000s)	\$ %				
HOME PURCHASE	Low	15	5.4%	\$1,176	2.4%	22.1%	12	6.3%	3.3%	\$1,000	3.2%	1.7%	3	3.3%	2.2%	\$176	1.0%	1.1%
	Moderate	45	16.1%	\$5,000	10.3%	16.4%	37	19.6%	11.6%	\$4,066	13.0%	8.2%	8	8.9%	12.1%	\$934	5.4%	8.0%
	Middle	65	23.3%	\$9,592	19.8%	19.5%	47	24.9%	17.2%	\$7,152	22.9%	14.9%	18	20.0%	19.4%	\$2,440	14.1%	16.3%
	Upper	121	43.4%	\$25,992	53.7%	41.9%	81	42.9%	44.3%	\$17,027	54.6%	53.9%	40	44.4%	48.9%	\$8,965	51.9%	59.1%
	Unknown	33	11.8%	\$6,667	13.8%	0.0%	12	6.3%	23.6%	\$1,920	6.2%	21.3%	21	23.3%	17.3%	\$4,747	27.5%	15.6%
	Total	279	100.0%	\$48,427	100.0%	100.0%	189	100.0%	100.0%	\$31,165	100.0%	100.0%	90	100.0%	100.0%	\$17,262	100.0%	100.0%
REFINANCE	Low	1	2.2%	\$59	0.7%	22.1%	1	7.1%	4.7%	\$59	2.8%	2.2%	0	0.0%	2.4%	\$0	0.0%	1.0%
	Moderate	2	4.4%	\$251	3.0%	16.4%	1	7.1%	10.7%	\$121	5.8%	6.0%	1	3.2%	7.6%	\$130	2.1%	4.0%
	Middle	3	6.7%	\$357	4.2%	19.5%	3	21.4%	16.4%	\$357	17.1%	11.2%	0	0.0%	12.6%	\$0	0.0%	8.2%
	Upper	34	75.6%	\$6,711	79.7%	41.9%	8	57.1%	40.5%	\$1,501	71.8%	50.3%	26	83.9%	52.4%	\$5,210	82.3%	61.7%
	Unknown	5	11.1%	\$1,042	12.4%	0.0%	1	7.1%	27.7%	\$53	2.5%	30.3%	4	12.9%	25.0%	\$989	15.6%	25.1%
	Total	45	100.0%	\$8,420	100.0%	100.0%	14	100.0%	100.0%	\$2,091	100.0%	100.0%	31	100.0%	100.0%	\$6,329	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	3.4%	\$0	0.0%	2.6%	0	0.0%	4.5%	\$0	0.0%	2.3%
	Moderate	1	20.0%	\$20	8.6%	16.4%	0	0.0%	8.8%	\$0	0.0%	8.4%	1	33.3%	5.8%	\$20	25.6%	3.0%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	9.5%	\$0	0.0%	9.1%	0	0.0%	14.9%	\$0	0.0%	14.1%
	Upper	2	40.0%	\$55	23.6%	41.9%	1	50.0%	47.3%	\$30	19.4%	44.1%	1	33.3%	47.4%	\$25	32.1%	50.2%
	Unknown	2	40.0%	\$158	67.8%	0.0%	1	50.0%	31.1%	\$125	80.6%	35.8%	1	33.3%	27.3%	\$33	42.3%	30.3%
	Total	5	100.0%	\$233	100.0%	100.0%	2	100.0%	100.0%	\$155	100.0%	100.0%	3	100.0%	100.0%	\$78	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	3.0%	\$0	0.0%	0.9%	0	0.0%	1.6%	\$0	0.0%	0.2%
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	13.4%	\$0	0.0%	2.7%	0	0.0%	3.3%	\$0	0.0%	0.4%
	Unknown	2	100.0%	\$5,197	100.0%	0.0%	2	100.0%	83.6%	\$5,197	100.0%	96.5%	0	0.0%	95.1%	\$0	0.0%	99.3%
	Total	2	100.0%	\$5,197	100.0%	100.0%	2	100.0%	100.0%	\$5,197	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	5.6%	\$0	0.0%	7.1%	0	0.0%	4.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	22.2%	\$0	0.0%	14.5%	0	0.0%	13.3%	\$0	0.0%	8.7%
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	72.2%	\$0	0.0%	78.4%	0	0.0%	86.7%	\$0	0.0%	91.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Lubbock County

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data				Bank & Aggregate Lending Comparison												
		2018, 2019				2018				2019								
		Count	Bank		Families by Family Income %	Count		Dollar		Count		Dollar						
			#	\$ (000s)		\$ %	Bank	Agg	\$ (000s)	\$ %	Bank	Agg	\$ (000s)	\$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	6.6%	\$0	0.0%	3.2%	0	0.0%	4.2%	\$0	0.0%	2.5%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	6.6%	\$0	0.0%	4.4%	0	0.0%	8.5%	\$0	0.0%	4.4%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	27.9%	\$0	0.0%	20.4%	0	0.0%	15.5%	\$0	0.0%	8.1%
	Upper	2	100.0%	\$296	100.0%	41.9%	1	100.0%	44.3%	\$245	100.0%	58.2%	1	100.0%	67.6%	\$51	100.0%	70.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.8%	\$0	0.0%	13.9%	0	0.0%	4.2%	\$0	0.0%	14.2%
	Total	2	100.0%	\$296	100.0%	100.0%	1	100.0%	100.0%	\$245	100.0%	100.0%	1	100.0%	100.0%	\$51	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	0.4%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.7%	\$0	0.0%	0.6%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	1.1%	\$0	0.0%	1.8%	0	0.0%	0.4%	\$0	0.0%	0.4%
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	2.9%	\$0	0.0%	4.2%	0	0.0%	1.1%	\$0	0.0%	1.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	95.0%	\$0	0.0%	93.2%	0	0.0%	98.2%	\$0	0.0%	98.4%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	16	4.8%	\$1,235	2.0%	22.1%	13	6.3%	3.4%	\$1,059	2.7%	1.6%	3	2.4%	2.2%	\$176	0.7%	1.0%
	Moderate	48	14.4%	\$5,271	8.4%	16.4%	38	18.3%	11.0%	\$4,187	10.8%	6.9%	10	8.0%	10.7%	\$1,084	4.6%	6.4%
	Middle	68	20.4%	\$9,949	15.9%	19.5%	50	24.0%	16.5%	\$7,509	19.3%	12.7%	18	14.4%	17.4%	\$2,440	10.3%	13.1%
	Upper	159	47.7%	\$33,054	52.8%	41.9%	91	43.8%	42.3%	\$18,803	48.4%	47.2%	68	54.4%	48.2%	\$14,251	60.1%	53.9%
	Unknown	42	12.6%	\$13,064	20.9%	0.0%	16	7.7%	26.8%	\$7,295	18.8%	31.6%	26	20.8%	21.4%	\$5,769	24.3%	25.6%
	Total	333	100.0%	\$62,573	100.0%	100.0%	208	100.0%	100.0%	\$38,853	100.0%	100.0%	125	100.0%	100.0%	\$23,720	100.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix F

Borrower Distribution of HMDA Loans
Assessment Area: Austin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income		Count			Dollar			
		Count	Dollar			Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	33	2.2%	\$4,343	1.0%	22.1%	33	2.2%	2.9%	\$4,343	1.0%	1.6%
	Moderate	253	16.5%	\$48,295	10.7%	16.2%	253	16.5%	14.2%	\$48,295	10.7%	9.5%
	Middle	350	22.8%	\$84,458	18.7%	19.6%	350	22.8%	20.6%	\$84,458	18.7%	17.5%
	Upper	879	57.3%	\$302,327	67.0%	42.0%	879	57.3%	49.9%	\$302,327	67.0%	59.4%
	Unknown	18	1.2%	\$11,682	2.6%	0.0%	18	1.2%	12.4%	\$11,682	2.6%	11.9%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1,533</i>	<i>100.0%</i>	<i>\$451,105</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1,533</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$451,105</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	12	4.7%	\$1,621	2.3%	22.1%	12	4.7%	4.9%	\$1,621	2.3%	2.5%
	Moderate	27	10.5%	\$4,170	5.8%	16.2%	27	10.5%	14.5%	\$4,170	5.8%	8.9%
	Middle	62	24.0%	\$13,604	18.9%	19.6%	62	24.0%	19.1%	\$13,604	18.9%	14.4%
	Upper	154	59.7%	\$51,076	71.1%	42.0%	154	59.7%	44.8%	\$51,076	71.1%	56.5%
	Unknown	3	1.2%	\$1,386	1.9%	0.0%	3	1.2%	16.7%	\$1,386	1.9%	17.7%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>258</i>	<i>100.0%</i>	<i>\$71,857</i>	<i>100.0%</i>	<i>100.0%</i>	<i>258</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$71,857</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	5.8%	\$0	0.0%	3.2%
	Moderate	2	15.4%	\$389	9.8%	16.2%	2	15.4%	14.9%	\$389	9.8%	9.2%
	Middle	5	38.5%	\$1,146	29.0%	19.6%	5	38.5%	21.4%	\$1,146	29.0%	16.3%
	Upper	6	46.2%	\$2,419	61.2%	42.0%	6	46.2%	55.5%	\$2,419	61.2%	67.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	4.3%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>\$3,954</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,954</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$3,452	100.0%	0.0%	2	100.0%	100.0%	\$3,452	100.0%	100.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$3,452</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,452</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	45	2.5%	\$5,964	1.1%	22.1%	45	2.5%	3.5%	\$5,964	1.1%	1.7%
	Moderate	282	15.6%	\$52,854	10.0%	16.2%	282	15.6%	14.3%	\$52,854	10.0%	8.6%
	Middle	417	23.1%	\$99,208	18.7%	19.6%	417	23.1%	20.2%	\$99,208	18.7%	15.3%
	Upper	1,039	57.5%	\$355,822	67.1%	42.0%	1,039	57.5%	48.8%	\$355,822	67.1%	53.7%
	Unknown	23	1.3%	\$16,520	3.1%	0.0%	23	1.3%	13.1%	\$16,520	3.1%	20.7%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1,806</i>	<i>100.0%</i>	<i>\$530,368</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1,806</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$530,368</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

Appendix F

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Austin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$(000s)	\$ %		Bank	Agg	Bank	\$ %	Agg	Bank	Agg	Bank	\$ %	Agg		
HOME PURCHASE	Low	31	2.3%	\$5,107	1.1%	22.1%	10	1.5%	2.6%	\$1,462	0.7%	1.3%	21	3.1%	3.5%	\$3,645	1.5%	1.9%
	Moderate	188	14.1%	\$39,437	8.6%	16.2%	77	11.6%	14.3%	\$15,541	7.2%	9.8%	111	16.6%	17.8%	\$23,896	9.7%	12.3%
	Middle	296	22.2%	\$81,753	17.8%	19.6%	152	22.8%	22.2%	\$39,656	18.5%	18.9%	144	21.6%	23.3%	\$42,097	17.2%	20.2%
	Upper	604	45.3%	\$246,118	53.5%	42.0%	303	45.5%	47.9%	\$114,957	53.6%	58.2%	301	45.1%	43.3%	\$131,161	53.4%	53.8%
	Unknown	215	16.1%	\$87,612	19.0%	0.0%	124	18.6%	13.0%	\$42,980	20.0%	11.7%	91	13.6%	12.1%	\$44,632	18.2%	11.8%
	Total	1,334	100.0%	\$460,027	100.0%	100.0%	666	100.0%	100.0%	\$214,596	100.0%	100.0%	668	100.0%	100.0%	\$245,431	100.0%	100.0%
HOME REFINANCE	Low	12	4.4%	\$1,693	1.7%	22.1%	8	8.1%	6.9%	\$1,077	3.1%	3.7%	4	2.3%	5.0%	\$616	1.0%	2.4%
	Moderate	30	11.1%	\$6,462	6.7%	16.2%	8	8.1%	16.9%	\$1,874	5.5%	10.7%	22	12.9%	13.6%	\$4,588	7.3%	8.2%
	Middle	58	21.5%	\$15,136	15.6%	19.6%	23	23.2%	22.3%	\$5,939	17.4%	17.2%	35	20.5%	20.5%	\$9,197	14.7%	16.1%
	Upper	158	58.5%	\$68,456	70.6%	42.0%	59	59.6%	42.8%	\$24,698	72.2%	57.0%	99	57.9%	45.0%	\$43,758	69.8%	56.5%
	Unknown	12	4.4%	\$5,163	5.3%	0.0%	1	1.0%	11.1%	\$629	1.8%	11.4%	11	6.4%	15.9%	\$4,534	7.2%	16.7%
	Total	270	100.0%	\$96,910	100.0%	100.0%	99	100.0%	100.0%	\$34,217	100.0%	100.0%	171	100.0%	100.0%	\$62,693	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	3.7%	\$0	0.0%	2.8%	0	0.0%	5.3%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	10.7%	\$0	0.0%	8.2%	0	0.0%	14.0%	\$0	0.0%	8.8%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	21.5%	\$0	0.0%	16.5%	0	0.0%	19.8%	\$0	0.0%	14.7%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	60.5%	\$0	0.0%	65.5%	0	0.0%	58.8%	\$0	0.0%	70.2%
	Unknown	4	100.0%	\$1,106	100.0%	0.0%	3	100.0%	3.6%	\$640	100.0%	6.9%	1	100.0%	2.0%	\$466	100.0%	3.2%
	Total	4	100.0%	\$1,106	100.0%	100.0%	3	100.0%	100.0%	\$640	100.0%	100.0%	1	100.0%	100.0%	\$466	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	1	16.7%	\$274	0.7%	42.0%	0	0.0%	2.0%	\$0	0.0%	0.1%	1	33.3%	2.5%	\$274	7.5%	0.1%
	Unknown	5	83.3%	\$39,411	99.3%	0.0%	3	100.0%	98.0%	\$36,010	100.0%	99.9%	2	66.7%	97.5%	\$3,401	92.5%	99.9%
	Total	6	100.0%	\$39,685	100.0%	100.0%	3	100.0%	100.0%	\$36,010	100.0%	100.0%	3	100.0%	100.0%	\$3,675	100.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	4.8%	\$0	0.0%	3.6%	0	0.0%	7.8%	\$0	0.0%	4.2%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	11.0%	\$0	0.0%	6.1%	0	0.0%	12.8%	\$0	0.0%	7.9%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	18.1%	\$0	0.0%	11.4%	0	0.0%	16.7%	\$0	0.0%	9.4%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	63.8%	\$0	0.0%	77.4%	0	0.0%	59.4%	\$0	0.0%	75.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.3%	\$0	0.0%	1.5%	0	0.0%	3.4%	\$0	0.0%	3.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Austin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$(000s)	\$ %		Bank	Agg	Bank	\$ %	Agg	Bank	Agg	Bank	\$ %	Agg		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	5.8%	\$0	0.0%	2.5%	0	0.0%	7.4%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	14.0%	\$0	0.0%	6.5%	0	0.0%	13.8%	\$0	0.0%	5.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	23.9%	\$0	0.0%	13.6%	0	0.0%	22.2%	\$0	0.0%	10.0%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	50.4%	\$0	0.0%	66.9%	0	0.0%	51.0%	\$0	0.0%	71.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.9%	\$0	0.0%	10.5%	0	0.0%	5.7%	\$0	0.0%	10.5%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	2.4%	\$0	0.0%	1.3%	0	0.0%	1.3%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	3.3%	\$0	0.0%	1.8%	0	0.0%	2.1%	\$0	0.0%	1.4%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	3.0%	\$0	0.0%	2.8%	0	0.0%	1.0%	\$0	0.0%	1.2%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	7.4%	\$0	0.0%	10.9%	0	0.0%	7.3%	\$0	0.0%	8.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	83.9%	\$0	0.0%	83.2%	0	0.0%	88.2%	\$0	0.0%	88.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	43	2.7%	\$6,800	1.1%	22.1%	18	2.3%	3.5%	\$2,539	0.9%	1.6%	25	3.0%	4.0%	\$4,261	1.4%	1.8%
	Moderate	218	13.5%	\$45,899	7.7%	16.2%	85	11.0%	14.4%	\$17,415	6.1%	8.7%	133	15.8%	16.2%	\$28,484	9.1%	10.0%
	Middle	354	21.9%	\$96,889	16.2%	19.6%	175	22.7%	21.8%	\$45,595	16.0%	16.3%	179	21.2%	22.0%	\$51,294	16.4%	17.1%
	Upper	763	47.3%	\$314,848	52.7%	42.0%	362	47.0%	46.7%	\$139,655	48.9%	51.1%	401	47.6%	43.9%	\$175,193	56.1%	49.6%
	Unknown	236	14.6%	\$133,292	22.3%	0.0%	131	17.0%	13.7%	\$80,259	28.1%	22.4%	105	12.5%	13.9%	\$53,033	17.0%	21.5%
	Total	1,614	100.0%	\$597,728	100.0%	100.0%	771	100.0%	100.0%	\$285,463	100.0%	100.0%	843	100.0%	100.0%	\$312,265	100.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix F

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Dallas-Fort Worth

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Dollar		Total Businesses	Count		Agg	Dollar		Agg	
		Count	%	\$ (000s)	\$ %		%	#		%	\$ 000s		\$ %
Small Business	Revenue	\$1 Million or Less	282	32.4%	\$56,909	28.1%	90.4%	282	32.4%	46.8%	\$56,909	28.1%	35.1%
		Over \$1 Million	301	34.6%	\$98,233	48.5%	8.7%	301	34.6%				
		<i>Total Rev. available</i>	583	67.0%	\$155,142	76.6%	99.1%	583	67.0%				
		Rev. Not Known	287	33.0%	\$47,290	23.4%	0.9%	287	33.0%				
		Total	870	100.0%	\$202,432	100.0%	100.0%	870	100.0%				
	Loan Size	\$100,000 or Less	411	47.2%	\$19,628	9.7%		411	47.2%	93.5%	\$19,628	9.7%	38.0%
		\$100,001 - \$250,000	189	21.7%	\$34,448	17.0%		189	21.7%	3.2%	\$34,448	17.0%	14.8%
		\$250,001 - \$1 Million	270	31.0%	\$148,356	73.3%		270	31.0%	3.3%	\$148,356	73.3%	47.2%
		Total	870	100.0%	\$202,432	100.0%		870	100.0%	100.0%	\$202,432	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	149	52.8%	\$7,580	13.3%							
		\$100,001 - \$250,000	61	21.6%	\$10,550	18.5%							
		\$250,001 - \$1 Million	72	25.5%	\$38,779	68.1%							
		Total	282	100.0%	\$56,909	100.0%							
Small Farm	Revenue	\$1 Million or Less	35	47.3%	\$2,657	69.8%	98.0%	35	47.3%	52.8%	\$2,657	69.8%	59.2%
		Over \$1 Million	1	1.4%	\$100	2.6%	2.0%	1	1.4%				
		<i>Total Rev. available</i>	36	48.7%	\$2,757	72.4%	100.0%	36	48.7%				
		Not Known	38	51.4%	\$1,047	27.5%	0.0%	38	51.4%				
		Total	74	100.0%	\$3,804	100.0%	100.0%	74	100.0%				
	Loan Size	\$100,000 or Less	66	89.2%	\$2,108	55.4%		66	89.2%	88.8%	\$2,108	55.4%	36.8%
		\$100,001 - \$250,000	7	9.5%	\$1,346	35.4%		7	9.5%	5.8%	\$1,346	35.4%	19.9%
		\$250,001 - \$500,000	1	1.4%	\$350	9.2%		1	1.4%	5.4%	\$350	9.2%	43.2%
		Total	74	100.0%	\$3,804	100.0%		74	100.0%	100.0%	\$3,804	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	29	82.9%	\$1,271	47.8%							
		\$100,001 - \$250,000	5	14.3%	\$1,036	39.0%							
		\$250,001 - \$500,000	1	2.9%	\$350	13.2%							
		Total	35	100.0%	\$2,657	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

Appendix F

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: Dallas-Fort Worth

Product Type	Bank Lending & Demographic Data Comparison 2018, 2019						Bank & Aggregate Lending Comparison												
	2018, 2019						2018					2019							
	Bank		Dollar		Total Businesses	Count			Dollar			Count			Dollar				
	#	%	\$ (000s)	\$ %		%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	491	34.0%	\$78,888	26.3%	91.9%	292	36.2%	42.1%	\$49,860	29.4%	33.4%	199	31.3%	47.1%	\$29,028	22.3%	34.0%
		Over \$1 Million	576	39.9%	\$167,424	55.8%	7.0%	317	39.3%					259	40.7%				
		Total Rev. available	1,067	73.9%	\$246,312	82.1%	98.9%	609	75.5%					458	72.0%				
		Rev. Not Known	375	26.0%	\$53,824	17.9%	1.1%	197	24.4%					178	28.0%				
		Total	1,442	100.0%	\$300,136	100.0%	100.0%	806	100.0%					636	100.0%				
	Loan Size	\$100,000 or Less	762	52.8%	\$35,251	11.7%		422	52.4%	93.3%	\$20,195	11.9%	38.1%	340	53.5%	93.8%	\$15,056	11.5%	40.1%
		\$100,001 - \$250,000	290	20.1%	\$53,022	17.7%		168	20.8%	3.3%	\$30,745	18.1%	14.6%	122	19.2%	3.1%	\$22,277	17.1%	14.5%
		\$250,001 - \$1 Million	390	27.0%	\$211,863	70.6%		216	26.8%	3.4%	\$118,802	70.0%	47.3%	174	27.4%	3.1%	\$93,061	71.4%	45.4%
		Total	1,442	100.0%	\$300,136	100.0%		806	100.0%	100.0%	\$169,742	100.0%	100.0%	636	100.0%	100.0%	\$130,394	100.0%	100.0%
		Loan Size & Rev \$1 Mill or Less	297	60.5%	\$13,964	17.7%													
Small Farm	Revenue	\$1 Million or Less	44	47.3%	\$3,550	54.9%	Total Farms 98.7%	24	46.2%	46.6%	\$1,963	53.8%	54.9%	20	48.8%	54.8%	\$1,587	56.4%	57.4%
		Over \$1 Million	2	2.2%	\$726	11.2%	1.2%	0	0.0%					2	4.9%				
		Total Rev. available	46	49.5%	\$4,276	66.1%	99.9%	24	46.2%					22	53.7%				
		Not Known	47	50.5%	\$2,186	33.8%	0.1%	28	53.8%					19	46.3%				
		Total	93	100.0%	\$6,462	100.0%	100.0%	52	100.0%					41	100.0%				
	Loan Size	\$100,000 or Less	77	82.8%	\$2,268	35.1%		42	80.8%	90.4%	\$1,201	32.9%	41.8%	35	85.4%	91.0%	\$1,067	37.9%	43.5%
		\$100,001 - \$250,000	10	10.8%	\$1,761	27.3%		6	11.5%	5.9%	\$963	26.4%	24.6%	4	9.8%	5.0%	\$798	28.3%	20.1%
		\$250,001 - \$500,000	6	6.5%	\$2,433	37.7%		4	7.7%	3.7%	\$1,483	40.7%	33.6%	2	4.9%	4.0%	\$950	33.7%	36.5%
		Total	93	100.0%	\$6,462	100.0%		52	100.0%	100.0%	\$3,647	100.0%	100.0%	41	100.0%	100.0%	\$2,815	100.0%	100.0%
		Loan Size & Rev \$1 Mill or Less	35	79.5%	\$1,247	35.1%													
Loan Size & Rev \$1 Mill or Less	\$100,001 - \$250,000	6	13.6%	\$1,170	33.0%														
	\$250,001 - \$500,000	3	6.8%	\$1,133	31.9%														
	Total	44	100.0%	\$3,550	100.0%														

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2019 FFIEC Census Data and 2019 D&B Information

Appendix F

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Lubbock County

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Dollar		Total	Count		Dollar		Agg		
		Count		\$ (000s)	\$ %	Businesses	Bank	Agg	Bank	Agg			
	#	%			%	#	%	%	\$ 000s	\$ %	\$ %		
Small Business	Revenue	\$1 Million or Less	158	48.0%	\$12,263	25.0%	91.3%	158	48.0%	42.9%	\$12,263	25.0%	39.7%
		Over \$1 Million	81	24.6%	\$27,803	56.6%	8.0%	81	24.6%				
		<i>Total Rev. available</i>	239	72.6%	\$40,066	81.6%	99.3%	239	72.6%				
		Rev. Not Known	90	27.4%	\$9,033	18.4%	0.7%	90	27.4%				
		Total	329	100.0%	\$49,099	100.0%	100.0%	329	100.0%				
	Loan Size	\$100,000 or Less	222	67.5%	\$6,661	13.6%		222	67.5%	93.0%	\$6,661	13.6%	40.0%
		\$100,001 - \$250,000	43	13.1%	\$7,725	15.7%		43	13.1%	4.0%	\$7,725	15.7%	18.2%
		\$250,001 - \$1 Million	64	19.5%	\$34,713	70.7%		64	19.5%	3.0%	\$34,713	70.7%	41.7%
		Total	329	100.0%	\$49,099	100.0%		329	100.0%	100.0%	\$49,099	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	129	81.6%	\$3,218	26.2%							
		\$100,001 - \$250,000	15	9.5%	\$2,309	18.8%							
		\$250,001 - \$1 Million	14	8.9%	\$6,736	54.9%							
		Total	158	100.0%	\$12,263	100.0%							
Small Farm	Revenue	\$1 Million or Less	16	69.6%	\$795	41.5%	97.0%	16	69.6%	52.1%	\$795	41.5%	73.8%
		Over \$1 Million	1	4.3%	\$450	23.5%	3.0%	1	4.3%				
		<i>Total Rev. available</i>	17	73.9%	\$1,245	65.0%	100.0%	17	73.9%				
		Not Known	6	26.1%	\$671	35.0%	0.0%	6	26.1%				
		Total	23	100.0%	\$1,916	100.0%	100.0%	23	100.0%				
	Loan Size	\$100,000 or Less	18	78.3%	\$604	31.5%		18	78.3%	78.3%	\$604	31.5%	26.9%
		\$100,001 - \$250,000	3	13.0%	\$512	26.7%		3	13.0%	14.4%	\$512	26.7%	33.7%
		\$250,001 - \$500,000	2	8.7%	\$800	41.8%		2	8.7%	7.3%	\$800	41.8%	39.4%
		Total	23	100.0%	\$1,916	100.0%		23	100.0%	100.0%	\$1,916	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	14	87.5%	\$533	67.0%							
		\$100,001 - \$250,000	2	12.5%	\$262	33.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	16	100.0%	\$795	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

Appendix F

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: Lubbock County

Product Type	Bank Lending & Demographic Data Comparison 2018, 2019						Bank & Aggregate Lending Comparison												
	2018, 2019						2018					2019							
	Bank		Dollar		Total Businesses	Count			Dollar		Count			Dollar					
	Count					Bank	Agg	%	Bank	Agg	Bank	Agg	%	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	245	48.5%	\$16,859	23.5%	92.5%	133	50.8%	37.8%	\$9,873	26.2%	42.4%	112	46.1%	42.8%	\$6,986	20.5%	39.4%
		Over \$1 Million	159	31.5%	\$40,086	55.8%	6.5%	74	28.2%					85	35.0%				
		Total Rev. available	404	80.0%	\$56,945	79.3%	99.0%	207	79.0%					197	81.1%				
		Rev. Not Known	101	20.0%	\$14,887	20.7%	1.0%	55	21.0%					46	18.9%				
		Total	505	100.0%	\$71,832	100.0%	100.0%	262	100.0%					243	100.0%				
	Loan Size	\$100,000 or Less	340	67.3%	\$11,242	15.7%		176	67.2%	92.7%	\$6,150	16.3%	39.0%	164	67.5%	91.6%	\$5,092	14.9%	37.6%
		\$100,001 - \$250,000	91	18.0%	\$15,453	21.5%		48	18.3%	4.1%	\$7,994	21.2%	18.0%	43	17.7%	4.7%	\$7,459	21.9%	18.4%
		\$250,001 - \$1 Million	74	14.7%	\$45,137	62.8%		38	14.5%	3.3%	\$23,558	62.5%	43.1%	36	14.8%	3.7%	\$21,579	63.2%	44.0%
		Total	505	100.0%	\$71,832	100.0%		262	100.0%	100.0%	\$37,702	100.0%	100.0%	243	100.0%	100.0%	\$34,130	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	207	84.5%	\$5,276	31.3%													
		\$100,001 - \$250,000	26	10.6%	\$4,425	26.2%													
		\$250,001 - \$1 Million	12	4.9%	\$7,158	42.5%													
		Total	245	100.0%	\$16,859	100.0%													
Small Farm	Revenue	\$1 Million or Less	32	60.4%	\$2,049	47.0%	Total Farms 96.6%	17	60.7%	48.0%	\$773	44.8%	71.9%	15	60.0%	51.1%	\$1,276	48.5%	76.2%
		Over \$1 Million	5	9.4%	\$1,275	29.2%	3.3%	1	3.6%					4	16.0%				
		Total Rev. available	37	69.8%	\$3,324	76.2%	99.9%	18	64.3%					19	76.0%				
		Not Known	16	30.2%	\$1,036	23.8%	0.2%	10	35.7%					6	24.0%				
		Total	53	100.0%	\$4,360	100.0%	100.0%	28	100.0%					25	100.0%				
	Loan Size	\$100,000 or Less	43	81.1%	\$1,554	35.6%		24	85.7%	80.7%	\$775	44.9%	27.0%	19	76.0%	81.0%	\$779	29.6%	29.8%
		\$100,001 - \$250,000	5	9.4%	\$846	19.4%		3	10.7%	12.4%	\$532	30.8%	32.9%	2	8.0%	11.8%	\$314	11.9%	31.5%
		\$250,001 - \$500,000	5	9.4%	\$1,960	45.0%		1	3.6%	6.9%	\$420	24.3%	40.1%	4	16.0%	7.2%	\$1,540	58.5%	38.8%
		Total	53	100.0%	\$4,360	100.0%		28	100.0%	100.0%	\$1,727	100.0%	100.0%	25	100.0%	100.0%	\$2,633	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	27	84.4%	\$1,013	49.4%													
		\$100,001 - \$250,000	4	12.5%	\$596	29.1%													
		\$250,001 - \$500,000	1	3.1%	\$440	21.5%													
		Total	32	100.0%	\$2,049	100.0%													

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2019 FFIEC Census Data and 2019 D&B Information

Appendix F

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Austin

Product Type		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Total		Businesses	Count		Dollar				
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	45	23.8%	\$10,982	19.4%	90.6%	45	23.8%	50.3%	\$10,982	19.4%	39.1%
		Over \$1 Million	89	47.1%	\$34,260	60.5%	8.1%	89	47.1%				
		<i>Total Rev. available</i>	134	70.9%	\$45,242	79.9%	98.7%	134	70.9%				
		Rev. Not Known	55	29.1%	\$11,397	20.1%	1.2%	55	29.1%				
		Total	189	100.0%	\$56,639	100.0%	100.0%	189	100.0%				
	Loan Size	\$100,000 or Less	65	34.4%	\$4,428	7.8%		65	34.4%	94.6%	\$4,428	7.8%	41.5%
		\$100,001 - \$250,000	47	24.9%	\$9,154	16.2%		47	24.9%	2.6%	\$9,154	16.2%	13.3%
		\$250,001 - \$1 Million	77	40.7%	\$43,057	76.0%		77	40.7%	2.8%	\$43,057	76.0%	45.2%
		Total	189	100.0%	\$56,639	100.0%		189	100.0%	100.0%	\$56,639	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	22	48.9%	\$1,473	13.4%							
		\$100,001 - \$250,000	8	17.8%	\$1,564	14.2%							
		\$250,001 - \$1 Million	15	33.3%	\$7,945	72.3%							
		Total	45	100.0%	\$10,982	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 99.0%	0	0.0%	59.4%	\$0	0.0%	75.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
		<i>Total Rev. available</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Not Known	1	100.0%	\$250	100.0%	0.0%	1	100.0%				
		Total	1	100.0%	\$250	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	89.1%	\$0	0.0%	38.5%
		\$100,001 - \$250,000	1	100.0%	\$250	100.0%		1	100.0%	7.1%	\$250	100.0%	26.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	35.2%
		Total	1	100.0%	\$250	100.0%		1	100.0%	100.0%	\$250	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

Appendix F

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Austin

Product Type	Bank Lending & Demographic Data Comparison 2018, 2019						Bank & Aggregate Lending Comparison												
	2018, 2019						2018					2019							
	Bank		Dollar		Total Businesses	Count			Dollar		Count			Dollar					
	Count	%	\$ (000s)	\$ %		%	Bank	Agg	%	\$ 000s	\$ %	\$ %	Bank	Agg	%	\$ 000s	\$ %	\$ %	
#	%				#	%	%				#	%	%						
Small Business	Revenue	\$1 Million or Less	78	27.0%	\$23,624	25.6%	92.3%	37	26.2%	42.6%	\$12,193	27.4%	33.2%	41	27.7%	47.6%	\$11,431	23.9%	35.8%
		Over \$1 Million	143	49.5%	\$54,688	59.3%	6.4%	69	48.9%					74	50.0%				
		Total Rev. available	221	76.5%	\$78,312	84.9%	98.7%	106	75.1%					115	77.7%				
		Rev. Not Known	68	23.5%	\$13,848	15.0%	1.3%	35	24.8%					33	22.3%				
		Total	289	100.0%	\$92,160	100.0%	100.0%	141	100.0%					148	100.0%				
	Loan Size	\$100,000 or Less	80	27.7%	\$5,814	6.3%		39	27.7%	94.7%	\$2,775	6.2%	43.6%	41	27.7%	95.0%	\$3,039	6.4%	45.7%
		\$100,001 - \$250,000	85	29.4%	\$16,734	18.2%		45	31.9%	2.7%	\$8,700	19.6%	13.9%	40	27.0%	2.6%	\$8,034	16.8%	14.0%
		\$250,001 - \$1 Million	124	42.9%	\$69,612	75.5%		57	40.4%	2.6%	\$32,950	74.2%	42.5%	67	45.3%	2.4%	\$36,662	76.8%	40.3%
		Total	289	100.0%	\$92,160	100.0%		141	100.0%	100.0%	\$44,425	100.0%	100.0%	148	100.0%	100.0%	\$47,735	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	22	28.2%	\$1,567	6.6%													
		\$100,001 - \$250,000	23	29.5%	\$4,616	19.5%													
		\$250,001 - \$1 Million	33	42.3%	\$17,441	73.8%													
		Total	78	100.0%	\$23,624	100.0%													
Small Farm	Revenue	\$1 Million or Less	1	50.0%	\$150	37.5%	Total Farms	0	0.0%	40.1%	\$0	0.0%	43.4%	1	50.0%	56.1%	\$150	37.5%	73.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.6%	0	0.0%					0	0.0%				
		Total Rev. available	1	50.0%	\$150	37.5%	99.9%	0	0.0%					1	50.0%				
		Not Known	1	50.0%	\$250	62.5%	0.1%	0	0.0%					1	50.0%				
		Total	2	100.0%	\$400	100.0%	100.0%	0	0.0%					2	100.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	91.0%	\$0	0.0%	41.6%	0	0.0%	91.5%	\$0	0.0%	45.2%
		\$100,001 - \$250,000	2	100.0%	\$400	100.0%		0	0.0%	6.5%	\$0	0.0%	29.7%	2	100.0%	5.8%	\$400	100.0%	24.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	28.7%	0	0.0%	2.7%	\$0	0.0%	30.2%
		Total	2	100.0%	\$400	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$400	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
\$100,001 - \$250,000		1	100.0%	\$150	100.0%														
\$250,001 - \$500,000		0	0.0%	\$0	0.0%														
Total		1	100.0%	\$150	100.0%														

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2019 FFIEC Census Data and 2019 D&B Information

Appendix G – Metropolitan Limited-Scope Assessment Area Loan Tables

Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: Brownsville-Harlingen MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	12.0%	\$264	7.3%	29.1%	1	8.3%	10.9%	\$55	3.3%	9.5%	2	15.4%	12.9%	\$209	10.6%	10.0%
	Middle	8	32.0%	\$1,137	31.3%	29.9%	5	41.7%	27.0%	\$693	41.8%	24.0%	3	23.1%	25.5%	\$444	22.5%	23.1%
	Upper	14	56.0%	\$2,231	61.4%	40.9%	6	50.0%	62.1%	\$910	54.9%	66.5%	8	61.5%	61.6%	\$1,321	66.9%	66.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$3,632	100.0%	100.0%	12	100.0%	100.0%	\$1,658	100.0%	100.0%	13	100.0%	100.0%	\$1,974	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	29.1%	0	0.0%	14.0%	\$0	0.0%	10.2%	0	0.0%	13.7%	\$0	0.0%	13.7%
	Middle	1	25.0%	\$69	8.7%	29.9%	1	50.0%	24.6%	\$69	30.5%	22.1%	0	0.0%	26.9%	\$0	0.0%	22.9%
	Upper	3	75.0%	\$721	91.3%	40.9%	1	50.0%	61.4%	\$157	69.5%	67.7%	2	100.0%	59.4%	\$564	100.0%	63.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$790	100.0%	100.0%	2	100.0%	100.0%	\$226	100.0%	100.0%	2	100.0%	100.0%	\$564	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	29.1%	0	0.0%	22.2%	\$0	0.0%	10.8%	0	0.0%	14.3%	\$0	0.0%	13.2%
	Middle	0	0.0%	\$0	0.0%	29.9%	0	0.0%	30.9%	\$0	0.0%	25.0%	0	0.0%	23.8%	\$0	0.0%	20.4%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	47.0%	\$0	0.0%	64.2%	0	0.0%	61.9%	\$0	0.0%	66.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	22.2%	\$279	3.1%	23.8%	1	16.7%	25.0%	\$203	3.0%	21.3%	1	33.3%	26.9%	\$76	3.2%	25.8%
	Middle	3	33.3%	\$2,061	22.9%	27.2%	2	33.3%	43.8%	\$1,780	26.7%	53.4%	1	33.3%	44.2%	\$281	12.0%	54.5%
	Upper	4	44.4%	\$6,667	74.0%	49.0%	3	50.0%	31.3%	\$4,676	70.2%	25.3%	1	33.3%	28.8%	\$1,991	84.8%	19.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	9	100.0%	\$9,007	100.0%	100.0%	6	100.0%	100.0%	\$6,659	100.0%	100.0%	3	100.0%	100.0%	\$2,348	100.0%	100.0%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	29.1%	0	0.0%	23.1%	\$0	0.0%	29.2%	0	0.0%	20.5%	\$0	0.0%	17.3%
	Middle	0	0.0%	\$0	0.0%	29.9%	0	0.0%	33.3%	\$0	0.0%	22.1%	0	0.0%	35.9%	\$0	0.0%	22.8%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	43.6%	\$0	0.0%	48.7%	0	0.0%	43.6%	\$0	0.0%	59.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: Brownsville-Harlingen MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	29.1%	0	0.0%	21.6%	\$0	0.0%	15.7%	0	0.0%	9.5%	\$0	0.0%	5.1%
	Middle	0	0.0%	\$0	0.0%	29.9%	0	0.0%	20.3%	\$0	0.0%	17.2%	0	0.0%	27.0%	\$0	0.0%	22.9%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	58.1%	\$0	0.0%	67.1%	0	0.0%	63.5%	\$0	0.0%	72.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	29.1%	0	0.0%	19.0%	\$0	0.0%	12.5%	0	0.0%	19.4%	\$0	0.0%	13.5%
	Middle	0	0.0%	\$0	0.0%	29.9%	0	0.0%	25.5%	\$0	0.0%	22.2%	0	0.0%	24.1%	\$0	0.0%	21.2%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	55.6%	\$0	0.0%	65.3%	0	0.0%	56.5%	\$0	0.0%	65.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	13.2%	\$543	4.0%	29.1%	2	10.0%	13.0%	\$258	3.0%	11.2%	3	16.7%	13.5%	\$285	5.8%	12.8%
	Middle	12	31.6%	\$3,267	24.3%	29.9%	8	40.0%	26.8%	\$2,542	29.8%	26.7%	4	22.2%	26.0%	\$725	14.8%	26.6%
	Upper	21	55.3%	\$9,619	71.6%	40.9%	10	50.0%	60.3%	\$5,743	67.2%	62.1%	11	61.1%	60.4%	\$3,876	79.3%	60.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	38	100.0%	\$13,429	100.0%	100.0%	20	100.0%	100.0%	\$8,543	100.0%	100.0%	18	100.0%	100.0%	\$4,886	100.0%	100.0%
SMALL BUSINESS		Total Businesses																
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	46	29.9%	\$6,479	39.5%	30.7%	27	39.7%	29.1%	\$4,061	53.0%	26.6%	19	22.1%	27.4%	\$2,418	27.7%	25.8%
	Middle	45	29.2%	\$4,265	26.0%	27.9%	18	26.5%	29.8%	\$1,182	15.4%	33.8%	27	31.4%	28.3%	\$3,083	35.3%	33.5%
	Upper	63	40.9%	\$5,657	34.5%	41.3%	23	33.8%	39.5%	\$2,416	31.5%	38.3%	40	46.5%	41.9%	\$3,241	37.1%	39.1%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	1.1%	0	0.0%	2.2%	\$0	0.0%	1.4%
Total	154	100.0%	\$16,401	100.0%	100.0%	68	100.0%	100.0%	\$7,659	100.0%	100.0%	86	100.0%	100.0%	\$8,742	100.0%	100.0%	
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	21.5%	0	0.0%	21.6%	\$0	0.0%	31.4%	0	0.0%	19.6%	\$0	0.0%	31.1%
	Middle	5	100.0%	\$198	100.0%	31.1%	2	100.0%	30.6%	\$119	100.0%	31.1%	3	100.0%	32.7%	\$79	100.0%	36.7%
	Upper	0	0.0%	\$0	0.0%	47.4%	0	0.0%	43.2%	\$0	0.0%	34.4%	0	0.0%	43.0%	\$0	0.0%	28.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	3.2%	0	0.0%	4.7%	\$0	0.0%	3.9%
Total	5	100.0%	\$198	100.0%	100.0%	2	100.0%	100.0%	\$119	100.0%	100.0%	3	100.0%	100.0%	\$79	100.0%	100.0%	

Originations & Purchases
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: Corpus Christi

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	0.7%	\$0	0.0%	0.5%	0	0.0%	0.6%	\$0	0.0%	0.4%
	Moderate	21	21.6%	\$2,036	9.8%	25.6%	13	21.3%	10.1%	\$1,251	9.4%	6.0%	8	22.2%	11.0%	\$785	10.4%	6.9%
	Middle	16	16.5%	\$3,919	18.8%	34.2%	11	18.0%	25.0%	\$2,599	19.5%	22.8%	5	13.9%	31.0%	\$1,320	17.5%	28.6%
	Upper	60	61.9%	\$14,925	71.5%	35.9%	37	60.7%	64.2%	\$9,486	71.1%	70.7%	23	63.9%	57.4%	\$5,439	72.1%	64.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	97	100.0%	\$20,880	100.0%	100.0%	61	100.0%	100.0%	\$13,336	100.0%	100.0%	36	100.0%	100.0%	\$7,544	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	1.0%	\$0	0.0%	0.4%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Moderate	2	16.7%	\$318	9.0%	25.6%	0	0.0%	15.8%	\$0	0.0%	9.0%	2	28.6%	11.1%	\$318	18.3%	6.5%
	Middle	6	50.0%	\$2,137	60.4%	34.2%	3	60.0%	29.3%	\$1,345	74.9%	29.4%	3	42.9%	30.5%	\$792	45.5%	28.2%
	Upper	4	33.3%	\$1,081	30.6%	35.9%	2	40.0%	53.9%	\$451	25.1%	61.2%	2	28.6%	57.8%	\$630	36.2%	65.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$3,536	100.0%	100.0%	5	100.0%	100.0%	\$1,796	100.0%	100.0%	7	100.0%	100.0%	\$1,740	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	2.1%	\$0	0.0%	1.2%	0	0.0%	2.1%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	25.6%	0	0.0%	21.9%	\$0	0.0%	15.0%	0	0.0%	14.9%	\$0	0.0%	8.4%
	Middle	1	50.0%	\$37	64.9%	34.2%	0	0.0%	27.0%	\$0	0.0%	23.7%	1	100.0%	36.7%	\$37	100.0%	37.4%
	Upper	1	50.0%	\$20	35.1%	35.9%	1	100.0%	48.9%	\$20	100.0%	60.0%	0	0.0%	46.3%	\$0	0.0%	53.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$57	100.0%	100.0%	1	100.0%	100.0%	\$20	100.0%	100.0%	1	100.0%	100.0%	\$37	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	4	66.7%	\$2,862	54.4%	4.5%	2	100.0%	10.0%	\$1,025	100.0%	2.0%	2	50.0%	5.1%	\$1,837	43.4%	1.3%
	Moderate	0	0.0%	\$0	0.0%	21.8%	0	0.0%	30.0%	\$0	0.0%	26.0%	0	0.0%	28.2%	\$0	0.0%	10.2%
	Middle	1	16.7%	\$2,150	40.9%	33.9%	0	0.0%	33.3%	\$0	0.0%	64.7%	1	25.0%	38.5%	\$2,150	50.7%	25.7%
	Upper	1	16.7%	\$250	4.8%	39.8%	0	0.0%	26.7%	\$0	0.0%	7.3%	1	25.0%	28.2%	\$250	5.9%	62.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	6	100.0%	\$5,262	100.0%	100.0%	2	100.0%	100.0%	\$1,025	100.0%	100.0%	4	100.0%	100.0%	\$4,237	100.0%	100.0%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	3.2%	\$0	0.0%	1.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	25.6%	0	0.0%	16.1%	\$0	0.0%	9.8%	0	0.0%	13.6%	\$0	0.0%	12.2%
	Middle	0	0.0%	\$0	0.0%	34.2%	0	0.0%	29.0%	\$0	0.0%	17.6%	0	0.0%	18.2%	\$0	0.0%	12.1%
	Upper	0	0.0%	\$0	0.0%	35.9%	0	0.0%	51.6%	\$0	0.0%	70.9%	0	0.0%	68.2%	\$0	0.0%	75.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: Corpus Christi

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	0.8%	\$0	0.0%	0.7%	0	0.0%	2.8%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	25.6%	0	0.0%	17.7%	\$0	0.0%	13.6%	0	0.0%	20.2%	\$0	0.0%	15.6%
	Middle	0	0.0%	\$0	0.0%	34.2%	0	0.0%	27.4%	\$0	0.0%	21.6%	0	0.0%	36.5%	\$0	0.0%	30.9%
	Upper	0	0.0%	\$0	0.0%	35.9%	0	0.0%	54.0%	\$0	0.0%	64.1%	0	0.0%	40.4%	\$0	0.0%	52.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	1.1%	\$0	0.0%	0.5%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	25.6%	0	0.0%	25.7%	\$0	0.0%	19.8%	0	0.0%	24.1%	\$0	0.0%	17.8%
	Middle	0	0.0%	\$0	0.0%	34.2%	0	0.0%	32.4%	\$0	0.0%	27.6%	0	0.0%	35.1%	\$0	0.0%	30.5%
	Upper	0	0.0%	\$0	0.0%	35.9%	0	0.0%	40.8%	\$0	0.0%	52.1%	0	0.0%	40.5%	\$0	0.0%	51.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	3.4%	\$2,862	9.6%	4.2%	2	2.9%	0.9%	\$1,025	6.3%	0.7%	2	4.2%	0.7%	\$1,837	13.5%	0.5%
	Moderate	23	19.7%	\$2,354	7.9%	25.6%	13	18.8%	12.8%	\$1,251	7.7%	9.1%	10	20.8%	11.8%	\$1,103	8.1%	7.4%
	Middle	24	20.5%	\$8,243	27.7%	34.2%	14	20.3%	26.4%	\$3,944	24.4%	27.9%	10	20.8%	31.3%	\$4,299	31.7%	28.4%
	Upper	66	56.4%	\$16,276	54.7%	35.9%	40	58.0%	59.9%	\$9,957	61.6%	62.3%	26	54.2%	56.2%	\$6,319	46.6%	63.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	117	100.0%	\$29,735	100.0%	100.0%	69	100.0%	100.0%	\$16,177	100.0%	100.0%	48	100.0%	100.0%	\$13,558	100.0%	100.0%
SMALL BUSINESS	Total Businesses																	
	Low	7	5.9%	\$1,234	5.9%	3.8%	4	6.0%	2.7%	\$188	1.6%	2.4%	3	5.9%	2.4%	\$1,046	11.4%	2.6%
	Moderate	44	37.3%	\$7,956	37.9%	30.7%	19	28.4%	27.8%	\$3,835	32.5%	29.5%	25	49.0%	27.0%	\$4,121	44.8%	29.1%
	Middle	45	38.1%	\$6,756	32.2%	33.7%	26	38.8%	29.9%	\$3,375	28.6%	37.7%	19	37.3%	34.3%	\$3,381	36.7%	41.6%
	Upper	22	18.6%	\$5,045	24.0%	31.5%	18	26.9%	37.0%	\$4,391	37.2%	29.2%	4	7.8%	33.6%	\$654	7.1%	25.5%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	1.1%	0	0.0%	2.5%	\$0	0.0%	1.1%
Total	118	100.0%	\$20,991	100.0%	100.0%	67	100.0%	100.0%	\$11,789	100.0%	100.0%	51	100.0%	100.0%	\$9,202	100.0%	100.0%	
SMALL FARM	Total Farms																	
	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	2.8%	\$0	0.0%	1.6%	0	0.0%	1.0%	\$0	0.0%	1.2%
	Moderate	6	100.0%	\$1,387	100.0%	23.1%	4	100.0%	22.5%	\$1,288	100.0%	27.8%	2	100.0%	22.7%	\$99	100.0%	10.5%
	Middle	0	0.0%	\$0	0.0%	29.6%	0	0.0%	14.1%	\$0	0.0%	17.8%	0	0.0%	34.0%	\$0	0.0%	69.4%
	Upper	0	0.0%	\$0	0.0%	44.2%	0	0.0%	53.5%	\$0	0.0%	50.1%	0	0.0%	40.2%	\$0	0.0%	18.2%
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	7.0%	\$0	0.0%	2.7%	0	0.0%	2.1%	\$0	0.0%	0.7%
Total	6	100.0%	\$1,387	100.0%	100.0%	4	100.0%	100.0%	\$1,288	100.0%	100.0%	2	100.0%	100.0%	\$99	100.0%	100.0%	

Originations & Purchases
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: Houston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count #	Dollar \$ (000s) \$ %		Count #		Agg %	Dollar \$ (000s) \$ %		Count #	Agg %	Dollar \$ (000s) \$ %						
			%	\$ (000s)		\$ %		%	\$ (000s)			\$ %	%	\$ (000s)	\$ %			
HOME PURCHASE	Low	56	3.1%	\$10,872	2.5%	6.6%	24	3.0%	4.3%	\$5,058	2.6%	3.4%	32	3.2%	3.7%	\$5,814	2.4%	2.8%
	Moderate	257	14.3%	\$45,344	10.3%	24.6%	123	15.2%	16.1%	\$21,421	10.8%	11.2%	134	13.6%	15.8%	\$23,923	9.8%	11.1%
	Middle	541	30.1%	\$110,104	24.9%	27.8%	271	33.4%	31.9%	\$53,642	27.2%	24.5%	270	27.4%	30.3%	\$56,462	23.1%	23.9%
	Upper	942	52.4%	\$275,416	62.3%	40.8%	392	48.3%	47.7%	\$117,188	59.3%	60.9%	550	55.7%	50.2%	\$158,228	64.7%	62.1%
	Unknown	2	0.1%	\$428	0.1%	0.1%	1	0.1%	0.1%	\$191	0.1%	0.0%	1	0.1%	0.1%	\$237	0.1%	0.0%
	Total	1,798	100.0%	\$442,164	100.0%	100.0%	811	100.0%	100.0%	\$197,500	100.0%	100.0%	987	100.0%	100.0%	\$244,664	100.0%	100.0%
REFINANCE	Low	4	1.9%	\$690	1.1%	6.6%	4	5.5%	4.1%	\$690	3.3%	2.7%	0	0.0%	3.4%	\$0	0.0%	2.3%
	Moderate	24	11.2%	\$4,621	7.2%	24.6%	12	16.4%	19.9%	\$2,540	12.1%	12.9%	12	8.5%	14.8%	\$2,081	4.8%	9.3%
	Middle	67	31.3%	\$17,252	26.8%	27.8%	22	30.1%	31.3%	\$7,831	37.3%	22.7%	45	31.9%	27.1%	\$9,421	21.7%	20.0%
	Upper	119	55.6%	\$41,911	65.0%	40.8%	35	47.9%	44.7%	\$9,923	47.3%	61.5%	84	59.6%	54.6%	\$31,988	73.6%	68.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	214	100.0%	\$64,474	100.0%	100.0%	73	100.0%	100.0%	\$20,984	100.0%	100.0%	141	100.0%	100.0%	\$43,490	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	6.6%	0	0.0%	4.8%	\$0	0.0%	3.6%	0	0.0%	3.8%	\$0	0.0%	2.9%
	Moderate	1	50.0%	\$87	13.9%	24.6%	1	100.0%	16.3%	\$87	100.0%	13.0%	0	0.0%	15.6%	\$0	0.0%	11.5%
	Middle	0	0.0%	\$0	0.0%	27.8%	0	0.0%	24.8%	\$0	0.0%	20.0%	0	0.0%	25.8%	\$0	0.0%	19.0%
	Upper	1	50.0%	\$538	86.1%	40.8%	0	0.0%	54.0%	\$0	0.0%	63.3%	1	100.0%	54.8%	\$538	100.0%	66.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$625	100.0%	100.0%	1	100.0%	100.0%	\$87	100.0%	100.0%	1	100.0%	100.0%	\$538	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	2	40.0%	\$1,071	16.1%	27.4%	1	100.0%	24.8%	\$246	100.0%	15.8%	1	25.0%	23.9%	\$825	12.9%	14.8%
	Moderate	1	20.0%	\$639	9.6%	28.5%	0	0.0%	34.0%	\$0	0.0%	30.8%	1	25.0%	29.7%	\$639	10.0%	22.8%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	16.1%	\$0	0.0%	20.7%	0	0.0%	17.6%	\$0	0.0%	25.2%
	Upper	2	40.0%	\$4,951	74.3%	23.6%	0	0.0%	24.5%	\$0	0.0%	31.9%	2	50.0%	28.9%	\$4,951	77.2%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.5%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	5	100.0%	\$6,661	100.0%	100.0%	1	100.0%	100.0%	\$246	100.0%	100.0%	4	100.0%	100.0%	\$6,415	100.0%	100.0%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	6.6%	0	0.0%	2.6%	\$0	0.0%	1.3%	0	0.0%	3.4%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	24.6%	0	0.0%	15.1%	\$0	0.0%	7.8%	0	0.0%	12.5%	\$0	0.0%	7.2%
	Middle	0	0.0%	\$0	0.0%	27.8%	0	0.0%	23.4%	\$0	0.0%	14.1%	0	0.0%	22.2%	\$0	0.0%	17.5%
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	58.9%	\$0	0.0%	76.5%	0	0.0%	61.8%	\$0	0.0%	73.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: Houston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Bank #	Agg %	Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	\$ (000s)			\$ %	\$ %	#	%	%	\$ (000s)	\$ %	Agg %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	6.6%	0	0.0%	7.4%	\$0	0.0%	5.4%	0	0.0%	5.2%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	24.6%	0	0.0%	21.2%	\$0	0.0%	14.2%	0	0.0%	19.0%	\$0	0.0%	11.8%
	Middle	0	0.0%	\$0	0.0%	27.8%	0	0.0%	31.2%	\$0	0.0%	20.7%	0	0.0%	27.2%	\$0	0.0%	18.1%
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	40.1%	\$0	0.0%	59.7%	0	0.0%	48.6%	\$0	0.0%	66.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	6.6%	0	0.0%	3.9%	\$0	0.0%	3.5%	0	0.0%	3.4%	\$0	0.0%	2.0%
	Moderate	0	0.0%	\$0	0.0%	24.6%	0	0.0%	25.1%	\$0	0.0%	19.1%	0	0.0%	23.2%	\$0	0.0%	16.3%
	Middle	0	0.0%	\$0	0.0%	27.8%	0	0.0%	41.8%	\$0	0.0%	37.4%	0	0.0%	42.2%	\$0	0.0%	37.5%
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	29.2%	\$0	0.0%	40.0%	0	0.0%	31.2%	\$0	0.0%	44.1%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	62	3.1%	\$12,633	2.5%	6.6%	29	3.3%	4.3%	\$5,994	2.7%	5.2%	33	2.9%	3.7%	\$6,639	2.2%	4.1%
	Moderate	283	14.0%	\$50,691	9.9%	24.6%	136	15.3%	17.4%	\$24,048	11.0%	14.6%	147	13.0%	15.8%	\$26,643	9.0%	12.1%
	Middle	608	30.1%	\$127,356	24.8%	27.8%	293	33.1%	31.9%	\$61,473	28.1%	23.8%	315	27.8%	29.6%	\$65,883	22.3%	23.3%
	Upper	1,064	52.7%	\$322,816	62.8%	40.8%	427	48.2%	46.3%	\$127,111	58.1%	56.2%	637	56.2%	50.9%	\$195,705	66.3%	60.4%
	Unknown	2	0.1%	\$428	0.1%	0.1%	1	0.1%	0.1%	\$191	0.1%	0.2%	1	0.1%	0.1%	\$237	0.1%	0.0%
	Total	2,019	100.0%	\$513,924	100.0%	100.0%	886	100.0%	100.0%	\$218,817	100.0%	100.0%	1,133	100.0%	100.0%	\$295,107	100.0%	100.0%
SMALL BUSINESS	Total Businesses																	
	Low	8	4.7%	\$2,450	5.2%	12.1%	3	6.5%	13.7%	\$750	5.4%	15.8%	5	4.0%	12.2%	\$1,700	5.1%	14.0%
	Moderate	24	14.0%	\$8,112	17.3%	21.6%	5	10.9%	21.7%	\$2,051	14.9%	22.8%	19	15.2%	20.4%	\$6,061	18.3%	21.7%
	Middle	32	18.7%	\$8,517	18.2%	22.3%	11	23.9%	21.5%	\$2,980	21.6%	20.3%	21	16.8%	22.5%	\$5,537	16.8%	21.3%
	Upper	107	62.6%	\$27,739	59.2%	43.7%	27	58.7%	41.7%	\$7,988	58.0%	40.2%	80	64.0%	43.4%	\$19,751	59.8%	42.1%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.2%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.7%	0	0.0%	1.3%	\$0	0.0%	0.7%	
Total	171	100.0%	\$46,818	100.0%	100.0%	46	100.0%	100.0%	\$13,769	100.0%	100.0%	125	100.0%	100.0%	\$33,049	100.0%	100.0%	
SMALL FARM	Total Farms																	
	Low	0	0.0%	\$0	0.0%	4.7%	0	0.0%	3.9%	\$0	0.0%	3.8%	0	0.0%	2.2%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	12.5%	0	0.0%	12.7%	\$0	0.0%	13.6%	0	0.0%	13.2%	\$0	0.0%	14.9%
	Middle	0	0.0%	\$0	0.0%	24.4%	0	0.0%	19.5%	\$0	0.0%	18.7%	0	0.0%	23.2%	\$0	0.0%	36.8%
	Upper	1	100.0%	\$70	100.0%	58.2%	1	100.0%	60.4%	\$70	100.0%	61.3%	0	0.0%	58.3%	\$0	0.0%	45.8%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	2.6%	0	0.0%	3.1%	\$0	0.0%	1.2%	
Total	1	100.0%	\$70	100.0%	100.0%	1	100.0%	100.0%	\$70	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: McAllen-Edinburg-Mission MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Bank #	Agg %	Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	\$ (000s)			\$ %	\$ %	#	%	%	\$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	1	2.1%	\$98	1.1%	1.4%	0	0.0%	0.3%	\$0	0.0%	0.1%	1	5.0%	0.3%	\$98	2.6%	0.2%
	Moderate	5	10.4%	\$974	11.2%	24.6%	2	7.1%	12.2%	\$631	12.8%	10.3%	3	15.0%	13.4%	\$343	9.1%	11.3%
	Middle	11	22.9%	\$1,878	21.6%	42.3%	7	25.0%	38.6%	\$1,089	22.1%	35.6%	4	20.0%	37.0%	\$789	20.9%	34.2%
	Upper	31	64.6%	\$5,743	66.1%	31.5%	19	67.9%	48.8%	\$3,200	65.0%	53.9%	12	60.0%	49.1%	\$2,543	67.4%	54.2%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	48	100.0%	\$8,693	100.0%	100.0%	28	100.0%	100.0%	\$4,920	100.0%	100.0%	20	100.0%	100.0%	\$3,773	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.5%	\$0	0.0%	0.6%	0	0.0%	0.8%	\$0	0.0%	0.8%
	Moderate	4	20.0%	\$630	18.6%	24.6%	3	25.0%	14.3%	\$395	17.4%	12.7%	1	12.5%	14.0%	\$235	21.1%	12.6%
	Middle	6	30.0%	\$977	28.8%	42.3%	5	41.7%	35.4%	\$933	41.0%	33.4%	1	12.5%	35.5%	\$44	3.9%	33.4%
	Upper	10	50.0%	\$1,781	52.6%	31.5%	4	33.3%	49.7%	\$946	41.6%	53.1%	6	75.0%	49.5%	\$835	75.0%	53.1%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	20	100.0%	\$3,388	100.0%	100.0%	12	100.0%	100.0%	\$2,274	100.0%	100.0%	8	100.0%	100.0%	\$1,114	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	24.6%	0	0.0%	21.4%	\$0	0.0%	14.9%	0	0.0%	14.9%	\$0	0.0%	15.2%
	Middle	0	0.0%	\$0	0.0%	42.3%	0	0.0%	39.3%	\$0	0.0%	36.6%	0	0.0%	36.0%	\$0	0.0%	37.3%
	Upper	0	0.0%	\$0	0.0%	31.5%	0	0.0%	39.1%	\$0	0.0%	48.5%	0	0.0%	47.4%	\$0	0.0%	45.9%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.5%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	20.1%	0	0.0%	18.6%	\$0	0.0%	10.1%	0	0.0%	20.9%	\$0	0.0%	25.0%
	Middle	3	37.5%	\$3,221	22.3%	33.2%	1	20.0%	32.0%	\$1,541	12.9%	39.4%	2	66.7%	37.4%	\$1,680	67.2%	32.8%
	Upper	5	62.5%	\$11,255	77.7%	46.3%	4	80.0%	49.5%	\$10,434	87.1%	50.5%	1	33.3%	40.0%	\$821	32.8%	42.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	8	100.0%	\$14,476	100.0%	100.0%	5	100.0%	100.0%	\$11,975	100.0%	100.0%	3	100.0%	100.0%	\$2,501	100.0%	100.0%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	24.6%	0	0.0%	12.0%	\$0	0.0%	6.5%	0	0.0%	17.7%	\$0	0.0%	15.2%
	Middle	0	0.0%	\$0	0.0%	42.3%	0	0.0%	51.8%	\$0	0.0%	46.2%	0	0.0%	40.5%	\$0	0.0%	41.5%
	Upper	0	0.0%	\$0	0.0%	31.5%	0	0.0%	36.1%	\$0	0.0%	47.3%	0	0.0%	41.8%	\$0	0.0%	43.3%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: McAllen-Edinburg-Mission MSA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	24.6%	0	0.0%	19.0%	\$0	0.0%	14.8%	0	0.0%	12.7%	\$0	0.0%	12.2%
	Middle	0	0.0%	\$0	0.0%	42.3%	0	0.0%	42.9%	\$0	0.0%	37.2%	0	0.0%	38.2%	\$0	0.0%	31.8%
	Upper	0	0.0%	\$0	0.0%	31.5%	0	0.0%	38.1%	\$0	0.0%	47.9%	0	0.0%	47.9%	\$0	0.0%	55.5%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	24.6%	0	0.0%	12.5%	\$0	0.0%	9.5%	0	0.0%	11.0%	\$0	0.0%	10.8%
	Middle	0	0.0%	\$0	0.0%	42.3%	0	0.0%	36.0%	\$0	0.0%	35.0%	0	0.0%	35.9%	\$0	0.0%	31.4%
	Upper	0	0.0%	\$0	0.0%	31.5%	0	0.0%	51.0%	\$0	0.0%	54.9%	0	0.0%	52.8%	\$0	0.0%	57.7%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	1.3%	\$98	0.4%	1.4%	0	0.0%	0.3%	\$0	0.0%	0.2%	1	3.2%	0.4%	\$98	1.3%	0.3%
	Moderate	9	11.8%	\$1,604	6.0%	24.6%	5	11.1%	13.3%	\$1,026	5.4%	10.8%	4	12.9%	13.6%	\$578	7.8%	13.0%
	Middle	20	26.3%	\$6,076	22.9%	42.3%	13	28.9%	38.0%	\$3,563	18.6%	35.5%	7	22.6%	36.7%	\$2,513	34.0%	33.8%
	Upper	46	60.5%	\$18,779	70.7%	31.5%	27	60.0%	48.3%	\$14,580	76.1%	53.4%	19	61.3%	49.1%	\$4,199	56.8%	52.7%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	76	100.0%	\$26,557	100.0%	100.0%	45	100.0%	100.0%	\$19,169	100.0%	100.0%	31	100.0%	100.0%	\$7,388	100.0%	100.0%
SMALL BUSINESS	Total Businesses																	
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.4%	\$0	0.0%	0.3%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Moderate	27	16.8%	\$3,989	13.8%	20.4%	18	22.5%	18.6%	\$2,948	19.7%	16.8%	9	11.1%	18.3%	\$1,041	7.4%	17.9%
	Middle	72	44.7%	\$14,628	50.5%	33.7%	31	38.8%	35.2%	\$7,248	48.4%	38.9%	41	50.6%	34.0%	\$7,380	52.6%	36.9%
	Upper	62	38.5%	\$10,375	35.8%	45.3%	31	38.8%	44.8%	\$4,777	31.9%	43.2%	31	38.3%	45.0%	\$5,598	39.9%	43.8%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.6%	0	0.0%	2.0%	\$0	0.0%	1.1%
Total	161	100.0%	\$28,992	100.0%	100.0%	80	100.0%	100.0%	\$14,973	100.0%	100.0%	81	100.0%	100.0%	\$14,019	100.0%	100.0%	
SMALL FARM	Total Farms																	
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	2.4%	\$0	0.0%	1.3%	0	0.0%	2.5%	\$0	0.0%	0.4%
	Moderate	1	7.7%	\$390	13.1%	19.1%	1	14.3%	20.0%	\$390	21.8%	24.6%	0	0.0%	16.8%	\$0	0.0%	31.9%
	Middle	12	92.3%	\$2,582	86.9%	41.6%	6	85.7%	29.6%	\$1,400	78.2%	38.3%	6	100.0%	40.4%	\$1,182	100.0%	37.0%
	Upper	0	0.0%	\$0	0.0%	36.1%	0	0.0%	47.2%	\$0	0.0%	35.7%	0	0.0%	36.0%	\$0	0.0%	30.1%
	Unknown	0	0.0%	\$0	0.0%	1.8%	0	0.0%	0.8%	\$0	0.0%	0.1%	0	0.0%	0.6%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	0.6%
Total	13	100.0%	\$2,972	100.0%	100.0%	7	100.0%	100.0%	\$1,790	100.0%	100.0%	6	100.0%	100.0%	\$1,182	100.0%	100.0%	

Originations & Purchases
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: San Antonio

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	14	1.5%	\$2,105	0.9%	5.3%	8	2.1%	1.5%	\$828	0.9%	1.0%	6	1.2%	1.6%	\$1,277	0.9%	1.1%
	Moderate	123	13.6%	\$21,538	9.1%	27.8%	46	11.8%	14.6%	\$7,490	7.7%	9.7%	77	14.9%	14.9%	\$14,048	10.0%	10.1%
	Middle	198	21.9%	\$37,558	15.8%	27.5%	102	26.2%	33.1%	\$19,283	19.8%	27.2%	96	18.6%	33.4%	\$18,275	13.0%	28.0%
	Upper	571	63.0%	\$176,618	74.3%	39.4%	233	59.9%	50.8%	\$69,654	71.6%	62.1%	338	65.4%	50.0%	\$106,964	76.1%	60.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	906	100.0%	\$237,819	100.0%	100.0%	389	100.0%	100.0%	\$97,255	100.0%	100.0%	517	100.0%	100.0%	\$140,564	100.0%	100.0%
REFINANCE	Low	1	0.9%	\$197	0.7%	5.3%	0	0.0%	2.0%	\$0	0.0%	1.3%	1	1.3%	1.8%	\$197	0.9%	1.1%
	Moderate	11	9.8%	\$1,581	5.4%	27.8%	4	11.1%	20.1%	\$554	7.4%	12.5%	7	9.2%	15.4%	\$1,027	4.8%	9.3%
	Middle	25	22.3%	\$4,241	14.6%	27.5%	10	27.8%	30.6%	\$1,307	17.5%	24.1%	15	19.7%	28.4%	\$2,934	13.6%	22.1%
	Upper	75	67.0%	\$23,007	79.3%	39.4%	22	61.1%	47.2%	\$5,616	75.1%	62.0%	53	69.7%	54.4%	\$17,391	80.7%	67.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	112	100.0%	\$29,026	100.0%	100.0%	36	100.0%	100.0%	\$7,477	100.0%	100.0%	76	100.0%	100.0%	\$21,549	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.3%	0	0.0%	2.9%	\$0	0.0%	2.1%	0	0.0%	3.3%	\$0	0.0%	2.5%
	Moderate	0	0.0%	\$0	0.0%	27.8%	0	0.0%	21.8%	\$0	0.0%	17.8%	0	0.0%	20.5%	\$0	0.0%	14.8%
	Middle	1	100.0%	\$155	100.0%	27.5%	0	0.0%	22.5%	\$0	0.0%	18.4%	1	100.0%	22.9%	\$155	100.0%	17.5%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	52.8%	\$0	0.0%	61.7%	0	0.0%	53.2%	\$0	0.0%	65.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$155	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$155	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	7.1%	0	0.0%	4.0%	\$0	0.0%	2.7%	0	0.0%	9.8%	\$0	0.0%	5.5%
	Moderate	0	0.0%	\$0	0.0%	38.8%	0	0.0%	46.8%	\$0	0.0%	32.8%	0	0.0%	38.6%	\$0	0.0%	32.4%
	Middle	1	100.0%	\$1,517	100.0%	30.3%	1	100.0%	28.2%	\$1,517	100.0%	26.6%	0	0.0%	30.3%	\$0	0.0%	27.8%
	Upper	0	0.0%	\$0	0.0%	23.9%	0	0.0%	21.0%	\$0	0.0%	38.0%	0	0.0%	21.2%	\$0	0.0%	34.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$1,517	100.0%	100.0%	1	100.0%	100.0%	\$1,517	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	5.3%	0	0.0%	1.4%	\$0	0.0%	0.6%	0	0.0%	1.7%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	27.8%	0	0.0%	14.3%	\$0	0.0%	8.0%	0	0.0%	14.1%	\$0	0.0%	8.3%
	Middle	0	0.0%	\$0	0.0%	27.5%	0	0.0%	18.8%	\$0	0.0%	12.5%	0	0.0%	19.7%	\$0	0.0%	12.9%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	65.5%	\$0	0.0%	78.9%	0	0.0%	64.5%	\$0	0.0%	77.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: San Antonio

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	5.3%	0	0.0%	4.4%	\$0	0.0%	3.4%	0	0.0%	4.6%	\$0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	27.8%	0	0.0%	27.5%	\$0	0.0%	20.7%	0	0.0%	28.4%	\$0	0.0%	17.6%
	Middle	0	0.0%	\$0	0.0%	27.5%	0	0.0%	28.8%	\$0	0.0%	25.3%	0	0.0%	24.1%	\$0	0.0%	16.3%
	Upper	1	100.0%	\$1,000	100.0%	39.4%	1	100.0%	39.2%	\$1,000	100.0%	50.6%	0	0.0%	42.9%	\$0	0.0%	64.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$1,000	100.0%	100.0%	1	100.0%	100.0%	\$1,000	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	5.3%	0	0.0%	2.9%	\$0	0.0%	1.3%	0	0.0%	2.2%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	27.8%	0	0.0%	25.6%	\$0	0.0%	16.7%	0	0.0%	27.9%	\$0	0.0%	19.0%
	Middle	0	0.0%	\$0	0.0%	27.5%	0	0.0%	40.1%	\$0	0.0%	37.6%	0	0.0%	39.9%	\$0	0.0%	36.9%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	31.3%	\$0	0.0%	44.3%	0	0.0%	30.0%	\$0	0.0%	43.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	15	1.5%	\$2,302	0.9%	5.3%	8	1.9%	1.7%	\$828	0.8%	1.2%	7	1.2%	1.8%	\$1,474	0.9%	1.5%
	Moderate	134	13.1%	\$23,119	8.6%	27.8%	50	11.7%	16.6%	\$8,044	7.5%	12.8%	84	14.1%	15.7%	\$15,075	9.3%	12.3%
	Middle	225	22.0%	\$43,471	16.1%	27.5%	113	26.5%	32.5%	\$22,107	20.6%	26.8%	112	18.9%	32.0%	\$21,364	13.2%	26.7%
	Upper	647	63.4%	\$200,625	74.4%	39.4%	256	60.0%	49.2%	\$76,270	71.1%	59.1%	391	65.8%	50.5%	\$124,355	76.6%	59.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,021	100.0%	\$269,517	100.0%	100.0%	427	100.0%	100.0%	\$107,249	100.0%	100.0%	594	100.0%	100.0%	\$162,268	100.0%	100.0%
SMALL BUSINESS	Total Businesses																	
	Low	4	3.3%	\$1,222	3.9%	5.2%	1	1.7%	4.8%	\$32	0.2%	6.2%	3	4.7%	4.7%	\$1,190	7.5%	6.3%
	Moderate	30	24.6%	\$5,000	16.0%	23.7%	13	22.4%	22.9%	\$2,218	14.5%	22.4%	17	26.6%	22.4%	\$2,782	17.5%	22.6%
	Middle	35	28.7%	\$10,619	34.0%	28.1%	18	31.0%	26.3%	\$6,272	40.9%	26.5%	17	26.6%	25.8%	\$4,347	27.4%	26.6%
	Upper	53	43.4%	\$14,364	46.0%	42.7%	26	44.8%	45.0%	\$6,820	44.5%	44.1%	27	42.2%	45.6%	\$7,544	47.6%	43.7%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.4%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.4%	0	0.0%	1.3%	\$0	0.0%	0.6%
Total	122	100.0%	\$31,205	100.0%	100.0%	58	100.0%	100.0%	\$15,342	100.0%	100.0%	64	100.0%	100.0%	\$15,863	100.0%	100.0%	
SMALL FARM	Total Farms																	
	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	1.0%	\$0	0.0%	0.4%	0	0.0%	2.8%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	12.9%	0	0.0%	18.6%	\$0	0.0%	9.2%	0	0.0%	16.1%	\$0	0.0%	11.2%
	Middle	0	0.0%	\$0	0.0%	25.1%	0	0.0%	11.3%	\$0	0.0%	9.2%	0	0.0%	18.9%	\$0	0.0%	8.1%
	Upper	0	0.0%	\$0	0.0%	60.4%	0	0.0%	66.0%	\$0	0.0%	79.4%	0	0.0%	60.8%	\$0	0.0%	78.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.1%	\$0	0.0%	1.8%	0	0.0%	1.4%	\$0	0.0%	1.3%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: Victoria

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	1.0%	\$0	0.0%	0.5%	0	0.0%	1.1%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	26.6%	0	0.0%	21.6%	\$0	0.0%	16.2%	0	0.0%	21.4%	\$0	0.0%	16.3%
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	24.6%	\$0	0.0%	21.5%	0	0.0%	24.3%	\$0	0.0%	21.6%
	Upper	3	100.0%	\$552	100.0%	46.7%	2	100.0%	52.9%	\$321	100.0%	61.7%	1	100.0%	53.2%	\$231	100.0%	61.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$552	100.0%	100.0%	2	100.0%	100.0%	\$321	100.0%	100.0%	1	100.0%	100.0%	\$231	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	2.1%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	26.6%	0	0.0%	19.8%	\$0	0.0%	14.8%	0	0.0%	18.8%	\$0	0.0%	13.1%
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	20.6%	\$0	0.0%	19.1%	0	0.0%	23.2%	\$0	0.0%	22.1%
	Upper	4	100.0%	\$655	100.0%	46.7%	2	100.0%	59.1%	\$285	100.0%	65.9%	2	100.0%	56.0%	\$370	100.0%	63.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$655	100.0%	100.0%	2	100.0%	100.0%	\$285	100.0%	100.0%	2	100.0%	100.0%	\$370	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	2.3%
	Moderate	0	0.0%	\$0	0.0%	26.6%	0	0.0%	20.6%	\$0	0.0%	16.5%	0	0.0%	15.8%	\$0	0.0%	11.8%
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	20.6%	\$0	0.0%	18.8%	0	0.0%	18.4%	\$0	0.0%	15.6%
	Upper	0	0.0%	\$0	0.0%	46.7%	0	0.0%	58.8%	\$0	0.0%	64.8%	0	0.0%	63.2%	\$0	0.0%	70.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	46.4%	0	0.0%	50.0%	\$0	0.0%	37.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$470	100.0%	26.3%	1	100.0%	20.0%	\$470	100.0%	3.5%	0	0.0%	36.4%	\$0	0.0%	22.9%
	Upper	0	0.0%	\$0	0.0%	24.6%	0	0.0%	30.0%	\$0	0.0%	59.3%	0	0.0%	63.6%	\$0	0.0%	77.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$470	100.0%	100.0%	1	100.0%	100.0%	\$470	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	10.0%	\$0	0.0%	3.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.6%	0	0.0%	20.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	30.0%	\$0	0.0%	37.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	46.7%	0	0.0%	40.0%	\$0	0.0%	43.2%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix G

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: Victoria

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.6%	0	0.0%	30.8%	\$0	0.0%	37.5%	0	0.0%	15.0%	\$0	0.0%	21.4%
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	30.8%	\$0	0.0%	30.6%	0	0.0%	35.0%	\$0	0.0%	37.6%
	Upper	0	0.0%	\$0	0.0%	46.7%	0	0.0%	38.5%	\$0	0.0%	31.9%	0	0.0%	50.0%	\$0	0.0%	41.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	4.4%	\$0	0.0%	3.0%	0	0.0%	1.4%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	26.6%	0	0.0%	25.6%	\$0	0.0%	20.6%	0	0.0%	39.1%	\$0	0.0%	28.9%
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	21.1%	\$0	0.0%	18.6%	0	0.0%	24.6%	\$0	0.0%	24.0%
	Upper	0	0.0%	\$0	0.0%	46.7%	0	0.0%	48.9%	\$0	0.0%	57.7%	0	0.0%	34.8%	\$0	0.0%	46.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	1.1%	\$0	0.0%	0.5%	0	0.0%	1.3%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	26.6%	0	0.0%	21.7%	\$0	0.0%	18.5%	0	0.0%	21.2%	\$0	0.0%	13.0%
	Middle	1	12.5%	\$470	28.0%	24.5%	1	20.0%	23.8%	\$470	43.7%	19.3%	0	0.0%	24.2%	\$0	0.0%	22.0%
	Upper	7	87.5%	\$1,207	72.0%	46.7%	4	80.0%	53.4%	\$606	56.3%	61.6%	3	100.0%	53.4%	\$601	100.0%	64.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$1,677	100.0%	100.0%	5	100.0%	100.0%	\$1,076	100.0%	100.0%	3	100.0%	100.0%	\$601	100.0%	100.0%
SMALL BUSINESS		Total Businesses																
	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	2.8%	\$0	0.0%	1.6%	0	0.0%	2.6%	\$0	0.0%	1.5%
	Moderate	15	36.6%	\$1,754	42.5%	36.7%	7	29.2%	27.9%	\$1,105	49.6%	29.2%	8	47.1%	29.3%	\$649	34.1%	31.7%
	Middle	10	24.4%	\$1,177	28.5%	24.9%	6	25.0%	20.9%	\$300	13.5%	23.0%	4	23.5%	21.8%	\$877	46.1%	24.0%
	Upper	15	36.6%	\$1,182	28.6%	36.1%	10	41.7%	45.1%	\$806	36.2%	43.9%	5	29.4%	43.0%	\$376	19.8%	40.8%
	Unknown	1	2.4%	\$18	0.4%	0.0%	1	4.2%	0.4%	\$18	0.8%	0.5%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	1.7%	0	0.0%	3.2%	\$0	0.0%	1.9%
Total	41	100.0%	\$4,131	100.0%	100.0%	24	100.0%	100.0%	\$2,229	100.0%	100.0%	17	100.0%	100.0%	\$1,902	100.0%	100.0%	
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.4%	0	0.0%	23.0%	\$0	0.0%	22.3%	0	0.0%	17.0%	\$0	0.0%	26.6%
	Middle	0	0.0%	\$0	0.0%	36.9%	0	0.0%	22.0%	\$0	0.0%	29.7%	0	0.0%	21.0%	\$0	0.0%	17.1%
	Upper	0	0.0%	\$0	0.0%	48.6%	0	0.0%	54.0%	\$0	0.0%	47.7%	0	0.0%	61.0%	\$0	0.0%	55.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.3%	0	0.0%	1.0%	\$0	0.0%	0.4%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: Brownsville-Harlingen MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	1	4.0%	\$46	1.3%	24.6%	1	8.3%	0.8%	\$46	2.8%	0.5%	0	0.0%	1.0%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	6.4%	\$0	0.0%	3.6%	0	0.0%	7.9%	\$0	0.0%	4.3%
	Middle	3	12.0%	\$283	7.8%	15.7%	1	8.3%	12.7%	\$82	4.9%	9.2%	2	15.4%	16.2%	\$201	10.2%	11.8%
	Upper	19	76.0%	\$3,056	84.1%	43.0%	9	75.0%	60.2%	\$1,407	84.9%	68.6%	10	76.9%	59.9%	\$1,649	83.5%	68.5%
	Unknown	2	8.0%	\$247	6.8%	0.0%	1	8.3%	19.9%	\$123	7.4%	18.2%	1	7.7%	15.1%	\$124	6.3%	14.9%
	Total	25	100.0%	\$3,632	100.0%	100.0%	12	100.0%	100.0%	\$1,658	100.0%	100.0%	13	100.0%	100.0%	\$1,974	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	24.6%	0	0.0%	2.5%	\$0	0.0%	1.3%	0	0.0%	1.2%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	7.0%	\$0	0.0%	3.5%	0	0.0%	6.1%	\$0	0.0%	2.8%
	Middle	1	25.0%	\$69	8.7%	15.7%	1	50.0%	9.4%	\$69	30.5%	5.4%	0	0.0%	12.6%	\$0	0.0%	8.1%
	Upper	2	50.0%	\$346	43.8%	43.0%	1	50.0%	63.4%	\$157	69.5%	70.0%	1	50.0%	55.9%	\$189	33.5%	60.6%
	Unknown	1	25.0%	\$375	47.5%	0.0%	0	0.0%	17.6%	\$0	0.0%	19.9%	1	50.0%	24.3%	\$375	66.5%	27.8%
	Total	4	100.0%	\$790	100.0%	100.0%	2	100.0%	100.0%	\$226	100.0%	100.0%	2	100.0%	100.0%	\$564	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.6%	0	0.0%	52.6%	\$0	0.0%	12.4%	0	0.0%	2.4%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	5.7%	\$0	0.0%	11.1%	0	0.0%	11.9%	\$0	0.0%	8.1%
	Middle	0	0.0%	\$0	0.0%	15.7%	0	0.0%	7.4%	\$0	0.0%	13.4%	0	0.0%	14.3%	\$0	0.0%	11.0%
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	20.0%	\$0	0.0%	49.4%	0	0.0%	66.7%	\$0	0.0%	59.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.3%	\$0	0.0%	13.7%	0	0.0%	4.8%	\$0	0.0%	20.4%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	1.6%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	15.7%	0	0.0%	1.6%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	7.8%	\$0	0.0%	2.8%	0	0.0%	9.6%	\$0	0.0%	1.5%
	Unknown	9	100.0%	\$9,007	100.0%	0.0%	6	100.0%	89.1%	\$6,659	100.0%	96.2%	3	100.0%	90.4%	\$2,348	100.0%	98.5%
	Total	9	100.0%	\$9,007	100.0%	100.0%	6	100.0%	100.0%	\$6,659	100.0%	100.0%	3	100.0%	100.0%	\$2,348	100.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	24.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	7.7%	\$0	0.0%	3.7%	0	0.0%	10.3%	\$0	0.0%	6.0%
	Middle	0	0.0%	\$0	0.0%	15.7%	0	0.0%	12.8%	\$0	0.0%	6.5%	0	0.0%	15.4%	\$0	0.0%	9.5%
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	76.9%	\$0	0.0%	88.5%	0	0.0%	71.8%	\$0	0.0%	82.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	1.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: Brownsville-Harlingen MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank Dollar		Families by Family Income	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	24.6%	0	0.0%	6.8%	\$0	0.0%	3.2%	0	0.0%	1.6%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	9.5%	\$0	0.0%	4.9%	0	0.0%	12.7%	\$0	0.0%	9.5%
	Middle	0	0.0%	\$0	0.0%	15.7%	0	0.0%	14.9%	\$0	0.0%	10.6%	0	0.0%	14.3%	\$0	0.0%	12.9%
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	62.2%	\$0	0.0%	66.3%	0	0.0%	66.7%	\$0	0.0%	73.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.8%	\$0	0.0%	15.0%	0	0.0%	4.8%	\$0	0.0%	3.9%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	24.6%	0	0.0%	1.6%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	3.6%	\$0	0.0%	2.2%	0	0.0%	3.2%	\$0	0.0%	1.9%
	Middle	0	0.0%	\$0	0.0%	15.7%	0	0.0%	2.0%	\$0	0.0%	1.5%	0	0.0%	0.5%	\$0	0.0%	0.4%
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	2.9%	\$0	0.0%	1.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	89.9%	\$0	0.0%	94.2%	0	0.0%	96.3%	\$0	0.0%	97.7%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	2.6%	\$46	0.3%	24.6%	1	5.0%	3.6%	\$46	0.5%	0.7%	0	0.0%	1.0%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	6.3%	\$0	0.0%	3.3%	0	0.0%	7.3%	\$0	0.0%	3.5%
	Middle	4	10.5%	\$352	2.6%	15.7%	2	10.0%	11.1%	\$151	1.8%	7.3%	2	11.1%	14.5%	\$201	4.1%	9.4%
	Upper	21	55.3%	\$3,402	25.3%	43.0%	10	50.0%	55.0%	\$1,564	18.3%	59.2%	11	61.1%	56.2%	\$1,838	37.6%	57.4%
	Unknown	12	31.6%	\$9,629	71.7%	0.0%	7	35.0%	24.0%	\$6,782	79.4%	29.6%	5	27.8%	20.9%	\$2,847	58.3%	29.2%
	Total	38	100.0%	\$13,429	100.0%	100.0%	20	100.0%	100.0%	\$8,543	100.0%	100.0%	18	100.0%	100.0%	\$4,886	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	18	11.7%	\$3,517	21.4%	92.5%	7	10.3%	40.5%	\$950	12.4%	40.6%	11	12.8%	37.4%	\$2,567	29.4%	38.8%
	Over \$1 Million	20	13.0%	\$6,713	40.9%	6.7%	9	13.2%				11	12.8%					
	Total Rev. available	38	24.7%	\$10,230	62.3%	99.2%	16	23.5%				22	25.6%					
	Rev. Not Known	116	75.3%	\$6,171	37.6%	0.7%	52	76.5%				64	74.4%					
Total	154	100.0%	\$16,401	100.0%	100.0%	68	100.0%	100.0%				86	100.0%					
Small Business Loan Size	\$100,000 or Less	116	75.3%	\$3,798	23.2%		49	72.1%	92.9%	\$1,668	21.8%	40.9%	67	77.9%	94.3%	\$2,130	24.4%	46.0%
	\$100,001 - \$250,000	21	13.6%	\$4,046	24.7%		11	16.2%	4.3%	\$2,178	28.4%	18.7%	10	11.6%	3.3%	\$1,868	21.4%	17.2%
	\$250,001 - \$1 Million	17	11.0%	\$8,557	52.2%		8	11.8%	2.8%	\$3,813	49.8%	40.4%	9	10.5%	2.4%	\$4,744	54.3%	36.8%
	Total	154	100.0%	\$16,401	100.0%		68	100.0%	100.0%	\$7,659	100.0%	100.0%	86	100.0%	100.0%	\$8,742	100.0%	100.0%
	Small Farm Revenue	Total Farms																
\$1 Million or Less		1	20.0%	\$75	37.9%	96.2%	1	50.0%	34.2%	\$75	63.0%	76.2%	0	0.0%	39.3%	\$0	0.0%	78.1%
Over \$1 Million		0	0.0%	\$0	0.0%	3.3%	0	0.0%				0	0.0%					
Not Known		4	80.0%	\$123	62.1%	0.5%	1	50.0%				3	100.0%					
Total		5	100.0%	\$198	100.0%	100.0%	2	100.0%	100.0%				3	100.0%				
Small Farm Loan Size	\$100,000 or Less	5	100.0%	\$198	100.0%		2	100.0%	82.0%	\$119	100.0%	19.7%	3	100.0%	89.7%	\$79	100.0%	31.3%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.9%	\$0	0.0%	29.0%	0	0.0%	2.8%	\$0	0.0%	13.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	8.1%	\$0	0.0%	51.2%	0	0.0%	7.5%	\$0	0.0%	55.7%
	Total	5	100.0%	\$198	100.0%		2	100.0%	100.0%	\$119	100.0%	100.0%	3	100.0%	100.0%	\$79	100.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: Corpus Christi

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	1	1.0%	\$48	0.2%	22.9%	1	1.6%	2.0%	\$48	0.4%	1.1%	0	0.0%	2.6%	\$0	0.0%	1.4%
	Moderate	13	13.4%	\$1,619	7.8%	17.3%	8	13.1%	10.6%	\$1,026	7.7%	6.9%	5	13.9%	12.7%	\$593	7.9%	8.1%
	Middle	17	17.5%	\$2,910	13.9%	17.9%	10	16.4%	22.4%	\$1,801	13.5%	19.2%	7	19.4%	22.9%	\$1,109	14.7%	19.1%
	Upper	48	49.5%	\$13,540	64.8%	42.0%	33	54.1%	44.9%	\$9,652	72.4%	54.9%	15	41.7%	45.4%	\$3,888	51.5%	56.4%
	Unknown	18	18.6%	\$2,763	13.2%	0.0%	9	14.8%	20.1%	\$809	6.1%	17.9%	9	25.0%	16.4%	\$1,954	25.9%	15.0%
	Total	97	100.0%	\$20,880	100.0%	100.0%	61	100.0%	100.0%	\$13,336	100.0%	100.0%	36	100.0%	100.0%	\$7,544	100.0%	100.0%
REFINANCE	Low	2	16.7%	\$152	4.3%	22.9%	0	0.0%	6.2%	\$0	0.0%	3.0%	2	28.6%	6.0%	\$152	8.7%	2.9%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	12.0%	\$0	0.0%	7.0%	0	0.0%	9.9%	\$0	0.0%	5.1%
	Middle	2	16.7%	\$630	17.8%	17.9%	0	0.0%	20.8%	\$0	0.0%	15.3%	2	28.6%	15.9%	\$630	36.2%	11.2%
	Upper	5	41.7%	\$1,417	40.1%	42.0%	2	40.0%	41.1%	\$459	25.6%	51.1%	3	42.9%	38.5%	\$958	55.1%	43.9%
	Unknown	3	25.0%	\$1,337	37.8%	0.0%	3	60.0%	19.9%	\$1,337	74.4%	23.6%	0	0.0%	29.8%	\$0	0.0%	36.8%
	Total	12	100.0%	\$3,536	100.0%	100.0%	5	100.0%	100.0%	\$1,796	100.0%	100.0%	7	100.0%	100.0%	\$1,740	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	7.8%	\$0	0.0%	4.8%	0	0.0%	6.9%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	15.0%	\$0	0.0%	9.0%	0	0.0%	18.1%	\$0	0.0%	13.1%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	26.1%	\$0	0.0%	23.3%	0	0.0%	22.9%	\$0	0.0%	18.6%
	Upper	1	50.0%	\$20	35.1%	42.0%	1	100.0%	47.4%	\$20	100.0%	59.0%	0	0.0%	44.7%	\$0	0.0%	57.7%
	Unknown	1	50.0%	\$37	64.9%	0.0%	0	0.0%	3.6%	\$0	0.0%	3.8%	1	100.0%	7.4%	\$37	100.0%	6.9%
	Total	2	100.0%	\$57	100.0%	100.0%	1	100.0%	100.0%	\$20	100.0%	100.0%	1	100.0%	100.0%	\$37	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	13.3%	\$0	0.0%	0.6%	0	0.0%	7.7%	\$0	0.0%	0.3%
	Unknown	6	100.0%	\$5,262	100.0%	0.0%	2	100.0%	86.7%	\$1,025	100.0%	99.4%	4	100.0%	92.3%	\$4,237	100.0%	99.7%
	Total	6	100.0%	\$5,262	100.0%	100.0%	2	100.0%	100.0%	\$1,025	100.0%	100.0%	4	100.0%	100.0%	\$4,237	100.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	16.1%	\$0	0.0%	8.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	12.9%	\$0	0.0%	6.3%	0	0.0%	4.5%	\$0	0.0%	4.0%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	19.4%	\$0	0.0%	16.7%	0	0.0%	22.7%	\$0	0.0%	17.3%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	51.6%	\$0	0.0%	68.1%	0	0.0%	72.7%	\$0	0.0%	78.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: Corpus Christi

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	5.6%	\$0	0.0%	3.8%	0	0.0%	12.4%	\$0	0.0%	8.8%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	19.4%	\$0	0.0%	14.4%	0	0.0%	17.4%	\$0	0.0%	13.0%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	21.0%	\$0	0.0%	11.2%	0	0.0%	22.5%	\$0	0.0%	18.9%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	39.5%	\$0	0.0%	55.3%	0	0.0%	40.4%	\$0	0.0%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.5%	\$0	0.0%	15.2%	0	0.0%	7.3%	\$0	0.0%	7.9%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	0.9%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	1.3%	\$0	0.0%	0.9%	0	0.0%	2.4%	\$0	0.0%	2.0%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.9%	\$0	0.0%	0.9%	0	0.0%	0.6%	\$0	0.0%	0.9%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	1.7%	\$0	0.0%	1.2%	0	0.0%	1.8%	\$0	0.0%	3.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	95.2%	\$0	0.0%	96.5%	0	0.0%	95.1%	\$0	0.0%	93.6%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	2.6%	\$200	0.7%	22.9%	1	1.4%	3.0%	\$48	0.3%	1.3%	2	4.2%	3.5%	\$152	1.1%	1.6%
	Moderate	13	11.1%	\$1,619	5.4%	17.3%	8	11.6%	10.6%	\$1,026	6.3%	6.2%	5	10.4%	11.9%	\$593	4.4%	6.9%
	Middle	19	16.2%	\$3,540	11.9%	17.9%	10	14.5%	20.7%	\$1,801	11.1%	16.2%	9	18.8%	20.4%	\$1,739	12.8%	15.7%
	Upper	54	46.2%	\$14,977	50.4%	42.0%	36	52.2%	41.4%	\$10,131	62.6%	47.4%	18	37.5%	42.0%	\$4,846	35.7%	48.4%
	Unknown	28	23.9%	\$9,399	31.6%	0.0%	14	20.3%	24.4%	\$3,171	19.6%	28.9%	14	29.2%	22.2%	\$6,228	45.9%	27.4%
	Total	117	100.0%	\$29,735	100.0%	100.0%	69	100.0%	100.0%	\$16,177	100.0%	100.0%	48	100.0%	100.0%	\$13,558	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	43	36.4%	\$8,230	39.2%	91.5%	24	35.8%	32.7%	\$4,445	37.7%	29.0%	19	37.3%	35.7%	\$3,785	41.1%	31.9%
	Over \$1 Million	40	33.9%	\$8,190	39.0%	7.6%	22	32.8%					18	35.3%				
	Total Rev. available	83	70.3%	\$16,420	78.2%	99.1%	46	68.6%					37	72.6%				
	Rev. Not Known	35	29.7%	\$4,571	21.8%	0.9%	21	31.3%					14	27.5%				
Total	118	100.0%	\$20,991	100.0%	100.0%	67	100.0%	100.0%				51	100.0%					
Small Business Loan Size	\$100,000 or Less	62	52.5%	\$2,576	12.3%		37	55.2%	93.9%	\$1,547	13.1%	42.0%	25	49.0%	92.5%	\$1,029	11.2%	36.8%
	\$100,001 - \$250,000	29	24.6%	\$4,949	23.6%		16	23.9%	3.5%	\$2,725	23.1%	18.0%	13	25.5%	4.3%	\$2,224	24.2%	19.3%
	\$250,001 - \$1 Million	27	22.9%	\$13,466	64.2%		14	20.9%	2.6%	\$7,517	63.8%	39.9%	13	25.5%	3.2%	\$5,949	64.6%	43.8%
	Total	118	100.0%	\$20,991	100.0%		67	100.0%	100.0%	\$11,789	100.0%	100.0%	51	100.0%	100.0%	\$9,202	100.0%	100.0%
	Small Farm Revenue	Total Farms																
\$1 Million or Less		5	83.3%	\$987	71.2%	96.9%	3	75.0%	28.2%	\$888	68.9%	46.2%	2	100.0%	32.0%	\$99	100.0%	56.2%
Over \$1 Million		1	16.7%	\$400	28.8%	3.1%	1	25.0%					0	0.0%				
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
Total		6	100.0%	\$1,387	100.0%	100.0%	4	100.0%	100.0%				2	100.0%				
Small Farm Loan Size	\$100,000 or Less	3	50.0%	\$164	11.8%		1	25.0%	90.1%	\$65	5.0%	41.4%	2	100.0%	90.7%	\$99	100.0%	37.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	11.6%	0	0.0%	4.1%	\$0	0.0%	18.3%
	\$250,001 - \$500,000	3	50.0%	\$1,223	88.2%		3	75.0%	7.0%	\$1,223	95.0%	46.9%	0	0.0%	5.2%	\$0	0.0%	43.8%
	Total	6	100.0%	\$1,387	100.0%		4	100.0%	100.0%	\$1,288	100.0%	100.0%	2	100.0%	100.0%	\$99	100.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: Houston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income	Count		Dollar			Count		Dollar		Agg		
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	75	4.2%	\$9,024	2.0%	26.8%	37	4.6%	3.6%	\$4,174	2.1%	1.8%	38	3.9%	3.4%	\$4,850	2.0%	1.6%
	Moderate	362	20.1%	\$58,710	13.3%	16.8%	176	21.7%	17.5%	\$27,454	13.9%	11.3%	186	18.8%	17.7%	\$31,256	12.8%	11.1%
	Middle	456	25.4%	\$92,395	20.9%	17.0%	198	24.4%	21.0%	\$37,689	19.1%	16.8%	258	26.1%	23.3%	\$54,706	22.4%	18.2%
	Upper	727	40.4%	\$230,233	52.1%	39.4%	342	42.2%	41.1%	\$108,450	54.9%	56.2%	385	39.0%	42.9%	\$121,783	49.8%	56.9%
	Unknown	178	9.9%	\$51,802	11.7%	0.0%	58	7.2%	16.9%	\$19,733	10.0%	13.8%	120	12.2%	12.8%	\$32,069	13.1%	12.1%
	Total	1,798	100.0%	\$442,164	100.0%	100.0%	811	100.0%	100.0%	\$197,500	100.0%	100.0%	987	100.0%	100.0%	\$244,664	100.0%	100.0%
REFINANCE	Low	9	4.2%	\$891	1.4%	26.8%	4	5.5%	8.0%	\$431	2.1%	4.2%	5	3.5%	4.8%	\$460	1.1%	2.3%
	Moderate	23	10.7%	\$3,186	4.9%	16.8%	6	8.2%	16.0%	\$900	4.3%	10.2%	17	12.1%	11.0%	\$2,286	5.3%	5.9%
	Middle	43	20.1%	\$8,291	12.9%	17.0%	17	23.3%	20.6%	\$3,266	15.6%	15.4%	26	18.4%	16.7%	\$5,025	11.6%	11.0%
	Upper	123	57.5%	\$43,538	67.5%	39.4%	43	58.9%	42.2%	\$13,241	63.1%	57.5%	80	56.7%	47.9%	\$30,297	69.7%	61.0%
	Unknown	16	7.5%	\$8,568	13.3%	0.0%	3	4.1%	13.2%	\$3,146	15.0%	12.7%	13	9.2%	19.6%	\$5,422	12.5%	19.8%
	Total	214	100.0%	\$64,474	100.0%	100.0%	73	100.0%	100.0%	\$20,984	100.0%	100.0%	141	100.0%	100.0%	\$43,490	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	26.8%	0	0.0%	6.2%	\$0	0.0%	4.1%	0	0.0%	5.6%	\$0	0.0%	3.2%
	Moderate	1	50.0%	\$87	13.9%	16.8%	1	100.0%	13.3%	\$87	100.0%	9.7%	0	0.0%	12.7%	\$0	0.0%	8.4%
	Middle	0	0.0%	\$0	0.0%	17.0%	0	0.0%	17.7%	\$0	0.0%	13.0%	0	0.0%	18.3%	\$0	0.0%	12.7%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	57.1%	\$0	0.0%	63.2%	0	0.0%	59.6%	\$0	0.0%	69.7%
	Unknown	1	50.0%	\$538	86.1%	0.0%	0	0.0%	5.7%	\$0	0.0%	10.0%	1	100.0%	3.8%	\$538	100.0%	5.8%
	Total	2	100.0%	\$625	100.0%	100.0%	1	100.0%	100.0%	\$87	100.0%	100.0%	1	100.0%	100.0%	\$538	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	26.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	1.8%	\$0	0.0%	0.1%	0	0.0%	1.3%	\$0	0.0%	0.1%
	Unknown	5	100.0%	\$6,661	100.0%	0.0%	1	100.0%	98.2%	\$246	100.0%	99.9%	4	100.0%	98.2%	\$6,415	100.0%	99.9%
	Total	5	100.0%	\$6,661	100.0%	100.0%	1	100.0%	100.0%	\$246	100.0%	100.0%	4	100.0%	100.0%	\$6,415	100.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	26.8%	0	0.0%	9.8%	\$0	0.0%	4.6%	0	0.0%	6.2%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	13.0%	\$0	0.0%	7.5%	0	0.0%	12.6%	\$0	0.0%	7.1%
	Middle	0	0.0%	\$0	0.0%	17.0%	0	0.0%	17.5%	\$0	0.0%	10.5%	0	0.0%	17.2%	\$0	0.0%	11.2%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	56.2%	\$0	0.0%	74.6%	0	0.0%	60.6%	\$0	0.0%	75.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.5%	\$0	0.0%	2.8%	0	0.0%	3.3%	\$0	0.0%	3.7%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: Houston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	26.8%	0	0.0%	6.1%	\$0	0.0%	3.4%	0	0.0%	7.0%	\$0	0.0%	3.6%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	16.4%	\$0	0.0%	8.2%	0	0.0%	14.3%	\$0	0.0%	7.8%
	Middle	0	0.0%	\$0	0.0%	17.0%	0	0.0%	21.3%	\$0	0.0%	11.6%	0	0.0%	22.6%	\$0	0.0%	14.4%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	42.3%	\$0	0.0%	62.1%	0	0.0%	49.7%	\$0	0.0%	65.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.0%	\$0	0.0%	14.7%	0	0.0%	6.5%	\$0	0.0%	8.5%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	26.8%	0	0.0%	1.3%	\$0	0.0%	0.7%	0	0.0%	1.3%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	2.3%	\$0	0.0%	1.4%	0	0.0%	1.4%	\$0	0.0%	1.0%
	Middle	0	0.0%	\$0	0.0%	17.0%	0	0.0%	1.7%	\$0	0.0%	1.3%	0	0.0%	0.7%	\$0	0.0%	0.8%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	2.8%	\$0	0.0%	3.6%	0	0.0%	2.1%	\$0	0.0%	3.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	91.9%	\$0	0.0%	92.9%	0	0.0%	94.4%	\$0	0.0%	94.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	84	4.2%	\$9,915	1.9%	26.8%	41	4.6%	4.5%	\$4,605	2.1%	1.9%	43	3.8%	3.8%	\$5,310	1.8%	1.6%
	Moderate	386	19.1%	\$61,983	12.1%	16.8%	183	20.7%	16.1%	\$28,441	13.0%	9.1%	203	17.9%	15.4%	\$33,542	11.4%	8.5%
	Middle	499	24.7%	\$100,686	19.6%	17.0%	215	24.3%	19.7%	\$40,955	18.7%	13.6%	284	25.1%	20.8%	\$59,731	20.2%	14.2%
	Upper	850	42.1%	\$273,771	53.3%	39.4%	385	43.5%	39.8%	\$121,691	55.6%	46.8%	465	41.0%	43.5%	\$152,080	51.5%	50.8%
	Unknown	200	9.9%	\$67,569	13.1%	0.0%	62	7.0%	19.9%	\$23,125	10.6%	28.6%	138	12.2%	16.5%	\$44,444	15.1%	24.8%
	Total	2,019	100.0%	\$513,924	100.0%	100.0%	886	100.0%	100.0%	\$218,817	100.0%	100.0%	1,133	100.0%	100.0%	\$295,107	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	59	34.5%	\$15,847	33.8%	90.4%	18	39.1%	38.9%	\$4,871	35.4%	30.2%	41	32.8%	43.3%	\$10,976	33.2%	32.2%
	Over \$1 Million	68	39.8%	\$21,038	44.9%	8.5%	19	41.3%					49	39.2%				
	Total Rev. available	127	74.3%	\$36,885	78.7%	98.9%	37	80.4%					90	72.0%				
	Rev. Not Known	44	25.7%	\$9,933	21.2%	1.0%	9	19.6%					35	28.0%				
Total	171	100.0%	\$46,818	100.0%	100.0%	46	100.0%	100.0%				125	100.0%	100.0%				
Small Business Loan Size	\$100,000 or Less	52	30.4%	\$3,510	7.5%		14	30.4%	93.1%	\$1,030	7.5%	37.1%	38	30.4%	93.7%	\$2,480	7.5%	39.0%
	\$100,001 - \$250,000	46	26.9%	\$8,901	19.0%		12	26.1%	3.5%	\$2,621	19.0%	15.1%	34	27.2%	3.2%	\$6,280	19.0%	14.7%
	\$250,001 - \$1 Million	73	42.7%	\$34,407	73.5%		20	43.5%	3.4%	\$10,118	73.5%	47.8%	53	42.4%	3.1%	\$24,289	73.5%	46.3%
	Total	171	100.0%	\$46,818	100.0%		46	100.0%	100.0%	\$13,769	100.0%	100.0%	125	100.0%	100.0%	\$33,049	100.0%	100.0%
	Total Farms																	
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	97.9%	0	0.0%	46.1%	\$0	0.0%	53.6%	0	0.0%	61.3%	\$0	0.0%	60.4%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.9%	0	0.0%					0	0.0%				
	Not Known	1	100.0%	\$70	100.0%	0.2%	1	100.0%					0	0.0%				
	Total	1	100.0%	\$70	100.0%	100.0%	1	100.0%	100.0%				0	0.0%				
	Total Farms																	
Small Farm Loan Size	\$100,000 or Less	1	100.0%	\$70	100.0%		1	100.0%	93.5%	\$70	100.0%	48.3%	0	0.0%	92.9%	\$0	0.0%	43.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	26.2%	0	0.0%	4.1%	\$0	0.0%	21.5%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	25.5%	0	0.0%	2.9%	\$0	0.0%	35.0%
	Total	1	100.0%	\$70	100.0%		1	100.0%	100.0%	\$70	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total Farms																	

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: McAllen-Edinburg-Mission MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	1	2.1%	\$126	1.4%	16.3%	1	3.6%	4.4%	\$126	2.6%	2.5%	0	0.0%	4.2%	\$0	0.0%	2.4%
	Middle	6	12.5%	\$667	7.7%	15.4%	4	14.3%	13.1%	\$465	9.5%	9.6%	2	10.0%	14.6%	\$202	5.4%	10.7%
	Upper	36	75.0%	\$6,997	80.5%	43.2%	21	75.0%	59.1%	\$4,038	82.1%	67.2%	15	75.0%	62.6%	\$2,959	78.4%	69.0%
	Unknown	5	10.4%	\$903	10.4%	0.0%	2	7.1%	22.8%	\$291	5.9%	20.3%	3	15.0%	18.3%	\$612	16.2%	17.7%
	Total	48	100.0%	\$8,693	100.0%	100.0%	28	100.0%	100.0%	\$4,920	100.0%	100.0%	20	100.0%	100.0%	\$3,773	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	2.5%	\$0	0.0%	1.2%	0	0.0%	1.2%	\$0	0.0%	0.7%
	Moderate	1	5.0%	\$77	2.3%	16.3%	1	8.3%	4.2%	\$77	3.4%	2.1%	0	0.0%	4.1%	\$0	0.0%	1.9%
	Middle	3	15.0%	\$301	8.9%	15.4%	2	16.7%	9.7%	\$261	11.5%	6.5%	1	12.5%	9.9%	\$40	3.6%	6.7%
	Upper	14	70.0%	\$2,661	78.5%	43.2%	8	66.7%	64.2%	\$1,822	80.1%	69.4%	6	75.0%	62.1%	\$839	75.3%	64.8%
	Unknown	2	10.0%	\$349	10.3%	0.0%	1	8.3%	19.3%	\$114	5.0%	20.8%	1	12.5%	22.7%	\$235	21.1%	25.9%
	Total	20	100.0%	\$3,388	100.0%	100.0%	12	100.0%	100.0%	\$2,274	100.0%	100.0%	8	100.0%	100.0%	\$1,114	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	47.1%	\$0	0.0%	10.9%	0	0.0%	0.6%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	5.0%	\$0	0.0%	6.6%	0	0.0%	10.9%	\$0	0.0%	6.3%
	Middle	0	0.0%	\$0	0.0%	15.4%	0	0.0%	6.7%	\$0	0.0%	13.3%	0	0.0%	10.9%	\$0	0.0%	9.3%
	Upper	0	0.0%	\$0	0.0%	43.2%	0	0.0%	27.7%	\$0	0.0%	61.6%	0	0.0%	75.4%	\$0	0.0%	83.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.4%	\$0	0.0%	7.5%	0	0.0%	2.3%	\$0	0.0%	1.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	1.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	2.1%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	15.4%	0	0.0%	1.0%	\$0	0.0%	0.1%	0	0.0%	0.9%	\$0	0.0%	0.1%
	Upper	1	12.5%	\$5,000	34.5%	43.2%	1	20.0%	9.3%	\$5,000	41.8%	7.1%	0	0.0%	12.2%	\$0	0.0%	3.0%
	Unknown	7	87.5%	\$9,476	65.5%	0.0%	4	80.0%	86.6%	\$6,975	58.2%	92.0%	3	100.0%	87.0%	\$2,501	100.0%	96.9%
	Total	8	100.0%	\$14,476	100.0%	100.0%	5	100.0%	100.0%	\$11,975	100.0%	100.0%	3	100.0%	100.0%	\$2,501	100.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	1.2%	\$0	0.0%	0.2%	0	0.0%	2.5%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	12.0%	\$0	0.0%	9.1%	0	0.0%	7.6%	\$0	0.0%	3.6%
	Middle	0	0.0%	\$0	0.0%	15.4%	0	0.0%	18.1%	\$0	0.0%	15.2%	0	0.0%	17.7%	\$0	0.0%	14.4%
	Upper	0	0.0%	\$0	0.0%	43.2%	0	0.0%	68.7%	\$0	0.0%	75.4%	0	0.0%	70.9%	\$0	0.0%	80.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.3%	\$0	0.0%	0.8%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: McAllen-Edinburg-Mission MSA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	4.0%	\$0	0.0%	1.7%	0	0.0%	2.4%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	11.1%	\$0	0.0%	7.0%	0	0.0%	8.5%	\$0	0.0%	4.9%
	Middle	0	0.0%	\$0	0.0%	15.4%	0	0.0%	19.0%	\$0	0.0%	15.3%	0	0.0%	11.5%	\$0	0.0%	6.8%
	Upper	0	0.0%	\$0	0.0%	43.2%	0	0.0%	63.5%	\$0	0.0%	73.1%	0	0.0%	72.7%	\$0	0.0%	82.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	2.9%	0	0.0%	4.8%	\$0	0.0%	4.8%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	0.5%	\$0	0.0%	0.1%	0	0.0%	0.5%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	0.7%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.5%	\$0	0.0%	0.5%	0	0.0%	0.8%	\$0	0.0%	0.5%
	Upper	0	0.0%	\$0	0.0%	43.2%	0	0.0%	4.7%	\$0	0.0%	5.7%	0	0.0%	2.1%	\$0	0.0%	3.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	93.6%	\$0	0.0%	93.2%	0	0.0%	96.5%	\$0	0.0%	95.8%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	3.7%	\$0	0.0%	0.7%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	2	2.6%	\$203	0.8%	16.3%	2	4.4%	4.4%	\$203	1.1%	2.3%	0	0.0%	4.2%	\$0	0.0%	2.0%
	Middle	9	11.8%	\$968	3.6%	15.4%	6	13.3%	11.5%	\$726	3.8%	8.1%	3	9.7%	12.8%	\$242	3.3%	8.4%
	Upper	51	67.1%	\$14,658	55.2%	43.2%	30	66.7%	55.7%	\$10,860	56.7%	61.1%	21	67.7%	60.1%	\$3,798	51.4%	59.9%
	Unknown	14	18.4%	\$10,728	40.4%	0.0%	7	15.6%	24.7%	\$7,380	38.5%	27.8%	7	22.6%	22.3%	\$3,348	45.3%	29.4%
	Total	76	100.0%	\$26,557	100.0%	100.0%	45	100.0%	100.0%	\$19,169	100.0%	100.0%	31	100.0%	100.0%	\$7,388	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	34	21.1%	\$7,333	25.3%	93.4%	19	23.8%	37.9%	\$4,925	32.9%	35.7%	15	18.5%	38.9%	\$2,408	17.2%	36.0%
	Over \$1 Million	50	31.1%	\$13,846	47.8%	6.0%	20	25.0%					30	37.0%				
	Total Rev. available	84	52.2%	\$21,179	73.1%	99.4%	39	48.8%					45	55.5%				
	Rev. Not Known	77	47.8%	\$7,813	26.9%	0.6%	41	51.3%					36	44.4%				
Total	161	100.0%	\$28,992	100.0%	100.0%	80	100.0%	100.0%				81	100.0%	100.0%				
Small Business Loan Size	\$100,000 or Less	91	56.5%	\$3,513	12.1%		42	52.5%	92.3%	\$1,712	11.4%	37.6%	49	60.5%	93.4%	\$1,801	12.8%	41.0%
	\$100,001 - \$250,000	34	21.1%	\$6,358	21.9%		20	25.0%	4.1%	\$3,730	24.9%	17.3%	14	17.3%	3.8%	\$2,628	18.7%	18.2%
	\$250,001 - \$1 Million	36	22.4%	\$19,121	66.0%		18	22.5%	3.6%	\$9,531	63.7%	45.1%	18	22.2%	2.7%	\$9,590	68.4%	40.7%
	Total	161	100.0%	\$28,992	100.0%		80	100.0%	100.0%	\$14,973	100.0%	100.0%	81	100.0%	100.0%	\$14,019	100.0%	100.0%
	Small Farm Revenue	Total Farms																
\$1 Million or Less		2	15.4%	\$449	15.1%	91.5%	0	0.0%	37.6%	\$0	0.0%	65.1%	2	33.3%	40.4%	\$449	38.0%	72.0%
Over \$1 Million		1	7.7%	\$400	13.5%	7.9%	1	14.3%					0	0.0%				
Not Known		10	76.9%	\$2,123	71.4%	0.6%	6	85.7%					4	66.7%				
Total		13	100.0%	\$2,972	100.0%	100.0%	7	100.0%					6	100.0%				
Small Farm Loan Size	\$100,000 or Less	4	30.8%	\$249	8.4%		2	28.6%	89.6%	\$150	8.4%	34.3%	2	33.3%	82.0%	\$99	8.4%	22.2%
	\$100,001 - \$250,000	3	23.1%	\$433	14.6%		1	14.3%	4.0%	\$150	8.4%	15.4%	2	33.3%	9.9%	\$283	23.9%	27.0%
	\$250,001 - \$500,000	6	46.2%	\$2,290	77.1%		4	57.1%	6.4%	\$1,490	83.2%	50.2%	2	33.3%	8.1%	\$800	67.7%	50.8%
	Total	13	100.0%	\$2,972	100.0%		7	100.0%	100.0%	\$1,790	100.0%	100.0%	6	100.0%	100.0%	\$1,182	100.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: San Antonio

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	19	2.1%	\$2,038	0.9%	24.1%	11	2.8%	2.7%	\$1,149	1.2%	1.3%	8	1.5%	3.1%	\$889	0.6%	1.5%
	Moderate	144	15.9%	\$23,333	9.8%	17.7%	60	15.4%	13.7%	\$9,160	9.4%	9.3%	84	16.2%	16.4%	\$14,173	10.1%	11.3%
	Middle	216	23.8%	\$43,715	18.4%	19.3%	95	24.4%	23.4%	\$17,546	18.0%	20.5%	121	23.4%	24.8%	\$26,169	18.6%	21.8%
	Upper	435	48.0%	\$138,071	58.1%	39.0%	168	43.2%	40.5%	\$51,536	53.0%	51.2%	267	51.6%	37.8%	\$86,535	61.6%	47.5%
	Unknown	92	10.2%	\$30,662	12.9%	0.0%	55	14.1%	19.8%	\$17,864	18.4%	17.6%	37	7.2%	17.9%	\$12,798	9.1%	17.9%
	Total	906	100.0%	\$237,819	100.0%	100.0%	389	100.0%	100.0%	\$97,255	100.0%	100.0%	517	100.0%	100.0%	\$140,564	100.0%	100.0%
REFINANCE	Low	2	1.8%	\$280	1.0%	24.1%	0	0.0%	7.4%	\$0	0.0%	3.9%	2	2.6%	5.4%	\$280	1.3%	2.6%
	Moderate	10	8.9%	\$1,473	5.1%	17.7%	4	11.1%	14.3%	\$490	6.6%	9.3%	6	7.9%	10.3%	\$983	4.6%	5.6%
	Middle	22	19.6%	\$3,373	11.6%	19.3%	8	22.2%	21.5%	\$800	10.7%	16.9%	14	18.4%	15.9%	\$2,573	11.9%	11.1%
	Upper	61	54.5%	\$18,957	65.3%	39.0%	22	61.1%	40.5%	\$5,936	79.4%	51.1%	39	51.3%	35.4%	\$13,021	60.4%	40.7%
	Unknown	17	15.2%	\$4,943	17.0%	0.0%	2	5.6%	16.3%	\$251	3.4%	18.9%	15	19.7%	33.1%	\$4,692	21.8%	40.0%
	Total	112	100.0%	\$29,026	100.0%	100.0%	36	100.0%	100.0%	\$7,477	100.0%	100.0%	76	100.0%	100.0%	\$21,549	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.1%	0	0.0%	7.8%	\$0	0.0%	4.5%	0	0.0%	7.9%	\$0	0.0%	4.6%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	13.1%	\$0	0.0%	9.1%	0	0.0%	13.5%	\$0	0.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	19.9%	\$0	0.0%	15.2%	0	0.0%	23.5%	\$0	0.0%	17.7%
	Upper	0	0.0%	\$0	0.0%	39.0%	0	0.0%	55.6%	\$0	0.0%	64.0%	0	0.0%	52.7%	\$0	0.0%	64.1%
	Unknown	1	100.0%	\$155	100.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	7.1%	1	100.0%	2.4%	\$155	100.0%	3.3%
	Total	1	100.0%	\$155	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$155	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.0%	0	0.0%	2.4%	\$0	0.0%	0.1%	0	0.0%	3.0%	\$0	0.0%	0.1%
	Unknown	1	100.0%	\$1,517	100.0%	0.0%	1	100.0%	97.6%	\$1,517	100.0%	99.9%	0	0.0%	97.0%	\$0	0.0%	99.9%
	Total	1	100.0%	\$1,517	100.0%	100.0%	1	100.0%	100.0%	\$1,517	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	24.1%	0	0.0%	9.9%	\$0	0.0%	6.8%	0	0.0%	5.6%	\$0	0.0%	2.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	14.0%	\$0	0.0%	9.6%	0	0.0%	16.2%	\$0	0.0%	8.8%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	18.4%	\$0	0.0%	10.4%	0	0.0%	16.2%	\$0	0.0%	10.4%
	Upper	0	0.0%	\$0	0.0%	39.0%	0	0.0%	53.9%	\$0	0.0%	70.5%	0	0.0%	59.0%	\$0	0.0%	76.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.8%	\$0	0.0%	2.8%	0	0.0%	3.0%	\$0	0.0%	2.4%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: San Antonio

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	24.1%	0	0.0%	8.5%	\$0	0.0%	5.9%	0	0.0%	10.8%	\$0	0.0%	5.7%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	16.5%	\$0	0.0%	10.8%	0	0.0%	19.1%	\$0	0.0%	10.7%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	24.6%	\$0	0.0%	18.0%	0	0.0%	22.0%	\$0	0.0%	15.6%
	Upper	1	100.0%	\$1,000	100.0%	39.0%	1	100.0%	41.1%	\$1,000	100.0%	51.4%	0	0.0%	42.2%	\$0	0.0%	60.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.2%	\$0	0.0%	13.9%	0	0.0%	5.9%	\$0	0.0%	7.2%
	Total	1	100.0%	\$1,000	100.0%	100.0%	1	100.0%	100.0%	\$1,000	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	24.1%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	1.7%	\$0	0.0%	1.6%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	1.1%	\$0	0.0%	1.2%	0	0.0%	0.4%	\$0	0.0%	0.4%
	Upper	0	0.0%	\$0	0.0%	39.0%	0	0.0%	2.1%	\$0	0.0%	2.5%	0	0.0%	0.9%	\$0	0.0%	1.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	94.8%	\$0	0.0%	94.6%	0	0.0%	98.0%	\$0	0.0%	97.7%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	21	2.1%	\$2,318	0.9%	24.1%	11	2.6%	3.7%	\$1,149	1.1%	1.6%	10	1.7%	3.8%	\$1,169	0.7%	1.6%
	Moderate	154	15.1%	\$24,806	9.2%	17.7%	64	15.0%	13.3%	\$9,650	9.0%	8.2%	90	15.2%	14.3%	\$15,156	9.3%	8.8%
	Middle	238	23.3%	\$47,088	17.5%	19.3%	103	24.1%	22.0%	\$18,346	17.1%	17.4%	135	22.7%	21.8%	\$28,742	17.7%	17.0%
	Upper	497	48.7%	\$158,028	58.6%	39.0%	191	44.7%	39.4%	\$58,472	54.5%	45.0%	306	51.5%	36.5%	\$99,556	61.4%	41.1%
	Unknown	111	10.9%	\$37,277	13.8%	0.0%	58	13.6%	21.6%	\$19,632	18.3%	27.9%	53	8.9%	23.6%	\$17,645	10.9%	31.5%
	Total	1,021	100.0%	\$269,517	100.0%	100.0%	427	100.0%	100.0%	\$107,249	100.0%	100.0%	594	100.0%	100.0%	\$162,268	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	51	41.8%	\$12,736	40.8%	92.4%	23	39.7%	43.0%	\$5,853	38.2%	32.3%	28	43.8%	42.9%	\$6,883	43.4%	31.0%
	Over \$1 Million	49	40.2%	\$15,981	51.2%	6.7%	24	41.4%					25	39.1%				
	Total Rev. available	100	82.0%	\$28,717	92.0%	99.1%	47	81.1%					53	82.9%				
	Rev. Not Known	22	18.0%	\$2,488	8.0%	0.9%	11	19.0%					11	17.2%				
	Total	122	100.0%	\$31,205	100.0%	100.0%	58	100.0%	100.0%				64	100.0%				
Small Business Loan Size	\$100,000 or Less	55	45.1%	\$3,671	11.8%		24	41.4%	92.2%	\$1,550	10.1%	35.5%	31	48.4%	93.2%	\$2,121	13.4%	37.5%
	\$100,001 - \$250,000	29	23.8%	\$5,140	16.5%		15	25.9%	4.0%	\$2,616	17.1%	16.1%	14	21.9%	3.4%	\$2,524	15.9%	15.1%
	\$250,001 - \$1 Million	38	31.1%	\$22,394	71.8%		19	32.8%	3.8%	\$11,176	72.8%	48.4%	19	29.7%	3.4%	\$11,218	70.7%	47.4%
	Total	122	100.0%	\$31,205	100.0%		58	100.0%	100.0%	\$15,342	100.0%	100.0%	64	100.0%	100.0%	\$15,863	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.7%	0	0.0%	50.5%	\$0	0.0%	40.4%	0	0.0%	60.1%	\$0	0.0%	78.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.3%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.6%	\$0	0.0%	35.8%	0	0.0%	91.6%	\$0	0.0%	37.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.2%	\$0	0.0%	25.3%	0	0.0%	3.5%	\$0	0.0%	13.8%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.2%	\$0	0.0%	38.9%	0	0.0%	4.9%	\$0	0.0%	48.3%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: Victoria

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019				Families by Family Income %	2018					2019						
		Count		Bank Dollar			Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	#	%	Bank %	Agg %	\$ (000s)	\$ %	\$ %	#	%	Bank %	Agg %	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	3.4%	\$0	0.0%	1.6%	0	0.0%	2.8%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	14.6%	\$0	0.0%	10.6%	0	0.0%	14.1%	\$0	0.0%	9.8%
	Middle	1	33.3%	\$231	41.8%	18.0%	0	0.0%	25.0%	\$0	0.0%	22.2%	1	100.0%	23.7%	\$231	100.0%	21.2%
	Upper	2	66.7%	\$321	58.2%	41.6%	2	100.0%	35.6%	\$321	100.0%	46.2%	0	0.0%	43.2%	\$0	0.0%	53.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.4%	\$0	0.0%	19.4%	0	0.0%	16.2%	\$0	0.0%	14.3%
	Total	3	100.0%	\$552	100.0%	100.0%	2	100.0%	100.0%	\$321	100.0%	100.0%	1	100.0%	100.0%	\$231	100.0%	100.0%
REFINANCE	Low	1	25.0%	\$110	16.8%	23.5%	1	50.0%	7.9%	\$110	38.6%	3.3%	0	0.0%	4.4%	\$0	0.0%	1.8%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	13.1%	\$0	0.0%	9.4%	0	0.0%	10.2%	\$0	0.0%	6.4%
	Middle	2	50.0%	\$272	41.5%	18.0%	1	50.0%	24.2%	\$175	61.4%	22.1%	1	50.0%	13.5%	\$97	26.2%	10.7%
	Upper	1	25.0%	\$273	41.7%	41.6%	0	0.0%	37.3%	\$0	0.0%	45.3%	1	50.0%	42.2%	\$273	73.8%	51.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.5%	\$0	0.0%	19.8%	0	0.0%	29.7%	\$0	0.0%	29.9%
	Total	4	100.0%	\$655	100.0%	100.0%	2	100.0%	100.0%	\$285	100.0%	100.0%	2	100.0%	100.0%	\$370	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	8.8%	\$0	0.0%	5.5%	0	0.0%	15.8%	\$0	0.0%	14.9%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	14.7%	\$0	0.0%	14.7%	0	0.0%	10.5%	\$0	0.0%	10.3%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	14.7%	\$0	0.0%	9.0%	0	0.0%	7.9%	\$0	0.0%	5.7%
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	55.9%	\$0	0.0%	62.9%	0	0.0%	60.5%	\$0	0.0%	65.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.9%	\$0	0.0%	7.9%	0	0.0%	5.3%	\$0	0.0%	4.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$470	100.0%	0.0%	1	100.0%	100.0%	\$470	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	1	100.0%	\$470	100.0%	100.0%	1	100.0%	100.0%	\$470	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	40.0%	\$0	0.0%	42.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	20.0%	\$0	0.0%	9.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	10.0%	\$0	0.0%	8.5%	0	0.0%	50.0%	\$0	0.0%	43.2%
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	30.0%	\$0	0.0%	39.6%	0	0.0%	50.0%	\$0	0.0%	56.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix G

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: Victoria

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	30.8%	\$0	0.0%	22.1%	0	0.0%	15.0%	\$0	0.0%	13.3%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	15.4%	\$0	0.0%	25.1%	0	0.0%	20.0%	\$0	0.0%	25.8%
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	46.2%	\$0	0.0%	45.9%	0	0.0%	65.0%	\$0	0.0%	60.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.7%	\$0	0.0%	6.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	1.1%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	1.1%	\$0	0.0%	3.5%	0	0.0%	1.4%	\$0	0.0%	1.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	97.8%	\$0	0.0%	95.8%	0	0.0%	98.6%	\$0	0.0%	98.7%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	12.5%	\$110	6.6%	23.5%	1	20.0%	4.2%	\$110	10.2%	1.8%	0	0.0%	3.2%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	13.7%	\$0	0.0%	9.2%	0	0.0%	12.6%	\$0	0.0%	7.3%
	Middle	3	37.5%	\$503	30.0%	18.0%	1	20.0%	23.2%	\$175	16.3%	19.1%	2	66.7%	20.4%	\$328	54.6%	15.2%
	Upper	3	37.5%	\$594	35.4%	41.6%	2	40.0%	34.3%	\$321	29.8%	40.2%	1	33.3%	41.9%	\$273	45.4%	42.4%
	Unknown	1	12.5%	\$470	28.0%	0.0%	1	20.0%	24.6%	\$470	43.7%	29.7%	0	0.0%	21.9%	\$0	0.0%	33.9%
	Total	8	100.0%	\$1,677	100.0%	100.0%	5	100.0%	100.0%	\$1,076	100.0%	100.0%	3	100.0%	100.0%	\$601	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	15	36.6%	\$1,072	26.0%	91.0%	10	41.7%	36.4%	\$627	28.1%	29.3%	5	29.4%	38.6%	\$445	23.4%	33.9%
	Over \$1 Million	13	31.7%	\$2,390	57.9%	8.1%	6	25.0%					7	41.2%				
	Total Rev. available	28	68.3%	\$3,462	83.9%	99.1%	16	66.7%					12	70.6%				
	Rev. Not Known	13	31.7%	\$669	16.2%	0.9%	8	33.3%					5	29.4%				
Total	41	100.0%	\$4,131	100.0%	100.0%	24	100.0%					17	100.0%					
Small Business Loan Size	\$100,000 or Less	30	73.2%	\$1,298	31.4%		18	75.0%	91.0%	\$803	36.0%	37.9%	12	70.6%	91.8%	\$495	26.0%	40.5%
	\$100,001 - \$250,000	7	17.1%	\$1,468	35.5%		5	20.8%	4.8%	\$1,018	45.7%	16.5%	2	11.8%	4.5%	\$450	23.7%	18.1%
	\$250,001 - \$1 Million	4	9.8%	\$1,365	33.0%		1	4.2%	4.2%	\$408	18.3%	45.7%	3	17.6%	3.7%	\$957	50.3%	41.4%
	Total	41	100.0%	\$4,131	100.0%		24	100.0%	100.0%	\$2,229	100.0%	100.0%	17	100.0%	100.0%	\$1,902	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.3%	0	0.0%	75.0%	\$0	0.0%	85.7%	0	0.0%	76.0%	\$0	0.0%	78.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.7%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	64.0%	\$0	0.0%	18.3%	0	0.0%	69.0%	\$0	0.0%	21.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	22.0%	\$0	0.0%	35.6%	0	0.0%	21.0%	\$0	0.0%	39.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	14.0%	\$0	0.0%	46.0%	0	0.0%	10.0%	\$0	0.0%	39.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

Appendix H

Appendix H:

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: Hood County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2019			2019			2019					
		Count		Dollar			Bank	Agg	Dollar		Bank	Agg	Dollar					
		#	%	\$ (000s)	\$ %	#			%	%			\$ (000s)	\$ %	\$ %	#	%	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.2%	\$0	0.0%	1.9%
	Middle	0	0.0%	\$0	0.0%	36.6%	0	0.0%	36.4%	\$0	0.0%	27.1%	1	33.3%	45.5%	\$125	10.6%	46.7%
	Upper	0	0.0%	\$0	0.0%	63.4%	0	0.0%	63.6%	\$0	0.0%	72.9%	2	66.7%	49.3%	\$1,055	89.4%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$1,180	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.4%	\$0	0.0%	3.0%
	Middle	0	0.0%	\$0	0.0%	36.6%	0	0.0%	32.3%	\$0	0.0%	27.0%	0	0.0%	64.4%	\$0	0.0%	59.8%
	Upper	0	0.0%	\$0	0.0%	63.4%	0	0.0%	67.7%	\$0	0.0%	73.0%	0	0.0%	31.1%	\$0	0.0%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	7	3.8%	5.7%	\$1,162	2.3%	3.1%
	Middle	13	28.3%	\$2,922	25.3%	36.6%	13	28.3%	33.8%	\$2,922	25.3%	29.1%	97	53.0%	59.8%	\$20,450	40.1%	54.0%
	Upper	33	71.7%	\$8,623	74.7%	63.4%	33	71.7%	66.2%	\$8,623	74.7%	70.9%	79	43.2%	34.5%	\$29,335	57.6%	42.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	46	100.0%	\$11,545	100.0%	100.0%	46	100.0%	100.0%	\$11,545	100.0%	100.0%	183	100.0%	100.0%	\$50,947	100.0%	100.0%
SMALL BUSINESS	Total Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	8	9.0%	9.5%	\$1,523	7.6%	7.1%
	Middle	13	54.2%	\$4,082	70.8%	31.5%	13	54.2%	30.4%	\$4,082	70.8%	29.1%	61	68.5%	48.7%	\$12,673	63.4%	46.6%
	Upper	11	45.8%	\$1,686	29.2%	68.5%	11	45.8%	66.8%	\$1,686	29.2%	69.6%	20	22.5%	40.3%	\$5,796	29.0%	45.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	1.3%	0	0.0%	1.5%	\$0	0.0%	0.8%	
Total	24	100.0%	\$5,768	100.0%	100.0%	24	100.0%	100.0%	\$5,768	100.0%	100.0%	89	100.0%	100.0%	\$19,992	100.0%	100.0%	
SMALL FARM	Total Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	39.2%	\$0	0.0%	30.0%
	Middle	3	75.0%	\$105	94.6%	45.7%	3	75.0%	36.6%	\$105	94.6%	16.0%	1	100.0%	43.1%	\$31	100.0%	19.0%
	Upper	1	25.0%	\$6	5.4%	54.3%	1	25.0%	63.4%	\$6	5.4%	84.0%	0	0.0%	17.6%	\$0	0.0%	51.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	4	100.0%	\$111	100.0%	100.0%	4	100.0%	100.0%	\$111	100.0%	100.0%	1	100.0%	100.0%	\$31	100.0%	100.0%	

Originations & Purchases
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: Jim Wells County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	8.7%	\$141	6.1%	18.4%	1	6.7%	8.9%	\$100	7.9%	5.0%	1	12.5%	6.7%	\$41	3.9%	4.8%
	Middle	8	34.8%	\$1,071	46.2%	64.8%	4	26.7%	53.3%	\$467	37.0%	58.9%	4	50.0%	71.7%	\$604	57.3%	76.2%
	Upper	13	56.5%	\$1,104	47.7%	16.8%	10	66.7%	37.8%	\$694	55.0%	36.1%	3	37.5%	21.7%	\$410	38.9%	19.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$2,316	100.0%	100.0%	15	100.0%	100.0%	\$1,261	100.0%	100.0%	8	100.0%	100.0%	\$1,055	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	3.5%	\$0	0.0%	1.8%	0	0.0%	2.5%	\$0	0.0%	1.2%
	Middle	8	80.0%	\$1,282	86.4%	64.8%	5	83.3%	59.3%	\$852	88.8%	59.3%	3	75.0%	74.2%	\$430	82.2%	78.3%
	Upper	2	20.0%	\$201	13.6%	16.8%	1	16.7%	37.2%	\$108	11.3%	38.9%	1	25.0%	23.3%	\$93	17.8%	20.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$1,483	100.0%	100.0%	6	100.0%	100.0%	\$960	100.0%	100.0%	4	100.0%	100.0%	\$523	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	7.1%	\$0	0.0%	4.5%	0	0.0%	28.6%	\$0	0.0%	26.3%
	Middle	0	0.0%	\$0	0.0%	64.8%	0	0.0%	42.9%	\$0	0.0%	63.1%	0	0.0%	71.4%	\$0	0.0%	73.7%
	Upper	0	0.0%	\$0	0.0%	16.8%	0	0.0%	50.0%	\$0	0.0%	32.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$75	100.0%	52.1%	1	100.0%	50.0%	\$75	100.0%	34.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	33.7%	0	0.0%	50.0%	\$0	0.0%	65.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$75	100.0%	100.0%	1	100.0%	100.0%	\$75	100.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	64.8%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: Jim Wells County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	18.2%	\$0	0.0%	16.6%
	Middle	0	0.0%	\$0	0.0%	64.8%	0	0.0%	50.0%	\$0	0.0%	7.4%	0	0.0%	63.6%	\$0	0.0%	67.7%
	Upper	0	0.0%	\$0	0.0%	16.8%	0	0.0%	50.0%	\$0	0.0%	92.6%	0	0.0%	18.2%	\$0	0.0%	15.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	15.4%	\$0	0.0%	18.2%	0	0.0%	4.2%	\$0	0.0%	2.4%
	Middle	0	0.0%	\$0	0.0%	64.8%	0	0.0%	42.3%	\$0	0.0%	38.9%	0	0.0%	62.5%	\$0	0.0%	72.9%
	Upper	0	0.0%	\$0	0.0%	16.8%	0	0.0%	42.3%	\$0	0.0%	43.0%	0	0.0%	33.3%	\$0	0.0%	24.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	5.9%	\$141	3.6%	18.4%	1	4.5%	8.1%	\$100	4.4%	4.8%	1	8.3%	6.1%	\$41	2.6%	4.1%
	Middle	17	50.0%	\$2,428	62.7%	64.8%	10	45.5%	53.6%	\$1,394	60.7%	58.2%	7	58.3%	71.6%	\$1,034	65.5%	76.4%
	Upper	15	44.1%	\$1,305	33.7%	16.8%	11	50.0%	38.4%	\$802	34.9%	37.0%	4	33.3%	22.3%	\$503	31.9%	19.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	34	100.0%	\$3,874	100.0%	100.0%	22	100.0%	100.0%	\$2,296	100.0%	100.0%	12	100.0%	100.0%	\$1,578	100.0%	100.0%
SMALL BUSINESS		Total Businesses																
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	11.9%	\$1,283	19.0%	10.8%	4	8.3%	15.9%	\$118	3.1%	14.8%	4	21.1%	12.9%	\$1,165	38.8%	12.4%
	Middle	29	43.3%	\$2,597	38.5%	65.5%	18	37.5%	38.4%	\$1,782	47.5%	31.6%	11	57.9%	62.5%	\$815	27.1%	62.1%
	Upper	30	44.8%	\$2,872	42.5%	23.7%	26	54.2%	40.0%	\$1,849	49.3%	47.8%	4	21.1%	18.3%	\$1,023	34.1%	18.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.8%	\$0	0.0%	5.7%	0	0.0%	6.3%	\$0	0.0%	6.7%
Total	67	100.0%	\$6,752	100.0%	100.0%	48	100.0%	100.0%	\$3,749	100.0%	100.0%	19	100.0%	100.0%	\$3,003	100.0%	100.0%	
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	58.1%	\$0	0.0%	57.8%	0	0.0%	52.7%	\$0	0.0%	68.3%
	Middle	2	40.0%	\$55	24.7%	60.0%	1	25.0%	11.3%	\$21	11.1%	21.2%	1	100.0%	25.5%	\$34	100.0%	20.9%
	Upper	3	60.0%	\$168	75.3%	28.0%	3	75.0%	24.2%	\$168	88.9%	15.7%	0	0.0%	9.1%	\$0	0.0%	5.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	6.5%	\$0	0.0%	5.2%	0	0.0%	12.7%	\$0	0.0%	5.4%
Total	5	100.0%	\$223	100.0%	100.0%	4	100.0%	100.0%	\$189	100.0%	100.0%	1	100.0%	100.0%	\$34	100.0%	100.0%	

Originations & Purchases
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: Hood County

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2019					2019					2019						
		Count		Bank Dollar		Families by Family Income	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	1	2.4%	\$110	1.1%	11.2%	1	2.4%	1.8%	\$110	1.1%	0.7%	2	4.2%	4.0%	\$244	0.8%	1.8%
	Moderate	4	9.8%	\$401	3.9%	15.8%	4	9.8%	7.0%	\$401	3.9%	3.9%	5	10.4%	16.6%	\$863	2.9%	10.2%
	Middle	9	22.0%	\$1,681	16.4%	18.5%	9	22.0%	17.9%	\$1,681	16.4%	12.4%	5	10.4%	19.5%	\$1,015	3.5%	15.0%
	Upper	27	65.9%	\$8,055	78.6%	54.4%	27	65.9%	60.7%	\$8,055	78.6%	70.5%	30	62.5%	42.4%	\$24,733	84.2%	56.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.6%	\$0	0.0%	12.5%	6	12.5%	17.6%	\$2,536	8.6%	16.8%
	Total	41	100.0%	\$10,247	100.0%	100.0%	41	100.0%	100.0%	\$10,247	100.0%	100.0%	48	100.0%	100.0%	\$29,391	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	11.2%	0	0.0%	1.6%	\$0	0.0%	0.8%	1	2.5%	4.1%	\$50	0.6%	1.8%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	5.3%	\$0	0.0%	3.0%	7	17.5%	10.2%	\$1,087	12.0%	5.5%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	12.4%	\$0	0.0%	8.1%	13	32.5%	14.1%	\$1,488	16.4%	9.6%
	Upper	2	40.0%	\$772	59.5%	54.4%	2	40.0%	58.4%	\$772	59.5%	64.1%	18	45.0%	37.9%	\$6,352	70.0%	48.3%
	Unknown	3	60.0%	\$526	40.5%	0.0%	3	60.0%	22.2%	\$526	40.5%	24.0%	1	2.5%	33.7%	\$100	1.1%	34.9%
	Total	5	100.0%	\$1,298	100.0%	100.0%	5	100.0%	100.0%	\$1,298	100.0%	100.0%	40	100.0%	100.0%	\$9,077	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	11.2%	0	0.0%	3.5%	\$0	0.0%	0.9%	0	0.0%	5.2%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	7.8%	\$0	0.0%	6.8%	1	100.0%	15.7%	\$30	100.0%	6.9%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	13.9%	\$0	0.0%	14.1%	0	0.0%	16.5%	\$0	0.0%	9.6%
	Upper	0	0.0%	\$0	0.0%	54.4%	0	0.0%	71.3%	\$0	0.0%	71.9%	0	0.0%	58.4%	\$0	0.0%	66.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.5%	\$0	0.0%	6.3%	0	0.0%	4.2%	\$0	0.0%	13.6%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$30	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	11.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	54.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$1,195	100.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$1,195	100.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	11.2%	0	0.0%	3.8%	\$0	0.0%	1.2%	9	10.2%	5.0%	\$370	3.7%	1.6%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	23.1%	\$0	0.0%	32.1%	11	12.5%	10.3%	\$860	8.5%	6.9%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	19.2%	\$0	0.0%	15.0%	16	18.2%	17.6%	\$1,359	13.5%	9.8%
	Upper	0	0.0%	\$0	0.0%	54.4%	0	0.0%	53.8%	\$0	0.0%	51.8%	49	55.7%	65.7%	\$7,215	71.6%	79.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	3	3.4%	1.5%	\$270	2.7%	2.3%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	88	100.0%	100.0%	\$10,074	100.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: Hood County

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2019					2019					2019						
		Count		Bank Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	11.2%	0	0.0%	6.1%	\$0	0.0%	1.6%	0	0.0%	6.0%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	6.1%	\$0	0.0%	5.8%	0	0.0%	11.2%	\$0	0.0%	2.7%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	15.2%	\$0	0.0%	9.4%	1	33.3%	14.9%	\$55	4.7%	3.7%
	Upper	0	0.0%	\$0	0.0%	54.4%	0	0.0%	66.7%	\$0	0.0%	78.9%	2	66.7%	60.4%	\$1,125	95.3%	78.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.1%	\$0	0.0%	4.2%	0	0.0%	7.5%	\$0	0.0%	13.9%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$1,180	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	11.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	1.3%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	3.2%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.7%
	Upper	0	0.0%	\$0	0.0%	54.4%	0	0.0%	12.9%	\$0	0.0%	20.0%	0	0.0%	1.7%	\$0	0.0%	2.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	83.9%	\$0	0.0%	80.0%	0	0.0%	96.1%	\$0	0.0%	95.5%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	2.2%	\$110	1.0%	11.2%	1	2.2%	1.9%	\$110	1.0%	0.7%	12	6.6%	4.0%	\$664	1.3%	1.7%
	Moderate	4	8.7%	\$401	3.5%	15.8%	4	8.7%	6.7%	\$401	3.5%	3.7%	24	13.1%	14.6%	\$2,840	5.6%	8.3%
	Middle	9	19.6%	\$1,681	14.6%	18.5%	9	19.6%	16.1%	\$1,681	14.6%	10.6%	35	19.1%	17.7%	\$3,917	7.7%	12.6%
	Upper	29	63.0%	\$8,827	76.5%	54.4%	29	63.0%	59.9%	\$8,827	76.5%	64.9%	99	54.1%	41.7%	\$39,425	77.4%	51.4%
	Unknown	3	6.5%	\$526	4.6%	0.0%	3	6.5%	15.5%	\$526	4.6%	20.2%	13	7.1%	21.9%	\$4,101	8.0%	26.0%
	Total	46	100.0%	\$11,545	100.0%	100.0%	46	100.0%	100.0%	\$11,545	100.0%	100.0%	183	100.0%	100.0%	\$50,947	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	7	29.2%	\$1,669	28.9%	94.0%	7	29.2%	42.9%	\$1,669	28.9%	43.7%	49	55.1%	39.8%	\$8,452	42.3%	37.7%
	Over \$1 Million	9	37.5%	\$2,898	50.2%	4.9%	9	37.5%					38	42.7%				
	Total Rev. available	16	66.7%	\$4,567	79.1%	98.9%	16	66.7%					87	97.8%				
	Rev. Not Known	8	33.3%	\$1,201	20.8%	1.1%	8	33.3%					2	2.2%				
Total	24	100.0%	\$5,768	100.0%	100.0%	24	100.0%					89	100.0%					
Small Business Loan Size	\$100,000 or Less	12	50.0%	\$342	5.9%		12	50.0%	93.1%	\$342	5.9%	42.6%	39	43.8%	93.8%	\$2,070	10.4%	39.9%
	\$100,001 - \$250,000	4	16.7%	\$713	12.4%		4	16.7%	3.9%	\$713	12.4%	16.6%	21	23.6%	3.3%	\$3,846	19.2%	16.6%
	\$250,001 - \$1 Million	8	33.3%	\$4,713	81.7%		8	33.3%	3.0%	\$4,713	81.7%	40.8%	29	32.6%	2.9%	\$14,076	70.4%	43.5%
	Total	24	100.0%	\$5,768	100.0%		24	100.0%	100.0%	\$5,768	100.0%	100.0%	89	100.0%	100.0%	\$19,992	100.0%	100.0%
	Small Farm Revenue	Total Farms																
\$1 Million or Less		0	0.0%	\$0	0.0%	97.9%	0	0.0%	29.3%	\$0	0.0%	39.3%	0	0.0%	47.1%	\$0	0.0%	27.0%
Over \$1 Million		0	0.0%	\$0	0.0%	2.1%	0	0.0%					0	0.0%				
Not Known		4	100.0%	\$111	100.0%	0.0%	4	100.0%					1	100.0%				
Total		4	100.0%	\$111	100.0%	100.0%	4	100.0%					1	100.0%				
Small Farm Loan Size	\$100,000 or Less	4	100.0%	\$111	100.0%		4	100.0%	82.9%	\$111	100.0%	30.0%	1	100.0%	92.2%	\$31	100.0%	40.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.8%	\$0	0.0%	27.4%	0	0.0%	3.9%	\$0	0.0%	18.6%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	7.3%	\$0	0.0%	42.6%	0	0.0%	3.9%	\$0	0.0%	41.2%
	Total	4	100.0%	\$111	100.0%		4	100.0%	100.0%	\$111	100.0%	100.0%	1	100.0%	100.0%	\$31	100.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: Jim Wells County

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank Dollar		Families by Family Income	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %
HOME PURCHASE	Low	1	4.3%	\$98	4.2%	27.0%	0	0.0%	1.4%	\$0	0.0%	0.9%	1	12.5%	1.6%	\$98	9.3%	1.1%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	11.3%	\$0	0.0%	6.3%	0	0.0%	9.9%	\$0	0.0%	5.3%
	Middle	5	21.7%	\$657	28.4%	15.5%	3	20.0%	20.6%	\$334	26.5%	15.9%	2	25.0%	27.1%	\$323	30.6%	20.3%
	Upper	11	47.8%	\$1,258	54.3%	42.8%	6	40.0%	48.1%	\$624	49.5%	62.0%	5	62.5%	44.9%	\$634	60.1%	55.7%
	Unknown	6	26.1%	\$303	13.1%	0.0%	6	40.0%	18.6%	\$303	24.0%	14.8%	0	0.0%	16.6%	\$0	0.0%	17.7%
	Total	23	100.0%	\$2,316	100.0%	100.0%	15	100.0%	100.0%	\$1,261	100.0%	100.0%	8	100.0%	100.0%	\$1,055	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	7.0%	\$0	0.0%	2.7%	0	0.0%	3.3%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	9.3%	\$0	0.0%	5.8%	0	0.0%	5.0%	\$0	0.0%	2.7%
	Middle	0	0.0%	\$0	0.0%	15.5%	0	0.0%	9.3%	\$0	0.0%	7.5%	0	0.0%	14.2%	\$0	0.0%	7.7%
	Upper	8	80.0%	\$1,319	88.9%	42.8%	5	83.3%	55.8%	\$889	92.6%	63.0%	3	75.0%	58.3%	\$430	82.2%	69.7%
	Unknown	2	20.0%	\$164	11.1%	0.0%	1	16.7%	18.6%	\$71	7.4%	21.1%	1	25.0%	19.2%	\$93	17.8%	18.6%
	Total	10	100.0%	\$1,483	100.0%	100.0%	6	100.0%	100.0%	\$960	100.0%	100.0%	4	100.0%	100.0%	\$523	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	14.3%	\$0	0.0%	7.1%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	7.1%	\$0	0.0%	4.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	15.5%	0	0.0%	28.6%	\$0	0.0%	19.6%	0	0.0%	42.9%	\$0	0.0%	31.9%
	Upper	0	0.0%	\$0	0.0%	42.8%	0	0.0%	64.3%	\$0	0.0%	75.9%	0	0.0%	42.9%	\$0	0.0%	61.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	15.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$75	100.0%	0.0%	1	100.0%	100.0%	\$75	100.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$75	100.0%	100.0%	1	100.0%	100.0%	\$75	100.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	15.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: Jim Wells County

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	50.0%	\$0	0.0%	92.6%	0	0.0%	9.1%	\$0	0.0%	6.4%
	Middle	0	0.0%	\$0	0.0%	15.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	9.1%	\$0	0.0%	1.4%
	Upper	0	0.0%	\$0	0.0%	42.8%	0	0.0%	50.0%	\$0	0.0%	7.4%	0	0.0%	81.8%	\$0	0.0%	92.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.2%	\$0	0.0%	0.8%
	Middle	0	0.0%	\$0	0.0%	15.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.8%	0	0.0%	11.5%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	88.5%	\$0	0.0%	84.0%	0	0.0%	95.8%	\$0	0.0%	99.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	2.9%	\$98	2.5%	27.0%	0	0.0%	2.6%	\$0	0.0%	1.4%	1	8.3%	2.1%	\$98	6.2%	1.1%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	10.2%	\$0	0.0%	6.0%	0	0.0%	8.2%	\$0	0.0%	4.4%
	Middle	5	14.7%	\$657	17.0%	15.5%	3	13.6%	17.1%	\$334	14.5%	13.4%	2	16.7%	22.3%	\$323	20.5%	16.0%
	Upper	19	55.9%	\$2,577	66.5%	42.8%	11	50.0%	47.6%	\$1,513	65.9%	60.3%	8	66.7%	46.8%	\$1,064	67.4%	57.5%
	Unknown	9	26.5%	\$542	14.0%	0.0%	8	36.4%	22.5%	\$449	19.6%	18.9%	1	8.3%	20.6%	\$93	5.9%	20.9%
	Total	34	100.0%	\$3,874	100.0%	100.0%	22	100.0%	100.0%	\$2,296	100.0%	100.0%	12	100.0%	100.0%	\$1,578	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	17	25.4%	\$1,526	22.6%	89.3%	15	31.3%	25.2%	\$1,356	36.2%	22.9%	2	10.5%	29.0%	\$170	5.7%	24.7%
	Over \$1 Million	11	16.4%	\$2,437	36.1%	9.4%	4	8.3%					7	36.8%				
	Total Rev. available	28	41.8%	\$3,963	58.7%	98.7%	19	39.6%					9	47.3%				
	Rev. Not Known	39	58.2%	\$2,789	41.3%	1.2%	29	60.4%					10	52.6%				
	Total	67	100.0%	\$6,752	100.0%	100.0%	48	100.0%				19	100.0%					
Small Business Loan Size	\$100,000 or Less	52	77.6%	\$2,102	31.1%		39	81.3%	92.2%	\$1,651	44.0%	49.4%	13	68.4%	95.1%	\$451	15.0%	57.1%
	\$100,001 - \$250,000	8	11.9%	\$1,488	22.0%		7	14.6%	5.6%	\$1,248	33.3%	23.8%	1	5.3%	3.4%	\$240	8.0%	21.5%
	\$250,001 - \$1 Million	7	10.4%	\$3,162	46.8%		2	4.2%	2.2%	\$850	22.7%	26.8%	5	26.3%	1.5%	\$2,312	77.0%	21.4%
	Total	67	100.0%	\$6,752	100.0%		48	100.0%	100.0%	\$3,749	100.0%	100.0%	19	100.0%	100.0%	\$3,003	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	3	60.0%	\$100	44.8%	94.0%	2	50.0%	27.4%	\$66	34.9%	40.5%	1	100.0%	27.3%	\$34	100.0%	19.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.0%	0	0.0%					0	0.0%				
	Not Known	2	40.0%	\$123	55.2%	0.0%	2	50.0%					0	0.0%				
	Total	5	100.0%	\$223	100.0%	100.0%	4	100.0%					1	100.0%				
Small Farm Loan Size	\$100,000 or Less	5	100.0%	\$223	100.0%		4	100.0%	95.2%	\$189	100.0%	74.4%	1	100.0%	94.5%	\$34	100.0%	69.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	14.3%	0	0.0%	1.8%	\$0	0.0%	5.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	11.3%	0	0.0%	3.6%	\$0	0.0%	25.7%
	Total	5	100.0%	\$223	100.0%		4	100.0%	100.0%	\$189	100.0%	100.0%	1	100.0%	100.0%	\$34	100.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

Appendix H – Nonmetropolitan Limited-Scope Assessment Area Loan Tables

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: Hood County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2019					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	2	4.2%	5.8%	\$510	1.7%	3.4%
	Middle	11	26.8%	\$2,605	25.4%	36.6%	11	26.8%	35.7%	\$2,605	25.4%	31.8%	23	47.9%	61.2%	\$11,508	39.2%	55.0%
	Upper	30	73.2%	\$7,642	74.6%	63.4%	30	73.2%	64.3%	\$7,642	74.6%	68.2%	23	47.9%	32.9%	\$17,373	59.1%	41.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	41	100.0%	\$10,247	100.0%	100.0%	41	100.0%	100.0%	\$10,247	100.0%	100.0%	48	100.0%	100.0%	\$29,391	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	2	5.0%	5.4%	\$50	0.6%	3.1%
	Middle	2	40.0%	\$317	24.4%	36.6%	2	40.0%	29.5%	\$317	24.4%	28.1%	22	55.0%	58.2%	\$2,670	29.4%	50.1%
	Upper	3	60.0%	\$981	75.6%	63.4%	3	60.0%	70.5%	\$981	75.6%	71.9%	16	40.0%	36.4%	\$6,357	70.0%	46.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$1,298	100.0%	100.0%	5	100.0%	100.0%	\$1,298	100.0%	100.0%	40	100.0%	100.0%	\$9,077	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.7%	\$0	0.0%	2.5%
	Middle	0	0.0%	\$0	0.0%	36.6%	0	0.0%	33.0%	\$0	0.0%	31.6%	0	0.0%	52.9%	\$0	0.0%	43.5%
	Upper	0	0.0%	\$0	0.0%	63.4%	0	0.0%	67.0%	\$0	0.0%	68.4%	1	100.0%	42.4%	\$30	100.0%	54.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$30	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	33.3%	6.3%	\$547	45.8%	0.4%
	Middle	0	0.0%	\$0	0.0%	37.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	2	66.7%	56.3%	\$648	54.2%	63.8%
	Upper	0	0.0%	\$0	0.0%	62.4%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	37.5%	\$0	0.0%	35.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$1,195	100.0%	100.0%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	2	2.3%	6.2%	\$55	0.5%	3.2%
	Middle	0	0.0%	\$0	0.0%	36.6%	0	0.0%	26.9%	\$0	0.0%	18.0%	49	55.7%	42.2%	\$5,499	54.6%	35.0%
	Upper	0	0.0%	\$0	0.0%	63.4%	0	0.0%	73.1%	\$0	0.0%	82.0%	37	42.0%	51.6%	\$4,520	44.9%	61.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	88	100.0%	100.0%	\$10,074	100.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: Hood County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2019			2019								
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	#			%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.2%	\$0	0.0%	1.9%
	Middle	0	0.0%	\$0	0.0%	36.6%	0	0.0%	36.4%	\$0	0.0%	27.1%	1	33.3%	45.5%	\$125	10.6%	46.7%
	Upper	0	0.0%	\$0	0.0%	63.4%	0	0.0%	63.6%	\$0	0.0%	72.9%	2	66.7%	49.3%	\$1,055	89.4%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$1,180	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.4%	\$0	0.0%	3.0%
	Middle	0	0.0%	\$0	0.0%	36.6%	0	0.0%	32.3%	\$0	0.0%	27.0%	0	0.0%	64.4%	\$0	0.0%	59.8%
	Upper	0	0.0%	\$0	0.0%	63.4%	0	0.0%	67.7%	\$0	0.0%	73.0%	0	0.0%	31.1%	\$0	0.0%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	7	3.8%	5.7%	\$1,162	2.3%	3.1%
	Middle	13	28.3%	\$2,922	25.3%	36.6%	13	28.3%	33.8%	\$2,922	25.3%	29.1%	97	53.0%	59.8%	\$20,450	40.1%	54.0%
	Upper	33	71.7%	\$8,623	74.7%	63.4%	33	71.7%	66.2%	\$8,623	74.7%	70.9%	79	43.2%	34.5%	\$29,335	57.6%	42.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	46	100.0%	\$11,545	100.0%	100.0%	46	100.0%	100.0%	\$11,545	100.0%	100.0%	183	100.0%	100.0%	\$50,947	100.0%	100.0%
SMALL BUSINESS	Total Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	8	9.0%	9.5%	\$1,523	7.6%	7.1%
	Middle	13	54.2%	\$4,082	70.8%	31.5%	13	54.2%	30.4%	\$4,082	70.8%	29.1%	61	68.5%	48.7%	\$12,673	63.4%	46.6%
	Upper	11	45.8%	\$1,686	29.2%	68.5%	11	45.8%	66.8%	\$1,686	29.2%	69.6%	20	22.5%	40.3%	\$5,796	29.0%	45.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	1.3%	0	0.0%	1.5%	\$0	0.0%	0.8%	
Total	24	100.0%	\$5,768	100.0%	100.0%	24	100.0%	100.0%	\$5,768	100.0%	100.0%	89	100.0%	100.0%	\$19,992	100.0%	100.0%	
SMALL FARM	Total Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	39.2%	\$0	0.0%	30.0%
	Middle	3	75.0%	\$105	94.6%	45.7%	3	75.0%	36.6%	\$105	94.6%	16.0%	1	100.0%	43.1%	\$31	100.0%	19.0%
	Upper	1	25.0%	\$6	5.4%	54.3%	1	25.0%	63.4%	\$6	5.4%	84.0%	0	0.0%	17.6%	\$0	0.0%	51.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	4	100.0%	\$111	100.0%	100.0%	4	100.0%	100.0%	\$111	100.0%	100.0%	1	100.0%	100.0%	\$31	100.0%	100.0%	

Originations & Purchases
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 1 of 2
Assessment Area: Jim Wells County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018					2019						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	Agg %	\$ (000s)	\$ %	Agg %	#	%	Agg %	\$ (000s)	\$ %	Agg %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	8.7%	\$141	6.1%	18.4%	1	6.7%	8.9%	\$100	7.9%	5.0%	1	12.5%	6.7%	\$41	3.9%	4.8%
	Middle	8	34.8%	\$1,071	46.2%	64.8%	4	26.7%	53.3%	\$467	37.0%	58.9%	4	50.0%	71.7%	\$604	57.3%	76.2%
	Upper	13	56.5%	\$1,104	47.7%	16.8%	10	66.7%	37.8%	\$694	55.0%	36.1%	3	37.5%	21.7%	\$410	38.9%	19.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$2,316	100.0%	100.0%	15	100.0%	100.0%	\$1,261	100.0%	100.0%	8	100.0%	100.0%	\$1,055	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	3.5%	\$0	0.0%	1.8%	0	0.0%	2.5%	\$0	0.0%	1.2%
	Middle	8	80.0%	\$1,282	86.4%	64.8%	5	83.3%	59.3%	\$852	88.8%	59.3%	3	75.0%	74.2%	\$430	82.2%	78.3%
	Upper	2	20.0%	\$201	13.6%	16.8%	1	16.7%	37.2%	\$108	11.3%	38.9%	1	25.0%	23.3%	\$93	17.8%	20.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$1,483	100.0%	100.0%	6	100.0%	100.0%	\$960	100.0%	100.0%	4	100.0%	100.0%	\$523	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	7.1%	\$0	0.0%	4.5%	0	0.0%	28.6%	\$0	0.0%	26.3%
	Middle	0	0.0%	\$0	0.0%	64.8%	0	0.0%	42.9%	\$0	0.0%	63.1%	0	0.0%	71.4%	\$0	0.0%	73.7%
	Upper	0	0.0%	\$0	0.0%	16.8%	0	0.0%	50.0%	\$0	0.0%	32.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$75	100.0%	52.1%	1	100.0%	50.0%	\$75	100.0%	34.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	33.7%	0	0.0%	50.0%	\$0	0.0%	65.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$75	100.0%	100.0%	1	100.0%	100.0%	\$75	100.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	64.8%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix H

Geographic Distribution of HMDA, Small Business, & Small Farm Loans - Table 2 of 2
Assessment Area: Jim Wells County

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	18.2%	\$0	0.0%	16.6%
	Middle	0	0.0%	\$0	0.0%	64.8%	0	0.0%	50.0%	\$0	0.0%	7.4%	0	0.0%	63.6%	\$0	0.0%	67.7%
	Upper	0	0.0%	\$0	0.0%	16.8%	0	0.0%	50.0%	\$0	0.0%	92.6%	0	0.0%	18.2%	\$0	0.0%	15.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	15.4%	\$0	0.0%	18.2%	0	0.0%	4.2%	\$0	0.0%	2.4%
	Middle	0	0.0%	\$0	0.0%	64.8%	0	0.0%	42.3%	\$0	0.0%	38.9%	0	0.0%	62.5%	\$0	0.0%	72.9%
	Upper	0	0.0%	\$0	0.0%	16.8%	0	0.0%	42.3%	\$0	0.0%	43.0%	0	0.0%	33.3%	\$0	0.0%	24.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	5.9%	\$141	3.6%	18.4%	1	4.5%	8.1%	\$100	4.4%	4.8%	1	8.3%	6.1%	\$41	2.6%	4.1%
	Middle	17	50.0%	\$2,428	62.7%	64.8%	10	45.5%	53.6%	\$1,394	60.7%	58.2%	7	58.3%	71.6%	\$1,034	65.5%	76.4%
	Upper	15	44.1%	\$1,305	33.7%	16.8%	11	50.0%	38.4%	\$802	34.9%	37.0%	4	33.3%	22.3%	\$503	31.9%	19.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	34	100.0%	\$3,874	100.0%	100.0%	22	100.0%	100.0%	\$2,296	100.0%	100.0%	12	100.0%	100.0%	\$1,578	100.0%	100.0%
SMALL BUSINESS		Total Businesses																
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	11.9%	\$1,283	19.0%	10.8%	4	8.3%	15.9%	\$118	3.1%	14.8%	4	21.1%	12.9%	\$1,165	38.8%	12.4%
	Middle	29	43.3%	\$2,597	38.5%	65.5%	18	37.5%	38.4%	\$1,782	47.5%	31.6%	11	57.9%	62.5%	\$815	27.1%	62.1%
	Upper	30	44.8%	\$2,872	42.5%	23.7%	26	54.2%	40.0%	\$1,849	49.3%	47.8%	4	21.1%	18.3%	\$1,023	34.1%	18.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.8%	\$0	0.0%	5.7%	0	0.0%	6.3%	\$0	0.0%	6.7%
Total	67	100.0%	\$6,752	100.0%	100.0%	48	100.0%	100.0%	\$3,749	100.0%	100.0%	19	100.0%	100.0%	\$3,003	100.0%	100.0%	
SMALL FARM		Total Farms																
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	58.1%	\$0	0.0%	57.8%	0	0.0%	52.7%	\$0	0.0%	68.3%
	Middle	2	40.0%	\$55	24.7%	60.0%	1	25.0%	11.3%	\$21	11.1%	21.2%	1	100.0%	25.5%	\$34	100.0%	20.9%
	Upper	3	60.0%	\$168	75.3%	28.0%	3	75.0%	24.2%	\$168	88.9%	15.7%	0	0.0%	9.1%	\$0	0.0%	5.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	6.5%	\$0	0.0%	5.2%	0	0.0%	12.7%	\$0	0.0%	5.4%
Total	5	100.0%	\$223	100.0%	100.0%	4	100.0%	100.0%	\$189	100.0%	100.0%	1	100.0%	100.0%	\$34	100.0%	100.0%	

Originations & Purchases
2019 FFIEC Census Data, 2019 D&B Info and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: Hood County

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2019					2019					2019						
		Count		Bank		Families by Family Income	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	2.4%	\$110	1.1%	11.2%	1	2.4%	1.8%	\$110	1.1%	0.7%	2	4.2%	4.0%	\$244	0.8%	1.8%
	Moderate	4	9.8%	\$401	3.9%	15.8%	4	9.8%	7.0%	\$401	3.9%	3.9%	5	10.4%	16.6%	\$863	2.9%	10.2%
	Middle	9	22.0%	\$1,681	16.4%	18.5%	9	22.0%	17.9%	\$1,681	16.4%	12.4%	5	10.4%	19.5%	\$1,015	3.5%	15.0%
	Upper	27	65.9%	\$8,055	78.6%	54.4%	27	65.9%	60.7%	\$8,055	78.6%	70.5%	30	62.5%	42.4%	\$24,733	84.2%	56.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.6%	\$0	0.0%	12.5%	6	12.5%	17.6%	\$2,536	8.6%	16.8%
	Total	41	100.0%	\$10,247	100.0%	100.0%	41	100.0%	100.0%	\$10,247	100.0%	100.0%	48	100.0%	100.0%	\$29,391	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	11.2%	0	0.0%	1.6%	\$0	0.0%	0.8%	1	2.5%	4.1%	\$50	0.6%	1.8%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	5.3%	\$0	0.0%	3.0%	7	17.5%	10.2%	\$1,087	12.0%	5.5%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	12.4%	\$0	0.0%	8.1%	13	32.5%	14.1%	\$1,488	16.4%	9.6%
	Upper	2	40.0%	\$772	59.5%	54.4%	2	40.0%	58.4%	\$772	59.5%	64.1%	18	45.0%	37.9%	\$6,352	70.0%	48.3%
	Unknown	3	60.0%	\$526	40.5%	0.0%	3	60.0%	22.2%	\$526	40.5%	24.0%	1	2.5%	33.7%	\$100	1.1%	34.9%
	Total	5	100.0%	\$1,298	100.0%	100.0%	5	100.0%	100.0%	\$1,298	100.0%	100.0%	40	100.0%	100.0%	\$9,077	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	11.2%	0	0.0%	3.5%	\$0	0.0%	0.9%	0	0.0%	5.2%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	7.8%	\$0	0.0%	6.8%	1	100.0%	15.7%	\$30	100.0%	6.9%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	13.9%	\$0	0.0%	14.1%	0	0.0%	16.5%	\$0	0.0%	9.6%
	Upper	0	0.0%	\$0	0.0%	54.4%	0	0.0%	71.3%	\$0	0.0%	71.9%	0	0.0%	58.4%	\$0	0.0%	66.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.5%	\$0	0.0%	6.3%	0	0.0%	4.2%	\$0	0.0%	13.6%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$30	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	11.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	54.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$1,195	100.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$1,195	100.0%	100.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	11.2%	0	0.0%	3.8%	\$0	0.0%	1.2%	9	10.2%	5.0%	\$370	3.7%	1.6%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	23.1%	\$0	0.0%	32.1%	11	12.5%	10.3%	\$860	8.5%	6.9%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	19.2%	\$0	0.0%	15.0%	16	18.2%	17.6%	\$1,359	13.5%	9.8%
	Upper	0	0.0%	\$0	0.0%	54.4%	0	0.0%	53.8%	\$0	0.0%	51.8%	49	55.7%	65.7%	\$7,215	71.6%	79.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	3	3.4%	1.5%	\$270	2.7%	2.3%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	88	100.0%	100.0%	\$10,074	100.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: Hood County

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2019					2019					2019						
		Count		Bank		Families by Family Income	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	11.2%	0	0.0%	6.1%	\$0	0.0%	1.6%	0	0.0%	6.0%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	6.1%	\$0	0.0%	5.8%	0	0.0%	11.2%	\$0	0.0%	2.7%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	15.2%	\$0	0.0%	9.4%	1	33.3%	14.9%	\$55	4.7%	3.7%
	Upper	0	0.0%	\$0	0.0%	54.4%	0	0.0%	66.7%	\$0	0.0%	78.9%	2	66.7%	60.4%	\$1,125	95.3%	78.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.1%	\$0	0.0%	4.2%	0	0.0%	7.5%	\$0	0.0%	13.9%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$1,180	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	11.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	1.3%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	3.2%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.7%
	Upper	0	0.0%	\$0	0.0%	54.4%	0	0.0%	12.9%	\$0	0.0%	20.0%	0	0.0%	1.7%	\$0	0.0%	2.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	83.9%	\$0	0.0%	80.0%	0	0.0%	96.1%	\$0	0.0%	95.5%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	2.2%	\$110	1.0%	11.2%	1	2.2%	1.9%	\$110	1.0%	0.7%	12	6.6%	4.0%	\$664	1.3%	1.7%
	Moderate	4	8.7%	\$401	3.5%	15.8%	4	8.7%	6.7%	\$401	3.5%	3.7%	24	13.1%	14.6%	\$2,840	5.6%	8.3%
	Middle	9	19.6%	\$1,681	14.6%	18.5%	9	19.6%	16.1%	\$1,681	14.6%	10.6%	35	19.1%	17.7%	\$3,917	7.7%	12.6%
	Upper	29	63.0%	\$8,827	76.5%	54.4%	29	63.0%	59.9%	\$8,827	76.5%	64.9%	99	54.1%	41.7%	\$39,425	77.4%	51.4%
	Unknown	3	6.5%	\$526	4.6%	0.0%	3	6.5%	15.5%	\$526	4.6%	20.2%	13	7.1%	21.9%	\$4,101	8.0%	26.0%
	Total	46	100.0%	\$11,545	100.0%	100.0%	46	100.0%	100.0%	\$11,545	100.0%	100.0%	183	100.0%	100.0%	\$50,947	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	7	29.2%	\$1,669	28.9%	94.0%	7	29.2%	42.9%	\$1,669	28.9%	43.7%	49	55.1%	39.8%	\$8,452	42.3%	37.7%
	Over \$1 Million	9	37.5%	\$2,898	50.2%	4.9%	9	37.5%					38	42.7%				
	Total Rev. available	16	66.7%	\$4,567	79.1%	98.9%	16	66.7%					87	97.8%				
	Rev. Not Known	8	33.3%	\$1,201	20.8%	1.1%	8	33.3%					2	2.2%				
	Total	24	100.0%	\$5,768	100.0%	100.0%	24	100.0%				89	100.0%					
Small Business Loan Size	\$100,000 or Less	12	50.0%	\$342	5.9%		12	50.0%	93.1%	\$342	5.9%	42.6%	39	43.8%	93.8%	\$2,070	10.4%	39.9%
	\$100,001 - \$250,000	4	16.7%	\$713	12.4%		4	16.7%	3.9%	\$713	12.4%	16.6%	21	23.6%	3.3%	\$3,846	19.2%	16.6%
	\$250,001 - \$1 Million	8	33.3%	\$4,713	81.7%		8	33.3%	3.0%	\$4,713	81.7%	40.8%	29	32.6%	2.9%	\$14,076	70.4%	43.5%
	Total	24	100.0%	\$5,768	100.0%		24	100.0%	100.0%	\$5,768	100.0%	100.0%	89	100.0%	100.0%	\$19,992	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.9%	0	0.0%	29.3%	\$0	0.0%	39.3%	0	0.0%	47.1%	\$0	0.0%	27.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.1%	0	0.0%					0	0.0%				
	Not Known	4	100.0%	\$111	100.0%	0.0%	4	100.0%					1	100.0%				
	Total	4	100.0%	\$111	100.0%	100.0%	4	100.0%					1	100.0%				
Small Farm Loan Size	\$100,000 or Less	4	100.0%	\$111	100.0%		4	100.0%	82.9%	\$111	100.0%	30.0%	1	100.0%	92.2%	\$31	100.0%	40.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.8%	\$0	0.0%	27.4%	0	0.0%	3.9%	\$0	0.0%	18.6%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	7.3%	\$0	0.0%	42.6%	0	0.0%	3.9%	\$0	0.0%	41.2%
	Total	4	100.0%	\$111	100.0%		4	100.0%	100.0%	\$111	100.0%	100.0%	1	100.0%	100.0%	\$31	100.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 1 of 2
Assessment Area: Jim Wells County

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank Dollar		Families by Family Income	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	4.3%	\$98	4.2%	27.0%	0	0.0%	1.4%	\$0	0.0%	0.9%	1	12.5%	1.6%	\$98	9.3%	1.1%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	11.3%	\$0	0.0%	6.3%	0	0.0%	9.9%	\$0	0.0%	5.3%
	Middle	5	21.7%	\$657	28.4%	15.5%	3	20.0%	20.6%	\$334	26.5%	15.9%	2	25.0%	27.1%	\$323	30.6%	20.3%
	Upper	11	47.8%	\$1,258	54.3%	42.8%	6	40.0%	48.1%	\$624	49.5%	62.0%	5	62.5%	44.9%	\$634	60.1%	55.7%
	Unknown	6	26.1%	\$303	13.1%	0.0%	6	40.0%	18.6%	\$303	24.0%	14.8%	0	0.0%	16.6%	\$0	0.0%	17.7%
	Total	23	100.0%	\$2,316	100.0%	100.0%	15	100.0%	100.0%	\$1,261	100.0%	100.0%	8	100.0%	100.0%	\$1,055	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	7.0%	\$0	0.0%	2.7%	0	0.0%	3.3%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	9.3%	\$0	0.0%	5.8%	0	0.0%	5.0%	\$0	0.0%	2.7%
	Middle	0	0.0%	\$0	0.0%	15.5%	0	0.0%	9.3%	\$0	0.0%	7.5%	0	0.0%	14.2%	\$0	0.0%	7.7%
	Upper	8	80.0%	\$1,319	88.9%	42.8%	5	83.3%	55.8%	\$889	92.6%	63.0%	3	75.0%	58.3%	\$430	82.2%	69.7%
	Unknown	2	20.0%	\$164	11.1%	0.0%	1	16.7%	18.6%	\$71	7.4%	21.1%	1	25.0%	19.2%	\$93	17.8%	18.6%
	Total	10	100.0%	\$1,483	100.0%	100.0%	6	100.0%	100.0%	\$960	100.0%	100.0%	4	100.0%	100.0%	\$523	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	14.3%	\$0	0.0%	7.1%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	7.1%	\$0	0.0%	4.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	15.5%	0	0.0%	28.6%	\$0	0.0%	19.6%	0	0.0%	42.9%	\$0	0.0%	31.9%
	Upper	0	0.0%	\$0	0.0%	42.8%	0	0.0%	64.3%	\$0	0.0%	75.9%	0	0.0%	42.9%	\$0	0.0%	61.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	15.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$75	100.0%	0.0%	1	100.0%	100.0%	\$75	100.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$75	100.0%	100.0%	1	100.0%	100.0%	\$75	100.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	15.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Appendix H

Borrower Distribution of HMDA Loans & Small Business/Small Farm Loans by Revenue & Loan Size - Table 2 of 2
Assessment Area: Jim Wells County

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Bank		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ (000s)	\$ %	\$ %	#	%	Agg %	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	50.0%	\$0	0.0%	92.6%	0	0.0%	9.1%	\$0	0.0%	6.4%
	Middle	0	0.0%	\$0	0.0%	15.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	9.1%	\$0	0.0%	1.4%
	Upper	0	0.0%	\$0	0.0%	42.8%	0	0.0%	50.0%	\$0	0.0%	7.4%	0	0.0%	81.8%	\$0	0.0%	92.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.2%	\$0	0.0%	0.8%
	Middle	0	0.0%	\$0	0.0%	15.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.8%	0	0.0%	11.5%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	88.5%	\$0	0.0%	84.0%	0	0.0%	95.8%	\$0	0.0%	99.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	2.9%	\$98	2.5%	27.0%	0	0.0%	2.6%	\$0	0.0%	1.4%	1	8.3%	2.1%	\$98	6.2%	1.1%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	10.2%	\$0	0.0%	6.0%	0	0.0%	8.2%	\$0	0.0%	4.4%
	Middle	5	14.7%	\$657	17.0%	15.5%	3	13.6%	17.1%	\$334	14.5%	13.4%	2	16.7%	22.3%	\$323	20.5%	16.0%
	Upper	19	55.9%	\$2,577	66.5%	42.8%	11	50.0%	47.6%	\$1,513	65.9%	60.3%	8	66.7%	46.8%	\$1,064	67.4%	57.5%
	Unknown	9	26.5%	\$542	14.0%	0.0%	8	36.4%	22.5%	\$449	19.6%	18.9%	1	8.3%	20.6%	\$93	5.9%	20.9%
	Total	34	100.0%	\$3,874	100.0%	100.0%	22	100.0%	100.0%	\$2,296	100.0%	100.0%	12	100.0%	100.0%	\$1,578	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	17	25.4%	\$1,526	22.6%	89.3%	15	31.3%	25.2%	\$1,356	36.2%	22.9%	2	10.5%	29.0%	\$170	5.7%	24.7%
	Over \$1 Million	11	16.4%	\$2,437	36.1%	9.4%	4	8.3%					7	36.8%				
	Total Rev. available	28	41.8%	\$3,963	58.7%	98.7%	19	39.6%					9	47.3%				
	Rev. Not Known	39	58.2%	\$2,789	41.3%	1.2%	29	60.4%					10	52.6%				
	Total	67	100.0%	\$6,752	100.0%	100.0%	48	100.0%					19	100.0%				
Small Business Loan Size	\$100,000 or Less	52	77.6%	\$2,102	31.1%		39	81.3%	92.2%	\$1,651	44.0%	49.4%	13	68.4%	95.1%	\$451	15.0%	57.1%
	\$100,001 - \$250,000	8	11.9%	\$1,488	22.0%		7	14.6%	5.6%	\$1,248	33.3%	23.8%	1	5.3%	3.4%	\$240	8.0%	21.5%
	\$250,001 - \$1 Million	7	10.4%	\$3,162	46.8%		2	4.2%	2.2%	\$850	22.7%	26.8%	5	26.3%	1.5%	\$2,312	77.0%	21.4%
	Total	67	100.0%	\$6,752	100.0%		48	100.0%	100.0%	\$3,749	100.0%	100.0%	19	100.0%	100.0%	\$3,003	100.0%	100.0%
	Total	67	100.0%	\$6,752	100.0%		48	100.0%	100.0%	\$3,749	100.0%	100.0%	19	100.0%	100.0%	\$3,003	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	3	60.0%	\$100	44.8%	94.0%	2	50.0%	27.4%	\$66	34.9%	40.5%	1	100.0%	27.3%	\$34	100.0%	19.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.0%	0	0.0%					0	0.0%				
	Not Known	2	40.0%	\$123	55.2%	0.0%	2	50.0%					0	0.0%				
	Total	5	100.0%	\$223	100.0%	100.0%	4	100.0%					1	100.0%				
	Total	5	100.0%	\$223	100.0%	100.0%	4	100.0%					1	100.0%				
Small Farm Loan Size	\$100,000 or Less	5	100.0%	\$223	100.0%		4	100.0%	95.2%	\$189	100.0%	74.4%	1	100.0%	94.5%	\$34	100.0%	69.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	14.3%	0	0.0%	1.8%	\$0	0.0%	5.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	11.3%	0	0.0%	3.6%	\$0	0.0%	25.7%
	Total	5	100.0%	\$223	100.0%		4	100.0%	100.0%	\$189	100.0%	100.0%	1	100.0%	100.0%	\$34	100.0%	100.0%
	Total	5	100.0%	\$223	100.0%		4	100.0%	100.0%	\$189	100.0%	100.0%	1	100.0%	100.0%	\$34	100.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2019 FFIEC Census Data, 2019 D&B Info, and 2015 ACS Data